

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	11/01/2018
End Date	11/30/2018
Payment Date	12/18/2018
Transaction Month	46
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 02, 2015
 Closing Date: February 05, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,396,628,866.55	214,805	26.08%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	899,300,000.00	64.39%	3.19%	March 18, 2026
Class B Notes	125,000,000.00	8.95%	3.85%	March 18, 2026
Class C Notes	72,920,000.00	5.22%	5.12%	March 18, 2026
Class D Notes	131,940,000.00	9.45%	6.63%	March 18, 2026
Aggregate Note Principal Balance	1,229,160,000.00	88.01%		
Overcollateralization Amount	167,468,866.55	11.99%		
Initial Loan Principal Balance:	1,396,628,866.55	100.00%		

NOTE AND LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>			<u>End of Period</u>			<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	
Class A Notes	228,472,596.44	0.25406	3.19%	174,810,563.02	0.19439	3.19%	\$ 53,662,033.42
Class B Notes	125,000,000.00	1.00000	3.85%	125,000,000.00	1.00000	3.85%	\$ 0.00
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
Class D Notes	131,940,000.00	1.00000	6.63%	131,940,000.00	1.00000	6.63%	\$ 0.00
Aggregate Note Principal Balance	558,332,596.44	0.45424		504,670,563.02	0.41058		\$ 53,662,033.42

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.22%	24.13%
Weighted Avg. Loan Remaining Term (WALRT)	36	35
Loan Action Date Aggregate Principal Balance	718,062,903.33	664,400,869.91
Number of Loans	125,335	118,062

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	718,062,903.33
Loan Principal Balance Reductions	(22,983,388.23)
Charged-Offs	(7,217,598.62)
Terminated Loans	(23,395,948.77)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(57,349.10)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(7,748.70)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<hr/> 664,400,869.91

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COLLECTIONS

Principal and Interest Collections on Loans	36,771,578.19
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(2,776,509.89)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	7,748.70
Collection of Fees and other Misc. Charges	315,751.74
Recoveries/Liquidation Proceeds	<u>735,249.58</u>
Total Loan Collections	35,053,818.32
Collection Account Interest	62,673.36
Principal Distribution Account Interest	31,193.48
Reserve Account Interest	25,114.62
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>49,061,702.85</u>

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DISTRIBUTIONS

	<u>Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Account Bank/Note Registrar/Owner Trustee/Back-up Servicer(expenses)/Depositor Loan Trustee/Issuer Loan Trustee	1,000.00	1,000.00	-	-	49,060,702.85
Indemnification Amounts up to Indemnity Cap	-	-	-	-	49,060,702.85
Back-Up Servicer Fees and Servicing Transition costs	23,935.43	23,935.43	-	-	49,036,767.42
Servicing Fee	-	-	-	-	49,036,767.42
Class A Monthly Interest Amount	607,356.32	607,356.32	-	-	48,429,411.10
First Priority Principal Payment	-	-	-	-	48,429,411.10
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	48,028,369.43
Second Priority Principal Payment	-	-	-	-	48,028,369.43
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	47,717,244.10
Third Priority Principal Payment	-	-	-	-	47,717,244.10
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	46,988,275.60
Fourth Priority Principal Payment	-	-	-	-	46,988,275.60
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	33,099,372.53
Servicer Advance Repayment	-	-	-	-	33,099,372.53
Regular Principal Payment Amount	30,266,084.65	30,266,084.65	-	-	2,833,287.88
Additional Transaction Fees	-	-	-	-	2,833,287.88
Unpaid Indemnified Amounts	-	-	-	-	2,833,287.88
Residual released to Principal Distribution Account	-	-	-	-	2,833,287.88
Residual Released to Depositor	2,833,287.88	2,833,287.88	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	49,061,702.85	49,061,702.85	-	-	

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	13,888,903.07
Reserve Draw Amount	(13,888,903.07)
Reserve Deposit Amount	13,888,903.07
Ending Period Reserve Account Amount	<u>13,888,903.07</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,888,903.07

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	23,395,948.77
Ending Principal Distribution Account Amount Prior to Payment Waterfall	23,395,948.77
Principal Distribution Deposit Amount	30,266,084.65
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(53,662,033.42)
Class B Noteholders	-
Class C Noteholders	-
Class D Noteholders	-
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	664,400,869.91
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	504,670,563.02
Total Overcollateralization Amount	<u>159,730,306.89</u>
Required Overcollateralization Amount	159,730,306.89
Overcollateralization Event:	NO

DELINQUENCY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	110,923	93.95%	620,647,170.90	93.41%
One Payment Past Due	1,994	1.69%	11,886,724.30	1.79%
Two Payments Past Due	1,397	1.18%	8,589,265.20	1.29%
Three Payments Past Due	1,314	1.11%	8,155,098.67	1.23%
Four thru Six Payments Past Due	2,411	2.04%	14,977,680.20	2.25%
Seven or More Payments Past Due	23	0.02%	144,930.64	0.02%
Total	<u>118,062</u>	<u>100.00%</u>	<u>664,400,869.91</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	718,062,903.33
Charged-Off Loans	(7,217,598.62)
Recoveries	735,249.58
Net Charged-Off Loans	<u>(6,482,349.04)</u>

Monthly Net Loss Percentage Annualized	10.83%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.95%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.26%
Three (3) Month Average Monthly Net Loss Percentage	<u>10.35%</u>

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REINVESTMENT CRITERIA EVENTS

	<u>Amount</u>	<u>%</u>	<u>Trigger Level</u>	<u>Compliance</u>
OneMain Risk Level Range - Custom Score Range				
No Custom Scores	13,902.37	0.00%	1.00%	N/A
AOT's and No Custom Scores	63,408,676.84	9.54%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	72,959,176.44	10.98%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	92,077,191.19	13.86%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	152,212,836.67	22.91%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	311,019,047.51	46.81%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	518,799,032.53	78.09%	90.00%	N/A
Loan Current Deferral Limitation	10,340,925.05	1.56%	10.00%	N/A
Origination State Concentration				
Top Origination State	62,043,132.56	9.34%	15.00%	N/A
Top three (3) Origination States	171,850,582.71	25.87%	40.00%	N/A
Weighted Average Coupon	24.13%		22.00%	N/A
Weighed Average Loan Remaining Term	35		49	N/A
Overcollateralization Event	NO			
Reinvestment Criteria Event	NO			
Reinvestment Criteria Event for 1st Preceding Collection Period	NO			
Reinvestment Criteria Event for 2nd Preceding Collection Period	NO			

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3 Monthly Net Loss percentages Annualized	10.35%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO