

SpringCastle Funding Asset-Backed Notes 2019-A
Monthly Servicer Report

Collection Period	
Beginning Date	6/1/2019
Ending Date	6/30/2019
Payment Date	7/25/2019
Transaction Month	2
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: April 30, 2019
 Closing Date: June 4, 2019

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	
Initial Loan Principal Balance:	938,728,133.74	133,088	18.22%	
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	849,548,000.00	90.50%	3.20%	May 27, 2036
Class B Notes	70,405,000.00	7.50%	3.58%	May 27, 2036
Class C Notes	18,775,000.00	2.00%	5.06%	May 27, 2036
Aggregate Note Principal Balance	938,728,000.00	100.00%		
Target Overcollateralization Amount	7,509,825.07	0.80%		
Initial Adjusted Loan Principal Balance:	938,728,133.74	100.00%		

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Principal Collected</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	822,825,891.54	0.9685455	805,202,188.02	0.9785815	17,623,703.52
Class B Notes	70,405,000.00	1.0000000	70,405,000.00	1.0000000	-
Class C Notes	18,775,000.00	1.0000000	18,775,000.00	1.0000000	-
Aggregate Note Principal Balance	912,005,891.54	0.9715337	894,382,188.02	0.9527597	-
Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>			
Weighted Avg. Coupon (WAC)	18.21%	18.20%			
Loan Principal Balance:	919,286,733.41	901,892,013.09			
Number of Loans	131,182	129,622			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	919,286,733.41
Collections (scheduled loan payments and prepayments)	(18,487,636.90)
Charged-Off Loans	(3,219,702.32)
Draws on Revolving Loans	4,086,353.40
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	226,265.50
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>901,892,013.09</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	18,487,636.90
Draws on Revolving Loans	(4,086,353.40)
Recoveries/Liquidation Proceeds	40,112.26
Total Principal Collections	<u>14,441,395.76</u>
Interest:	
Interest Collections	13,393,469.25
Total Interest Collections	<u>13,393,469.25</u>
Collection Account Interest	64,655.44
Principal Distribution Account Interest	-
Advance Reserve Account Interest	8,779.46
Reserve Account Interest	7,903.78
Advance Reserve Draw Amount	
Reserve Account	4,596,433.67
Principal Distribution Account Draw Amount	-
Total Gross Collections	32,512,637.36
Servicer Collection Charges	(521,865.10)
Total Net Collections	<u>31,990,772.26</u>

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Note Registrar/BUS Expense/ Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	31,987,772.26
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	19,151.81	19,151.81	-	-	31,968,620.45
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,244,867.45	1,244,867.45	-	-	30,723,753.00
(iv) Administration Fee	1,666.67	1,666.67	-	-	30,722,086.33
(v) Advance Reserve Shortfall Amount	-	-	-	-	30,722,086.33
(vi) Class A Monthly Interest Amount	2,194,202.38	2,194,202.38	-	-	28,527,883.95
(vii) First Priority Principal Payment	-	-	-	-	28,527,883.95
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	28,317,842.37
(ix) Second Priority Principal Payment	-	-	-	-	28,317,842.37
(x) Class B Subordinated Interest Amount	-	-	-	-	28,317,842.37
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	28,238,674.45
(xii) Third Priority Principal Payment	-	-	-	-	28,238,674.45
(xiii) Class C Subordinated Interest Amount	-	-	-	-	28,238,674.45
(xiv) Required Reserve Account Amount	4,509,460.07	4,509,460.07	-	-	23,729,214.38
(xv) Regular Principal Payment Amount	17,623,703.52	17,623,703.52	-	-	6,105,510.86
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	6,105,510.86
(xvii) Co-Issuers Obligations	-	-	-	-	6,105,510.86
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,105,510.86	6,105,510.86	-	-	-
Total		31,990,772.26	-	-	-

VI. ADVANCE RESERVE ACCOUNT

Beginning Period Advance Reserve Account Amount	5,000,000.00
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.00
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

VII. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	4,596,433.67
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,509,460.07
Change in Reserve Account Balance	(86,973.60)
Required Reserve Account Amount equal to the greater of .50% aggregate Loan Principal Balance and 0.15% of the aggregate Loan Principal Balance as of the Cut-Off Date	4,509,460.07

VIII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Distribution to Noteholders	
Class A Noteholders	17,623,703.52
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	17,623,703.52
Change in Principal Distribution Account Amount	17,623,703.52

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	7,509,825.07
Actual Overcollateralization Amount	7,509,825.07
Shortfall	-

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X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current (0 Days)	116,624	89.97%	772,714,033.27	85.68%
One Payment Past Due (1 - 29 Days)	7,848	6.05%	78,920,332.90	8.75%
Two Payments Past Due (30 - 59 Days)	2,137	1.65%	21,017,338.24	2.33%
Three Payments Past Due (60 - 89 Days)	1,185	0.91%	11,787,825.89	1.31%
Four or Greater Payments Past Due (90+ Days)	1,828	1.41%	17,452,482.79	1.94%
	<u>129,622</u>	<u>100%</u>	<u>901,892,013.09</u>	<u>100%</u>
Total Delinquent Loans	5,150	3.97%	50,257,647	5.57%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,179,590.06
Beginning Period Loan Principal Balance				919,286,733.41
Cumulative Net Loss Percentage				0.75%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	623,702,225.71	20.79%	612,205,478.28	20.78%
PUL Closed-End	323,821.22	17.21%	314,267.08	17.32%
PHL Revolving	138,248,126.38	14.37%	136,231,635.27	14.37%
PHL Closed-End	157,012,560.10	11.35%	153,140,632.46	11.33%

SERVICER CERTIFICATION

Springleaf Finance, Corp.

By: _____

Name: _____