

**SpringCastle Funding Asset-Backed Notes 2016-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	7/1/2017
Ending Date	7/31/2017
Payment Date	8/25/2017
Transaction Month	10
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date: September 30, 2016  
 Closing Date: October 25, 2016

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>
Initial Loan Principal Balance:	1,741,874,389.06	204,346	18.24%

	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	1,373,470,000.00	78.85%	3.05%	November 25, 2023
Class B Notes	210,770,000.00	12.10%	4.10%	March 25, 2024
Class C-1 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class C-2 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class D-1 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Class D-2 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Aggregate Note Principal Balance	<u>1,741,870,000.00</u>	<u>100.00%</u>		
Target Overcollateralization Amount	<u>17,418,743.89</u>	<u>1.00%</u>		
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u>	<u>100.00%</u>		

**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	1,063,991,741.66	0.7746742	1,035,094,711.06	0.7536347	28,897,030.60
Class B Notes	210,770,000.00	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	<u>1,432,391,741.66</u>	<u>0.8223299</u>	<u>1,403,494,711.06</u>	<u>0.8057402</u>	-

<b>Pool Information</b>	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.20%
Loan Principal Balance:	1,449,810,485.55	1,420,913,454.95
Number of Loans	179,350	177,004

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,449,810,485.55
Collections (scheduled loan payments and prepayments)	(27,702,088.87)
Charged-Off Loans	(6,538,209.90)
Draws on Revolving Loans	4,698,577.37
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	644,690.80
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,420,913,454.95</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	27,702,088.87
Draws on Revolving Loans	(4,698,577.37)
Recoveries/Liquidation Proceeds	513,031.48
Total Principal Collections	<u>23,516,542.98</u>
<b>Interest:</b>	
Interest Collections	21,600,280.58
Total Interest Collections	<u>21,600,280.58</u>
Collection Account Interest	53,347.64
Principal Distribution Account Interest	-
Advance Reserve Account Interest	4,901.52
Reserve Account Interest	6,984.59
Advance Reserve Draw Amount	
Reserve Account	7,249,052.43
Principal Distribution Account Draw Amount	-
Total Gross Collections	52,431,109.74
Servicer Collection Charges	(907,419.06)
Total Net Collections	<u><u>51,523,690.68</u></u>

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**V. DISTRIBUTIONS**

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	37,500.00	37,500.00	-	-	51,486,190.68
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	30,204.39	30,204.39	-	-	51,455,986.29
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,020,438.51	3,020,438.51	-	-	48,435,547.78
(iv) Administration Fee	1,666.67	1,666.67	-	-	48,433,881.12
(v) Advance Reserve Shortfall Amount	-	-	-	-	48,433,881.12
(vi) Class A Monthly Interest Amount	2,704,312.34	2,704,312.34	-	-	45,729,568.77
(vii) First Priority Principal Payment	-	-	-	-	45,729,568.77
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	45,009,437.94
(ix) Second Priority Principal Payment	-	-	-	-	45,009,437.94
(x) Class B Subordinated Interest Amount	-	-	-	-	45,009,437.94
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	44,824,551.09
(xii) Third Priority Principal Payment	-	-	-	-	44,824,551.09
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	44,824,551.09
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	44,639,664.23
(xv) Fourth Priority Principal Payment	-	-	-	-	44,639,664.23
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	44,639,664.23
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	44,449,194.65
(xviii) Fifth Priority Principal Payment	-	-	-	-	44,449,194.65
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	44,449,194.65
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	44,258,725.06
(xxi) Sixth Priority Principal Payment	11,478,286.71	11,478,286.71	-	-	32,780,438.35
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	32,780,438.35
(xxiii) Required Reserve Account Amount	7,104,567.27	7,104,567.27	-	-	25,675,871.08
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	8,257,127.19
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	8,257,127.19
(xxvi) Co-Issuers Obligations	-	-	-	-	8,257,127.19
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	8,257,127.19	8,257,127.19	-	-	(0.00)
Total	-	51,523,690.68	-	-	(0.00)

**VI. ADVANCE RESERVE ACCOUNT**

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.35
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

**VII. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount	7,249,052.43
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	7,104,567.27
Change in Reserve Account Balance	(144,485.16)
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	7,104,567.27

**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	28,897,030.60
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	28,897,030.60
Change in Principal Distribution Account Amount	28,897,030.60

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
Shortfall	(0.00)

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**X. DELINQUENCY AND NET LOSS ACTIVITY**

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	154,150	87.09%	1,177,316,477.28	82.86%
1 - 29 Days	12,789	7.23%	139,683,992.95	9.83%
30 - 59 Days	4,262	2.41%	45,649,670.24	3.21%
60 - 89 Days	2,339	1.32%	24,640,703.70	1.73%
90 + Days	3,464	1.96%	33,622,610.78	2.37%
	<u>177,004</u>	<u>100.00%</u>	<u>1,420,913,454.95</u>	<u>100.00%</u>
Total Delinquent Loans	10,065	5.69%	103,912,984.72	7.31%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				6,025,178.42
Beginning Period Loan Principal Balance				1,449,810,485.55
Cumulative Net Loss Percentage				4.51%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	973,637,445.72	20.89%	954,175,072.53	20.91%
PUL Closed-End	832,643.13	18.81%	780,883.42	18.50%
PHL Revolving	192,532,146.43	14.45%	189,631,568.71	14.46%
PHL Closed-End	282,808,250.27	11.51%	276,325,930.29	11.50%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

By: \_\_\_\_\_

Name: \_\_\_\_\_