

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

| | |
|--------------------------|------------|
| Collection Period | |
| Beginning Date | 11/1/2019 |
| Ending Date | 11/30/2019 |
| Payment Date | 12/26/2019 |
| Transaction Month | 7 |
| 30/360 Days | 30 |

I. ORIGINAL DEAL PARAMETERS

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

| | | | | |
|--|----------------------------------|-------------------------------|----------------------|-----------------------------|
| Initial Loan Principal Balance: | <u>Dollars</u> 938,728,133.74 | <u>No of Loans</u> 133,088 | <u>WAC</u> 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 | 734,672,842.34 | 0.8647809 | 717,959,282.17 | 0.8451074 | 16,713,560.17 |
| 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 | 823,852,842.34 | 0.8776268 | 807,139,282.17 | 0.8598223 | - |

| Pool Information | <u>Beginning of Period</u> | <u>Ending of Period</u> |
|-------------------------|----------------------------|-------------------------|
| | Weighted Avg. Coupon (WAC) | 18.12% |
| Loan Principal Balance: | 831,362,667.41 | 814,649,107.24 |
| Number of Loans | 111,040 | 109,153 |

III. LOAN PRINCIPAL BALANCE

| | |
|--|-----------------------|
| Beginning Adjusted Loan Principal Balance | 831,362,667.41 |
| Collections (scheduled loan payments and prepayments) | (17,376,013.43) |
| Charged-Off Loans | (3,420,004.98) |
| Draws on Revolving Loans | 3,889,107.13 |
| Principal Adjustments (Other Customer Charges Net Increase / (Decrease)) | 193,351.11 |
| Ending Adjusted Loan Principal Balance Prior to Payment Waterfall | <u>814,649,107.24</u> |

IV. AVAILABLE FUNDS

| | |
|--|----------------------|
| Principal: | |
| Principal Collections | 17,376,013.43 |
| Draws on Revolving Loans | (3,889,107.13) |
| Recoveries/Liquidation Proceeds | 125,726.14 |
| Total Principal Collections | <u>13,612,632.44</u> |
| Interest: | |
| Interest Collections | 12,201,790.71 |
| Total Interest Collections | <u>12,201,790.71</u> |
| Collection Account Interest | 40,931.48 |
| Principal Distribution Account Interest | - |
| Advance Reserve Account Interest | 6,387.84 |
| Reserve Account Interest | 4,861.30 |
| Advance Reserve Draw Amount | |
| Reserve Account | 4,156,813.34 |
| Principal Distribution Account Draw Amount | - |
| Total Gross Collections | 30,023,417.11 |
| Servicer Collection Charges | (485,277.62) |
| Total Net Collections | <u>29,538,139.49</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 | - | - | 29,555,139.49 |
| (ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%) | 17,320.06 | 17,320.06 | - | - | 29,537,819.43 |
| (iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%) | 1,125,803.61 | 1,125,803.61 | - | - | 28,412,015.82 |
| (iv) Administration Fee | 1,666.67 | 1,666.67 | - | - | 28,410,349.15 |
| (v) Advance Reserve Shortfall Amount | - | - | - | - | 28,410,349.15 |
| (vi) Class A Monthly Interest Amount | 1,959,127.58 | 1,959,127.58 | - | - | 26,451,221.57 |
| (vii) First Priority Principal Payment | - | - | - | - | 26,451,221.57 |
| (viii) Class B Senior Interest Amount | 210,041.58 | 210,041.58 | - | - | 26,241,179.99 |
| (ix) Second Priority Principal Payment | - | - | - | - | 26,241,179.99 |
| (x) Class B Subordinated Interest Amount | - | - | - | - | 26,241,179.99 |
| (xi) Class C Senior Interest Amount | 79,167.92 | 79,167.92 | - | - | 26,162,012.07 |
| (xii) Third Priority Principal Payment | 9,203,735.10 | 9,203,735.10 | - | - | 16,958,276.97 |
| (xiii) Class C Subordinated Interest Amount | - | - | - | - | 16,958,276.97 |
| (xiv) Required Reserve Account Amount | 4,073,245.54 | 4,073,245.54 | - | - | 12,885,031.43 |
| (xv) Regular Principal Payment Amount | 7,509,825.07 | 7,509,825.07 | - | - | 5,375,206.36 |
| (xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above | - | - | - | - | 5,375,206.36 |
| (xvii) Co-Issuers Obligations | - | - | - | - | 5,375,206.36 |
| (xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers | 5,375,206.36 | 5,375,206.36 | - | - | 0.00 |
| Total | | 29,558,139.49 | - | - | 0.00 |

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 | 4,156,813.34 |
| Reserve Draw Amount | - |
| Reserve Deposit Amount | - |
| Ending Period Reserve Account Amount | 4,073,245.54 |
| Change in Reserve Account Balance | (83,567.80) |
| 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 | 4,073,245.54 |

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 | 16,713,560.17 |
| Class B Noteholders | - |
| Class C Noteholders | - |
| Ending Period Principal Distribution Account Amount | 16,713,560.17 |
| Change in Principal Distribution Account Amount | 16,713,560.17 |

IX. OVERCOLLATERALIZATION

| | |
|-------------------------------------|--------------|
| Target Overcollateralization Amount | 7,509,825.07 |
| Actual Overcollateralization Amount | 7,509,825.07 |
| 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 (0 Days) | 96,574 | 88.48% | 694,712,228.04 | 85.28% |
| One Payment Past Due (1 - 29 Days) | 7,517 | 6.89% | 72,216,062.83 | 8.86% |
| Two Payments Past Due (30 - 59 Days) | 1,950 | 1.79% | 18,844,845.65 | 2.31% |
| Three Payments Past Due (60 - 89 Days) | 1,223 | 1.12% | 12,111,331.36 | 1.49% |
| Four or Greater Payments Past Due (90+ Days) | 1,889 | 1.73% | 16,764,639.36 | 2.06% |
| | <u>109,153</u> | <u>100%</u> | <u>814,649,107.24</u> | <u>100%</u> |
| Total Delinquent Loans | 5,062 | 4.64% | 47,720,816.37 | 5.86% |
| Charged-Offs Loans | | | | |
| Current Period NET Charged-Off Loans | | | | 3,294,278.84 |
| Beginning Period Loan Principal Balance | | | | 831,362,667.41 |
| Cumulative Net Loss Percentage | | | | 2.42% |

XII. PORTFOLIO COMPOSITION

| | Beginning of Period Balance | WAC | Ending of Period Balance | WAC |
|----------------|--------------------------------|--------|-----------------------------|--------|
| PUL Revolving | 565,939,522.74 | 20.64% | 554,957,247.78 | 20.60% |
| PUL Closed-End | 285,432.20 | 17.32% | 282,683.19 | 17.90% |
| PHL Revolving | 128,441,565.92 | 14.29% | 126,280,703.68 | 14.26% |
| PHL Closed-End | 136,696,146.55 | 11.25% | 133,128,472.59 | 11.24% |

SERVICER CERTIFICATION

Springleaf Finance, Corp.

By: _____

Name: _____