

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	10/01/2019
End Date	10/31/2019
Payment Date	11/18/2019
Transaction Month	57
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	0.00	0.00000	3.19%	0.00	0.00000	3.19%	\$ 0.00
Class B Notes	0.00	0.00000	3.85%	0.00	0.00000	3.85%	\$ 0.00
Class C Notes	38,338,157.18	0.52576	5.12%	14,524,874.64	0.19919	5.12%	\$ 23,813,282.54
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	170,278,157.18	0.13853		146,464,874.64	0.11916		\$ 23,813,282.54

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.07%	22.95%
Weighted Avg. Loan Remaining Term (WALRT)	30	29
Loan Action Date Aggregate Principal Balance	330,008,464.07	306,195,181.53
Number of Loans	70,041	66,147

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	330,008,464.07
Loan Principal Balance Reductions	(14,303,032.16)
Charged-Offs	(3,618,944.89)
Terminated Loans	(5,882,239.23)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(2,758.36)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(6,307.90)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<hr/> 306,195,181.53

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COLLECTIONS

Principal and Interest Collections on Loans	20,277,058.20
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,276,032.73)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	6,307.90
Collection of Fees and other Misc. Charges	115,917.89
Recoveries/Liquidation Proceeds	<u>852,074.93</u>
Total Loan Collections	19,975,326.19
Collection Account Interest	31,561.36
Principal Distribution Account Interest	8,771.09
Reserve Account Interest	20,988.42
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>33,925,550.13</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	-	-	33,924,550.13
Indemnification Amounts up to Indemnity Cap	-	-	-	-	33,924,550.13
Back-Up Servicer Fees and Servicing Transition costs	11,000.28	11,000.28	-	-	33,913,549.85
Servicing Fee	-	-	-	-	33,913,549.85
Class A Monthly Interest Amount	-	-	-	-	33,913,549.85
First Priority Principal Payment	-	-	-	-	33,913,549.85
Class B Monthly Interest Amount	-	-	-	-	33,913,549.85
Second Priority Principal Payment	-	-	-	-	33,913,549.85
Class C Monthly Interest Amount	163,576.14	163,576.14	-	-	33,749,973.71
Third Priority Principal Payment	-	-	-	-	33,749,973.71
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	33,021,005.21
Fourth Priority Principal Payment	-	-	-	-	33,021,005.21
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	19,132,102.14
Servicer Advance Repayment	-	-	-	-	19,132,102.14
Regular Principal Payment Amount	17,931,043.31	17,931,043.31	-	-	1,201,058.83
Additional Transaction Fees	-	-	-	-	1,201,058.83
Unpaid Indemnified Amounts	-	-	-	-	1,201,058.83
Residual released to Principal Distribution Account	-	-	-	-	1,201,058.83
Residual Released to Depositor	1,201,058.83	1,201,058.83	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	33,925,550.13	33,925,550.13	-	-	

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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	5,882,239.23
Ending Principal Distribution Account Amount Prior to Payment Waterfall	5,882,239.23
Principal Distribution Deposit Amount	17,931,043.31
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	-
Class C Noteholders	(23,813,282.54)
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	306,195,181.53
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	146,464,874.64
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 (0 Days)	56,171	84.92%	253,604,085.98	82.82%
One Payment Past Due (1-29 Days)	5,847	8.84%	30,740,521.17	10.04%
Two Payments Past Due (30-59 Days)	1,212	1.83%	6,368,363.38	2.08%
Three Payments Past Due (60-89 Days)	807	1.22%	4,142,101.01	1.35%
Four thru Six Payments Past Due (90-179 Days)	2,076	3.14%	11,134,244.01	3.64%
Seven or More Payments Past Due (180+)	34	0.05%	205,865.98	0.07%
	<u>66,147</u>	<u>100.00%</u>	<u>306,195,181.53</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	330,008,464.07
Charged-Off Loans	(3,618,944.89)
Recoveries	852,074.93
Net Charged-Off Loans	<u>(2,766,869.96)</u>

Monthly Net Loss Percentage Annualized	10.06%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	8.44%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.03%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.18%</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	10,667.29	0.00%	1.00%	N/A
AOT's and No Custom Scores	53,787,660.41	17.57%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	57,732,719.21	18.85%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	65,944,513.42	21.54%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	91,457,480.28	29.87%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	157,716,545.62	51.51%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	245,324,274.78	80.12%	90.00%	N/A
Loan Current Deferral Limitation	5,916,237.66	1.93%	10.00%	N/A
Origination State Concentration				
Top Origination State	27,302,620.78	8.92%	15.00%	N/A
Top three (3) Origination States	78,238,689.36	25.55%	40.00%	N/A
Weighted Average Coupon	22.95%		22.00%	N/A
Weighted Average Loan Remaining Term	29		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	9.18%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO