

# Springleaf Funding Trust 2015-A

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	04/01/2019
<b>End Date</b>	04/30/2019
<b>Payment Date</b>	05/15/2019
<b>Transaction Month</b>	51
<b>30/360 Days</b>	30

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2015  
 Closing Date: February 26, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,249,994,336.95	319,247	609	27.88%	35
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A Notes	931,250,000.00	74.50%	3.16%	November 15, 2024	
Class B Notes	113,120,000.00	9.05%	3.62%	November 15, 2024	
Class C Notes	52,500,000.00	4.20%	5.04%	November 15, 2024	
Class D Notes	65,620,000.00	5.25%	6.31%	November 15, 2024	
Aggregate Note Principal Balance	1,162,490,000.00	93.00%			
Overcollateralization Amount	87,504,336.95	7.00%			
Initial Loan Principal Balance:	1,249,994,336.95	100.00%			

### NOTE AND LOAN 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>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	80,837,548.11	0.08681	47,664,942.26	0.05118	\$33,172,605.85
Class B Notes	113,120,000.00	1.00000	113,120,000.00	1.00000	\$0.00
Class C Notes	52,500,000.00	1.00000	52,500,000.00	1.00000	\$0.00
Class D Notes	65,620,000.00	1.00000	65,620,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	312,077,548.11	0.26846	278,904,942.26	0.23992	\$33,172,605.85

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### LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	399,581,885.06
Principal Collections (Scheduled Principal and Prepayments)	(17,793,289.47)
Charged-Off Loans	(4,997,906.98)
Other Customer Charges Net Increase / (Decrease)	(18,906.38)
Terminated Loans	(10,358,277.78)
New Loans (Renewals)	0.00
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Exchanged Loans	0.00
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Excluded Loans	0.00
Released Loans	0.00
Repurchased Loans	(4,225.24)
Ending Loan Principal Balance	<u>366,409,279.21</u>

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	25.12%	25.01%
Weighted Avg. FICO*	616	616
Weighted Avg. Loan Remaining Term (WALRT)	31	30
Loan Principal Balance	399,581,885.06	366,409,279.21
Number of Loans	99,047	92,087

#### **Additional Loan\*\* Information for the Payment Date on 5/15/2019**

Weighted Avg. Coupon (WAC)	N/A
Weighted Avg. FICO*	N/A
Loan Principal Balance	N/A
Number of Loans	N/A

\*FICO scores determined at time of origination

\*\*Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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### COLLECTIONS

#### Principal:

Principal Collections	17,793,289.47
Principal Used for Incremental Renewals	-
Principal Used for Proposed Loans	-
Other Customer Charges Net Increase / (Decrease)	18,906.38
Repurchased Contract Proceeds Related to Principal Recoveries/Liquidation Proceeds	4,225.24
	<u>1,151,334.99</u>
Total Principal Collections	18,967,756.08

#### Interest:

Interest Collections	7,775,156.76
Interest used for Servicing Fee at 4.86%	(1,618,306.63)
Late Fees & Other Misc. Charges	188,287.26
Interest on Repurchase Principal	-
	<u>6,345,137.39</u>
Total Interest Collections	6,345,137.39

Collection Account Interest	47,464.40
Principal Distribution Account Interest	14,814.31
Reserve Account Interest	22,442.38
Reserve Draw Account	12,499,943.37
Principal Distribution Account Draw Amount	-
Total Collections	<u>37,897,557.93</u>

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### DISTRIBUTIONS

		<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees		1,000.00	1,000.00	-	-	37,896,557.93
Indemnified Amounts		-	-	-	-	37,896,557.93
Back-up Servicing Fee and Servicing Transition	0.04%	13,319.40	13,319.40	-	-	37,883,238.53
Servicing Transition Costs		-	-	-	-	37,883,238.53
Servicing Fee @ 4.86%	4.86%	-	-	-	-	37,883,238.53
Class A Monthly Interest Amount		212,872.21	212,872.21	-	-	37,670,366.32
First Priority Principal Payment		-	-	-	-	37,670,366.32
Class B Monthly Interest Amount		341,245.33	341,245.33	-	-	37,329,120.99
Second Priority Principal Payment		-	-	-	-	37,329,120.99
Class C Monthly Interest Amount		220,500.00	220,500.00	-	-	37,108,620.99
Third Priority Principal Payment		-	-	-	-	37,108,620.99
Class D Monthly Interest Amount		345,051.83	345,051.83	-	-	36,763,569.16
Fourth Priority Principal Payment		-	-	-	-	36,763,569.16
Required Reserve Account Amount		12,499,943.37	12,499,943.37	-	-	24,263,625.79
Regular Principal Payment Amount		22,814,328.07	22,814,328.07	-	-	1,449,297.72
Additional Transaction Participant Fees		-	-	-	-	1,449,297.72
Additional Indemnified Amounts		-	-	-	-	1,449,297.72
Residual Released to the PDA		-	-	-	-	1,449,297.72
Residual Released to the Depositor		1,449,297.72	1,449,297.72	-	-	-
Total			<u>37,897,557.93</u>			

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### RESERVE ACCOUNT

Beginning Period Reserve Account Amount		12,499,943.37
Reserve Draw Amount		(12,499,943.37)
Reserve Deposit Amount		12,499,943.37
Ending Period Reserve Account Amount		12,499,943.37
Change in Reserve Account Balance		-
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	12,499,943.37

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount		-
Principal Distribution Draw Amount		10,358,277.78
Ending Principal Distribution Amount Prior to Payment Waterfall		10,358,277.78
Principal Distribution Deposit Amount		22,814,328.07
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		(33,172,605.85)
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

End of Period Loan Principal Balance	366,409,279.21
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	278,904,942.26
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	<u>87,504,336.95</u>
Required Overcollateralization Amount	87,504,336.95
In Compliance	YES

### DELINQUENCY AND NET LOSS ACTIVITY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current (0 Days)	75,248	81.71%	296,399,596.50	80.89%
One Payment Past Due (1-29 Days)	10,593	11.50%	44,437,661.25	12.13%
Two Payments Past Due (30-59 Days)	1,886	2.05%	7,278,591.13	1.99%
Three Payments Past Due (60-89 Days)	1,193	1.30%	4,864,629.81	1.33%
Four thru Six Payments Past Due (90-179 Days)	3,105	3.37%	13,111,778.86	3.58%
Seven or More Payments Past Due (180+)	62	0.07%	317,021.66	0.09%
	<u>92,087</u>	<u>100.00%</u>	<u>366,409,279.21</u>	<u>100.00%</u>

#### Charged-Offs Loans

Current Period NET Charged-Off Loans	3,846,571.99
Beginning Period Loan Principal Balance	399,581,885.06

Monthly Net Loss Percentage	11.55%
Monthly Net Loss Percentage for 1st Preceding Collection Period	12.51%
Monthly Net Loss Percentage for 2nd Preceding Collection Period	13.29%
Three-month average Monthly Net Loss Percentage for Current Period	<u>12.45%</u>
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period	12.55%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period	12.51%

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### REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	52.56%	50.28%	65.00%	N/A
Risk Level: E	1.79%	3.76%	6.00%	N/A
Risk Level: E or D	10.20%	13.47%	15.00%	N/A
Risk Level: E to (and including) C	37.92%	47.18%	50.00%	N/A
Risk Level: E to (and including) B	65.57%	73.46%	75.00%	N/A
Risk Level: E to (and including) A	84.70%	88.58%	90.00%	N/A
Risk Level: E to (and including) P	92.57%	94.72%	95.00%	N/A
Risk Level: No risk Level	0.23%	0.08%	2.00%	N/A
Top 3 Customer State	26.88%	26.70%	40.00%	N/A
Any Customer State (except for the top 3)	6.28%	6.21%	15.00%	N/A
Original Term > 60 months	1.77%	1.70%	6.00%	N/A
Weighed Avg. Coupon (WAC)	27.88%	25.01%	20.50%	N/A
Weighed Average Loan Remaining Term	35	30	42	N/A
Coupon below 10%	0.06%	5.16%	7.50%	N/A
Original balance > \$25,000	0.63%	1.07%	4.00%	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		
12-Month Exchanged/Reserved Loans	-	-	249,998,867.39	N/A
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	N/A

### AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Consecutive Month Reinvestment Criteria Event			NO
3-Month Annualized Net Loss Trigger	12.45%	17.00%	NO
Servicer Default			NO