

# OneMain Financial Issuance Trust 2015-3

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>12/01/2018</b>
<b>End Date</b>	<b>12/31/2018</b>
<b>Payment Date</b>	<b>01/18/2019</b>
<b>Transaction Month</b>	<b>39</b>
<b>30/360 Days</b>	<b>30</b>

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: September 29, 2015  
 Closing Date: September 29, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	329,247,998.78	50,418	25.98%	46
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	209,740,000.00	63.70%	3.63%	November 18, 2028
Class B Notes	26,630,000.00	8.09%	4.16%	November 18, 2028
Class C Notes	26,620,000.00	8.09%	5.82%	November 18, 2028
Class D Notes	29,870,000.00	9.07%	6.94%	November 18, 2028
Aggregate Note Principal Balance	292,860,000.00	88.95%		
Overcollateralization Amount	36,387,998.78	11.05%		
Initial Loan Principal Balance:	329,247,998.78	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	209,740,000.00	1.00000	3.63%	209,740,000.00	1.00000	3.63%	\$ 0.00
Class B Notes	26,630,000.00	1.00000	4.16%	26,630,000.00	1.00000	4.16%	\$ 0.00
Class C Notes	26,620,000.00	1.00000	5.82%	26,620,000.00	1.00000	5.82%	\$ 0.00
Class D Notes	29,870,000.00	1.00000	6.94%	29,870,000.00	1.00000	6.94%	\$ 0.00
Aggregate Note Principal Balance	292,860,000.00	1.00000		292,860,000.00	1.00000		\$ 0.00

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.79%	24.81%
Weighted Avg. Loan Remaining Term (WALRT)	39	39
Loan Action Date Aggregate Principal Balance	324,751,007.29	324,750,244.06
Number of Loans	54,699	54,687

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	324,751,007.29
Loan Principal Balance Reductions	(9,343,337.79)
Charged-Offs	(2,357,926.43)
Terminated Loans	(7,208,920.55)
Renewal Loans	11,068,567.44
Other Customer Charges Net Increase / Decrease	(37,751.59)
Additional Loan Purchases	7,889,470.44
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(10,864.75)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>324,750,244.06</u>

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### COLLECTIONS

Principal and Interest Collections on Loans	15,298,332.87
Renewal Loan Replacement Purchase Price	(3,859,646.89)
Collections used for Servicing Fee	(1,255,703.89)
Collections used for Additional Loan Purchases	(7,889,470.44)
Repurchase Proceeds related to Principal	10,864.75
Collection of Fees and other Misc. Charges	160,849.13
Recoveries/Liquidation Proceeds	<u>139,553.83</u>
Total Loan Collections	2,604,779.36
Collection Account Interest	16,751.47
Principal Distribution Account Interest	-
Reserve Account Interest	6,080.06
Reserve Draw Amount	<u>3,246,861.11</u>
Total Collections	<u>5,874,472.00</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	-	-	5,873,472.00
Indemnification Amounts up to Indemnity Cap	-	-	-	-	5,873,472.00
Back-Up Servicer Fees and Servicing Transition costs	10,825.03	10,825.03	-	-	5,862,646.97
Servicing Fee	-	-	-	-	5,862,646.97
Class A Monthly Interest Amount	634,463.50	634,463.50	-	-	5,228,183.47
First Priority Principal Payment	-	-	-	-	5,228,183.47
Class B Monthly Interest Amount	92,317.33	92,317.33	-	-	5,135,866.14
Second Priority Principal Payment	-	-	-	-	5,135,866.14
Class C Monthly Interest Amount	129,107.00	129,107.00	-	-	5,006,759.14
Third Priority Principal Payment	-	-	-	-	5,006,759.14
Class D Monthly Interest Amount	172,748.17	172,748.17	-	-	4,834,010.97
Fourth Priority Principal Payment	-	-	-	-	4,834,010.97
Required Reserve Amount	3,246,861.11	3,246,861.11	-	-	1,587,149.86
Servicer Advance Repayment	-	-	-	-	1,587,149.86
Regular Principal Payment Amount	-	-	-	-	1,587,149.86
Additional Transaction Fees	-	-	-	-	1,587,149.86
Unpaid Indemnified Amounts	-	-	-	-	1,587,149.86
Residual released to Principal Distribution Account	-	-	-	-	1,587,149.86
Residual Released to Depositor	1,587,149.86	1,587,149.86	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>5,874,472.00</b>	<b>5,874,472.00</b>	<b>-</b>	<b>-</b>	

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### RESERVE ACCOUNT

Beginning Period Reserve Account Amount	3,246,861.11
Reserve Draw Amount	(3,246,861.11)
Reserve Deposit Amount	3,246,861.11
Ending Period Reserve Account Amount	<u>3,246,861.11</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	3,246,861.11

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	-
Distribution to Noteholders (except during Revolving Period)	-
Class A Noteholders	-
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

Loan Action Date Aggregate Principal Balance	324,750,244.06
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	292,860,000.00
Total Overcollateralization Amount	<u>31,890,244.06</u>
Required Overcollateralization Amount	31,826,111.27
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	51,695	94.53%	306,910,049.20	94.51%
One Payment Past Due	949	1.74%	5,560,487.72	1.71%
Two Payments Past Due	656	1.20%	3,868,854.22	1.19%
Three Payments Past Due	535	0.98%	3,295,605.60	1.01%
Four thru Six Payments Past Due	847	1.55%	5,079,362.49	1.56%
Seven or More Payments Past Due	5	0.01%	35,884.83	0.01%
Total	<u>54,687</u>	<u>100.00%</u>	<u>324,750,244.06</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	324,751,007.29
Charged-Off Loans	(2,357,926.43)
Recoveries	139,553.83
Net Charged-Off Loans	<u>(2,218,372.60)</u>

Monthly Net Loss Percentage Annualized	8.20%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	8.61%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	7.73%
Three (3) Month Average Monthly Net Loss Percentage	<u>8.18%</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	262,947.63	0.08%	1.00%	YES
AOT's and No Custom Scores	20,073,422.18	6.18%	12.50%	YES
AOT's and No Custom Scores and Custom Scores 0-159	25,633,276.34	7.89%	13.50%	YES
AOT's and No Custom Scores and Custom Scores 0-179	37,210,755.39	11.46%	16.00%	YES
AOT's and No Custom Scores and Custom Scores 0-199	72,623,769.49	22.37%	28.50%	YES
AOT's and No Custom Scores and Custom Scores 0-219	158,881,899.09	48.93%	57.50%	YES
AOT's and No Custom Scores and Custom Scores 0-239	258,509,341.26	79.61%	90.00%	YES
Loan Current Deferral Limitation	9,487,322.43	2.92%	10.00%	YES
Origination State Concentration				
Top Origination State	31,469,793.66	9.69%	15.00%	YES
Top three (3) Origination States	83,177,610.44	25.61%	40.00%	YES
Weighted Average Coupon	24.81%		23.00%	YES
Weighed Average Loan Remaining Term	39		49	YES
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	8.18%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO