

# OneMain Financial Issuance Trust 2017-1

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	11/01/2019
End Date	11/30/2019
Payment Date	12/16/2019
Transaction Month	27
Class A-1, B, C, D Interest Period (Days)	30
Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)	2.56163%
Class A-2 Interest Period (Days)	32

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: July 31, 2017  
 Closing Date: September 06, 2017

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	987,894,483.54	165,529	615	25.75%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A-1 Notes	607,680,000.00	61.51%	2.37%	September 14, 2032	
Class A-2 Notes	126,320,000.00	12.79%		September 14, 2032	
Class B Notes	58,280,000.00	5.90%	2.79%	September 14, 2032	
Class C Notes	63,720,000.00	6.45%	3.35%	September 14, 2032	
Class D Notes	91,370,000.00	9.25%	4.52%	September 14, 2032	
Aggregate Note Principal Balance	947,370,000.00	95.90%			
Overcollateralization Amount	40,524,483.54	4.10%			
Initial Loan Principal Balance:	987,894,483.54	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-1 Notes	547,192,859.00	0.90046	493,083,566.22	0.81142	\$54,109,292.78
Class A-2 Notes	113,746,214.56	0.90046	102,498,545.43	0.81142	\$11,247,669.13
Class B Notes	58,280,000.00	1.00000	58,280,000.00	1.00000	\$0.00
Class C Notes	63,720,000.00	1.00000	63,720,000.00	1.00000	\$0.00
Class D Notes	91,370,000.00	1.00000	91,370,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	874,309,073.56	0.92288	808,952,111.65	0.85389	\$65,356,961.91

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<b>Class A-1, B, C, D Interest Period (Days)</b>	30
<b>Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)</b>	2.56163%
<b>Class A-2 Interest Period (Days)</b>	32

### LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	914,833,557.10
Principal Collections (Scheduled Principal and Prepayments)	(22,219,783.39)
Charged-Off Loans	(7,260,315.54)
Other Customer Charges Net Increase / (Decrease)	(119,514.22)
Terminated Loans	(35,754,532.20)
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	(2,816.56)
Ending Loan Principal Balance	<u>849,476,595.19</u>

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	25.40%	25.30%
Weighted Avg. FICO*	623	623
Weighted Avg. Loan Remaining Term (WALRT)	43	42
Loan Principal Balance	914,833,557.10	849,476,595.19
Number of Loans	135,934	127,808

#### **Additional Loan\*\* Information for the Payment Date on 12/16/2019**

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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<b>Class A-1, B, C, D Interest Period (Days)</b>	30
<b>Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)</b>	2.56163%
<b>Class A-2 Interest Period (Days)</b>	32

### COLLECTIONS

#### Principal:

Principal Collections	22,219,783.39
Principal Used for Incremental Renewals	-
Principal Used for Proposed Loans	-
Other Customer Charges Net Increase / (Decrease)	119,514.22
Repurchased Contract Proceeds Related to Principal	2,816.56
Recoveries/Liquidation Proceeds	585,467.36
<b>Total Principal Collections</b>	<b>22,927,581.53</b>

#### Interest:

Interest Collections	18,482,445.21
Interest used for Servicing Fee at 3.50%	(2,668,264.54)
Interest on Repurchase Principal	-

**Total Interest Collections** 15,814,180.67

Collection Account Interest	45,886.40
Principal Distribution Account Interest	30,197.33
Reserve Account Interest	6,097.30

Reserve Draw Account 4,939,472.42

Principal Distribution Account Draw Amount -

**Total Collections** 43,763,415.65

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<b>Transaction Month</b>	<b>27</b>
<b>Class A-1, B, C, D Interest Period (Days)</b>	<b>30</b>
<b>Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)</b>	<b>2.56163%</b>
<b>Class A-2 Interest Period (Days)</b>	<b>32</b>

### 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		833.33	833.33	-	-	43,762,582.32
Indemnified Amounts		-	-	-	-	43,762,582.32
Back-up Servicing Fee and Servicing Transition	0.025%	19,059.03	19,059.03	-	-	43,743,523.29
Servicing Transition Costs		-	-	-	-	43,743,523.29
Servicing Fee	3.50%	-	-	-	-	43,743,523.29
Class A-1 Monthly Interest Amount		1,080,705.90	1,080,705.90	-	-	42,662,817.39
Class A-2 Monthly Interest Amount		259,000.64	259,000.64	-	-	42,403,816.75
First Priority Principal Payment		-	-	-	-	42,403,816.75
Class B Monthly Interest Amount		135,501.00	135,501.00	-	-	42,268,315.75
Second Priority Principal Payment		-	-	-	-	42,268,315.75
Class C Monthly Interest Amount		177,885.00	177,885.00	-	-	42,090,430.75
Third Priority Principal Payment		-	-	-	-	42,090,430.75
Class D Monthly Interest Amount		344,160.33	344,160.33	-	-	41,746,270.42
Fourth Priority Principal Payment		-	-	-	-	41,746,270.42
Required Reserve Account Amount		4,939,472.42	4,939,472.42	-	-	36,806,798.00
Regular Principal Payment Amount		29,602,429.71	29,602,429.71	-	-	7,204,368.29
Additional Transaction Participant Fees		-	-	-	-	7,204,368.29
Additional Indemnified Amounts		-	-	-	-	7,204,368.29
Residual Released to the PDA		-	-	-	-	7,204,368.29
Residual Released to the Depositor		7,204,368.29	7,204,368.29	-	-	-
Total			<u>43,763,415.65</u>			

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<b>Class A-1, B, C, D Interest Period (Days)</b>	30
<b>Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)</b>	2.56163%
<b>Class A-2 Interest Period (Days)</b>	32

### RESERVE ACCOUNT

Beginning Period Reserve Account Amount	4,939,472.42
Reserve Draw Amount	(4,939,472.42)
Reserve Deposit Amount	4,939,472.42
Ending Period Reserve Account Amount	4,939,472.42
Change in Reserve Account Balance	-
Required Reserve Account Amount	4,939,472.42

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount	-
Principal Distribution Draw Amount	35,754,532.20
Ending Principal Distribution Amount Prior to Payment Waterfall	35,754,532.20
Principal Distribution Deposit Amount	29,602,429.71
Distribution to Noteholders (except during Revolving Period)	
Class A-1 Noteholders	(54,109,292.78)
Class A-2 Noteholders	(11,247,669.13)
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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<b>Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)</b>	2.56163%
<b>Class A-2 Interest Period (Days)</b>	32

### OVERCOLLATERALIZATION

End of Period Loan Principal Balance	849,476,595.19
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	808,952,111.65
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	40,524,483.54
Required Overcollateralization Amount	40,524,483.54
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)	109,119	85.38%	729,390,139.29	85.86%
One Payment Past Due (1-29 Days)	10,347	8.10%	68,149,666.43	8.02%
Two Payments Past Due (30-59 Days)	2,391	1.87%	15,098,022.54	1.78%
Three Payments Past Due (60-89 Days)	1,668	1.31%	10,408,559.28	1.23%
Four thru Six Payments Past Due (90-179 Days)	4,206	3.29%	25,935,880.65	3.05%
Seven or More Payments Past Due (180+)	77	0.06%	494,327.00	0.06%
	127,808	100.00%	849,476,595.19	100.00%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				6,674,848.18
Beginning Period Loan Principal Balance				914,833,557.10
Monthly Net Loss Percentage				8.76%
Monthly Net Loss Percentage for 1st Preceding Collection Period				8.33%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.38%
Three-month average Monthly Net Loss Percentage for Current Period				8.15%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.90%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.64%

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<b>Class A-1, B, C, D Interest Period (Days)</b>	30
<b>Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)</b>	2.56163%
<b>Class A-2 Interest Period (Days)</b>	32

### REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	63.75%	59.29%	70.00%	N/A
Risk Level: E	0.03%	0.00%	4.00%	N/A
Risk Level: E or D	1.36%	4.78%	12.00%	N/A
Risk Level: E to (and including) C	13.52%	11.86%	35.00%	N/A
Risk Level: E to (and including) B	40.15%	31.96%	60.00%	N/A
Risk Level: E to (and including) A	63.47%	53.74%	80.00%	N/A
Risk Level: E to (and including) P	86.64%	80.96%	98.00%	N/A
Risk Level: No risk Level	0.07%	0.18%	1.50%	N/A
Top 3 Customer State	21.44%	22.11%	40.00%	N/A
Any Customer State (except for the top 3)	6.37%	5.58%	15.00%	N/A
Original Term > 60 months	0.08%	0.15%	6.00%	N/A
Weighed Avg. Coupon (WAC)	25.75%	25.30%	22.50%	N/A
Weighed Average Loan Remaining Term	47	42	48	N/A
Coupon below 10%	0.22%	2.83%	7.50%	N/A
Original balance > \$25,000	0.43%	0.65%	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	-	-	197,578,896.71	N/A
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	N/A

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Class A-2 Interest Rate: 1 Month LIBOR (1.76163%) + (0.80%)	2.56163%
Class A-2 Interest Period (Days)	32

### 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	8.15%	17.00%	
Servicer Default			NO

*OneMain Financial Holdings, LLC has retained a material net economic interest of not less than 5% in accordance with Article 405(1)(a) of EU Regulation 575/2013, Article 51(1)(a) of the EU Regulation 231/2013 and Article 254(2)(a) of the EU Regulation 2015/35 and has not sold, hedged or otherwise mitigated its credit risk under or associated with the material net economic interest retained by it or the loans, except to the extent permitted in accordance with Article 405(1) of the EU Regulation 575/2013, Article 51(1) of the EU Regulation 231/2013 and Article 254 of the EU Regulation 2015/35*