

**SpringCastle Funding Asset-Backed Notes 2016-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	4/1/2018
Ending Date	4/30/2018
Payment Date	5/25/2018
Transaction Month	19
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	<b>Dollars                      No of Loans                      WAC</b>
Initial Loan Principal Balance:	1,741,874,389.06                      204,346                      18.24%
	<b>Note Balance                      % of Loan Prin Bal                      Interest Rate                      Stated Maturity Date</b>
Class A Notes	1,373,470,000.00                      78.85%                      3.05%                      November 25, 2023
Class B Notes	210,770,000.00                      12.10%                      4.10%                      March 25, 2024
Class C-1 Notes	39,407,500.00                      2.26%                      5.63%                      March 25, 2024
Class C-2 Notes	39,407,500.00                      2.26%                      5.63%                      March 25, 2024
Class D-1 Notes	39,407,500.00                      2.26%                      5.80%                      March 25, 2024
Class D-2 Notes	39,407,500.00                      2.26%                      5.80%                      March 25, 2024
Aggregate Note Principal Balance	1,741,870,000.00                      100.00%
Target Overcollateralization Amount	17,418,743.89                      1.00%
Initial Adjusted Loan Principal Balance:	1,741,874,389.06                      100.00%

**II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION**

	<b>Beginning of Period</b>		<b>Ending of Period</b>		<b>Principal Collected</b>
	<b>Note Balance</b>	<b>Note Factor</b>	<b>Note Balance</b>	<b>Note Factor</b>	
Class A Notes	822,646,270.56	0.5989547	796,371,327.97	0.5798243	26,274,942.59
Class B Notes	210,770,000.00	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	1,191,046,270.56	0.6837745	1,164,771,327.97	0.6686902	-
<b>Pool Information</b>	<b>Beginning of Period</b>	<b>Ending of Period</b>			
Weighted Avg. Coupon (WAC)	18.10%	18.07%			
Loan Principal Balance:	\$ 1,208,465,014.45	\$ 1,182,190,071.86			
Number of Loans	159,158	157,059			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,208,465,014.45
Collections (scheduled loan payments and prepayments)	(24,890,611.97)
Charged-Off Loans	(6,201,806.04)
Draws on Revolving Loans	4,407,443.41
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	410,032.01
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,182,190,071.86</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	24,890,611.97
Draws on Revolving Loans	(4,407,443.41)
Recoveries/Liquidation Proceeds	455,102.28
Total Principal Collections	<u>20,938,270.84</u>
<b>Interest:</b>	
Interest Collections	17,207,790.80
Total Interest Collections	<u>17,207,790.80</u>
Collection Account Interest	71,672.98
Principal Distribution Account Interest	-
Advance Reserve Account Interest	6,962.64
Reserve Account Interest	8,287.93
Advance Reserve Draw Amount	
Reserve Account	6,042,325.07
Principal Distribution Account Draw Amount	-
Total Gross Collections	44,275,310.26
Servicer Collection Charges	(702,413.86)
Total Net Collections	<u><u>43,572,896.40</u></u>

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**V. DISTRIBUTIONS**

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	43,569,896.40
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	25,176.35	25,176.35	-	-	43,544,720.05
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,517,635.45	2,517,635.45	-	-	41,027,084.60
(iv) Administration Fee	1,666.67	1,666.67	-	-	41,025,417.93
(v) Advance Reserve Shortfall Amount	-	-	-	-	41,025,417.93
(vi) Class A Monthly Interest Amount	2,090,892.60	2,090,892.60	-	-	38,934,525.33
(vii) First Priority Principal Payment	-	-	-	-	38,934,525.33
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	38,214,394.49
(ix) Second Priority Principal Payment	-	-	-	-	38,214,394.49
(x) Class B Subordinated Interest Amount	-	-	-	-	38,214,394.49
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	38,029,507.64
(xii) Third Priority Principal Payment	-	-	-	-	38,029,507.64
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	38,029,507.64
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	37,844,620.79
(xv) Fourth Priority Principal Payment	-	-	-	-	37,844,620.79
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	37,844,620.79
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	37,654,151.20
(xviii) Fifth Priority Principal Payment	-	-	-	-	37,654,151.20
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	37,654,151.20
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	37,463,681.62
(xxi) Sixth Priority Principal Payment	8,856,198.70	8,856,198.70	-	-	28,607,482.92
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	28,607,482.92
(xxiii) Required Reserve Account Amount	5,910,950.36	5,910,950.36	-	-	22,696,532.56
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	5,277,788.67
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	5,277,788.67
(xxvi) Co-Issuers Obligations	-	-	-	-	5,277,788.67
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,277,788.67	5,277,788.67	-	-	(0.00)
Total	-	43,572,896.40	-	-	(0.00)

**VI. ADVANCE RESERVE ACCOUNT**

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.35
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

**VII. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount	6,042,325.07
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,910,950.36
Change in Reserve Account Balance	(131,374.71)
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	5,910,950.36

**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	26,274,942.59
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	26,274,942.59
Change in Principal Distribution Account Amount	26,274,942.59

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
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	139,944	89.10%	1,001,782,456.98	84.74%
1 - 29 Days	9,774	6.22%	105,288,587.18	8.91%
30 - 59 Days	2,798	1.78%	29,863,227.11	2.53%
60 - 89 Days	1,616	1.03%	16,862,197.54	1.43%
90 + Days	2,927	1.86%	28,393,603.05	2.40%
	<u>157,059</u>	<u>100.00%</u>	<u>1,182,190,071.86</u>	<u>100.00%</u>
Total Delinquent Loans	7,341	4.67%	75,119,027.70	6.35%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				5,746,703.76
Beginning Period Loan Principal Balance				1,208,465,014.45
Cumulative Net Loss Percentage				7.33%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	812,576,787.18	20.73%	794,764,520.92	20.69%
PUL Closed-End	592,847.89	17.40%	569,592.37	17.03%
PHL Revolving	167,824,559.35	14.40%	165,343,833.50	14.39%
PHL Closed-End	227,470,820.03	11.44%	221,512,125.07	11.43%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

By: \_\_\_\_\_

Name: \_\_\_\_\_