

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	<b>09/01/2019</b>
<b>End Date</b>	<b>09/30/2019</b>
<b>Payment Date</b>	<b>10/18/2019</b>
<b>Transaction Month</b>	<b>56</b>
<b>30/360 Days</b>	<b>30</b>

### 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	61,456,539.61	0.84279	5.12%	38,338,157.18	0.52576	5.12%	\$ 23,118,382.43
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	193,396,539.61	0.15734		170,278,157.18	0.13853		\$ 23,118,382.43

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.21%	23.07%
Weighted Avg. Loan Remaining Term (WALRT)	30	30
Loan Action Date Aggregate Principal Balance	353,126,846.50	330,008,464.07
Number of Loans	73,593	70,041

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	353,126,846.50
Loan Principal Balance Reductions	(14,173,827.34)
Charged-Offs	(3,256,168.31)
Terminated Loans	(5,719,286.94)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	35,375.47
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(4,475.31)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>330,008,464.07</u>

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### COLLECTIONS

Principal and Interest Collections on Loans	20,542,080.03
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,365,423.81)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	4,475.31
Collection of Fees and other Misc. Charges	77,879.48
Recoveries/Liquidation Proceeds	<u>771,195.10</u>
Total Loan Collections	20,030,206.11
Collection Account Interest	36,209.85
Principal Distribution Account Interest	10,552.71
Reserve Account Interest	22,438.70
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>33,988,310.44</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	-	-	33,987,310.44
Indemnification Amounts up to Indemnity Cap	-	-	-	-	33,987,310.44
Back-Up Servicer Fees and Servicing Transition costs	11,770.89	11,770.89	-	-	33,975,539.55
Servicing Fee	-	-	-	-	33,975,539.55
Class A Monthly Interest Amount	-	-	-	-	33,975,539.55
First Priority Principal Payment	-	-	-	-	33,975,539.55
Class B Monthly Interest Amount	-	-	-	-	33,975,539.55
Second Priority Principal Payment	-	-	-	-	33,975,539.55
Class C Monthly Interest Amount	262,214.57	262,214.57	-	-	33,713,324.98
Third Priority Principal Payment	-	-	-	-	33,713,324.98
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	32,984,356.48
Fourth Priority Principal Payment	-	-	-	-	32,984,356.48
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	19,095,453.41
Servicer Advance Repayment	-	-	-	-	19,095,453.41
Regular Principal Payment Amount	17,399,095.49	17,399,095.49	-	-	1,696,357.92
Additional Transaction Fees	-	-	-	-	1,696,357.92
Unpaid Indemnified Amounts	-	-	-	-	1,696,357.92
Residual released to Principal Distribution Account	-	-	-	-	1,696,357.92
Residual Released to Depositor	1,696,357.92	1,696,357.92	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>33,988,310.44</b>	<b>33,988,310.44</b>	<b>-</b>	<b>-</b>	

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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	5,719,286.94
Ending Principal Distribution Account Amount Prior to Payment Waterfall	5,719,286.94
Principal Distribution Deposit Amount	17,399,095.49
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	-
Class C Noteholders	(23,118,382.43)
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	330,008,464.07
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	170,278,157.18
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)	59,382	84.78%	272,907,556.87	82.70%
One Payment Past Due (1-29 Days)	6,287	8.98%	33,732,007.06	10.22%
Two Payments Past Due (30-59 Days)	1,327	1.89%	6,879,612.09	2.08%
Three Payments Past Due (60-89 Days)	915	1.31%	4,734,224.78	1.43%
Four thru Six Payments Past Due (90-179 Days)	2,102	3.00%	11,573,414.03	3.51%
Seven or More Payments Past Due (180+)	28	0.04%	181,649.24	0.06%
	<u>70,041</u>	<u>100.00%</u>	<u>330,008,464.07</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	353,126,846.50
Charged-Off Loans	(3,256,168.31)
Recoveries	771,195.10
Net Charged-Off Loans	<u>(2,484,973.21)</u>

Monthly Net Loss Percentage Annualized	8.44%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.03%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	10.40%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.29%</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	10,936.93	0.00%	1.00%	N/A
AOT's and No Custom Scores	55,098,828.06	16.70%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	59,379,460.45	17.99%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	68,268,231.33	20.69%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	96,058,302.77	29.11%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	168,127,594.04	50.95%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	263,704,654.39	79.91%	90.00%	N/A
Loan Current Deferral Limitation	7,166,373.86	2.17%	10.00%	N/A
Origination State Concentration				
Top Origination State	29,314,320.10	8.88%	15.00%	N/A
Top three (3) Origination States	84,423,130.94	25.58%	40.00%	N/A
Weighted Average Coupon	23.07%		22.00%	N/A
Weighted Average Loan Remaining Term	30		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	9.29%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO