

# OneMain Financial Issuance Trust 2014-2

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	08/01/2018
End Date	08/31/2018
Final Payment Date	09/18/2018
Transaction Month	49
30/360 Days	30

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: July 25, 2014  
 Closing Date: July 30, 2014

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,324,685,664.40	215,790	25.45%	44
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	875,000,000.00	66.05%	2.47%	September 18, 2024
Class B Notes	118,430,000.00	8.94%	3.02%	September 18, 2024
Class C Notes	69,080,000.00	5.21%	4.33%	September 18, 2024
Class D Notes	121,710,000.00	9.19%	5.31%	September 18, 2024
Aggregate Note Principal Balance	1,184,220,000.00	89.40%		
Overcollateralization Amount	140,465,664.40	10.60%		
Initial Loan Principal Balance:	1,324,685,664.40	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	2.47%	0.00	0.00000	2.47%	\$ 0.00
Class B Notes	0.00	0.00000	3.02%	0.00	0.00000	3.02%	\$ 0.00
Class C Notes	3,373,986.42	0.04884	4.33%	0.00	0.00000	4.33%	\$ 3,373,986.42
Class D Notes	121,710,000.00	1.00000	5.31%	0.00	0.00000	5.31%	\$ 121,710,000.00
Aggregate Note Principal Balance	125,083,986.42	0.10563		0.00	0.00000		\$ 125,083,986.42

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.95%	23.87%
Weighted Avg. Loan Remaining Term (WALRT)	30	29
Loan Action Date Aggregate Principal Balance	256,665,335.92	238,797,395.23
Number of Loans	53,640	50,693

**LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE**

Beginning Loan Action Date Aggregate Principal Balance	256,665,335.92
Loan Principal Balance Reductions	(11,430,640.39)
Charged-Offs	(2,564,413.32)
Terminated Loans	(3,894,239.49)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	21,352.51
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	(0.00)
Repurchased Loans	(0.00)
Released Loans	(238,797,395.23)
Ending Loan Action Date Aggregate Principal Balance	<u>0.00</u>

---

**COLLECTIONS**

Principal and Interest Collections on Loans	16,361,490.70
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	69,622.04
Recoveries/Liquidation Proceeds	565,489.66
Total Loan Collections	<u>16,996,602.40</u>
Collection Account Interest	27,611.03
Principal Distribution Account Interest	7,514.85
Reserve Account Interest	19,343.46
Reserve Draw Amount	13,158,013.50
Additional Cash in Collection Account	5,804,717.25
Total Collections	<u>36,013,802.49</u>

---

**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	-	-	36,012,802.49
Indemnification Amounts up to Indemnity Cap	-	-	-	-	36,012,802.49
Back-Up Servicer Fees and Servicing Transition costs	10,000.00	10,000.00	-	-	36,002,802.49
Servicing Fee	992,439.30	992,439.30	-	-	35,010,363.19
Class A Monthly Interest Amount	-	-	-	-	35,010,363.19
First Priority Principal Payment	-	-	-	-	35,010,363.19
Class B Monthly Interest Amount	-	-	-	-	35,010,363.19
Second Priority Principal Payment	-	-	-	-	35,010,363.19
Class C Monthly Interest Amount	12,174.47	12,174.47	-	-	34,998,188.72
Third Priority Principal Payment	3,373,986.42	3,373,986.42	-	-	31,624,202.30
Class D Monthly Interest Amount	538,566.75	538,566.75	-	-	31,085,635.55
Fourth Priority Principal Payment	31,085,635.55	31,085,635.55	-	-	-
Required Reserve Amount	-	-	-	-	-
Servicer Advance Repayment	-	-	-	-	-
Regular Principal Payment Amount	-	-	-	-	-
Additional Transaction Fees	-	-	-	-	-
Unpaid Indemnified Amounts	-	-	-	-	-
Residual released to Principal Distribution Account	-	-	-	-	-
Residual Released to Depositor	-	-	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	36,013,802.49	36,013,802.49	-	-	

---

**RESERVE ACCOUNT**

Beginning Period Reserve Account Amount	13,158,013.50
Reserve Draw Amount	(13,158,013.50)
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	-
Change in Reserve Account Balance	<u>13,158,013.50</u>
Required Reserve Account Amount	-

---

**PRINCIPAL DISTRIBUTION ACCOUNT**

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	3,894,239.49
Additional Cash in PDA Account	996,298.84
Additional Cash Deposited to PDA	85,733,826.12
Ending Principal Distribution Account Amount Prior to Payment Waterfall	<u>90,624,364.45</u>
Principal Distribution Deposit Amount	34,459,621.97
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	-
Class C Noteholders	(3,373,986.42)
Class D Noteholders	(121,710,000.00)
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

---

**OVERCOLLATERALIZATION**

Loan Action Date Aggregate Principal Balance	238,797,395.23
Amounts on Deposit in the Principal Distribution Account	-
Release of Collateral	(238,797,395.23)
Total Overcollateralization Amount	-
Required Overcollateralization Amount	-
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	47,866	94.42%	223,301,350.46	93.51%
One Payment Past Due	909	1.79%	4,624,997.77	1.94%
Two Payments Past Due	570	1.12%	3,110,044.43	1.30%
Three Payments Past Due	487	0.96%	2,824,285.81	1.18%
Four thru Six Payments Past Due	856	1.69%	4,908,549.78	2.06%
Seven or More Payments Past Due	5	0.01%	28,166.98	0.01%
Total	50,693	100.00%	238,797,395.23	100.00%

**CHARGED-OFF LOANS**

Beginning Adjusted Loan Principal Balance	256,665,355.92
Charged-Off Loans	(2,564,413.32)
Recoveries	565,489.66
Net Charged-Off Loans	(1,998,923.66)

Monthly Net Loss Percentage Annualized	9.35%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.56%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	11.78%
Three (3) Month Average Monthly Net Loss Percentage	10.23%

---

**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	25,036.50	0.01%	1.00%	N/A
AOT's and No Custom Scores	44,634,496.51	18.69%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	45,727,553.99	19.15%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	49,127,184.35	20.57%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	61,605,880.24	25.80%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	104,823,718.40	43.90%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	177,303,529.35	74.25%	90.00%	N/A
Loan Current Deferral Limitation	5,020,247.31	2.10%	10.00%	N/A
Origination State Concentration				
Top Origination State	19,694,772.57	8.25%	15.00%	N/A
Top three (3) Origination States	56,468,293.53	23.65%	40.00%	N/A
Weighted Average Coupon	23.87%		22.00%	N/A
Weighed Average Loan Remaining Term	29		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	10.23%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO

---