

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	04/01/2019
End Date	04/30/2019
Payment Date	05/20/2019
Transaction Month	51
30/360 Days	30

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	20,529,039.57	0.02283	3.19%	0.00	0.00000	3.19%	\$ 20,529,039.57
Class B Notes	125,000,000.00	1.00000	3.85%	109,912,914.51	0.87930	3.85%	\$ 15,087,085.49
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
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	350,389,039.57	0.28506		314,772,914.51	0.25609		\$ 35,616,125.06

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.75%	23.67%
Weighted Avg. Loan Remaining Term (WALRT)	33	32
Loan Action Date Aggregate Principal Balance	510,119,346.46	474,503,221.40
Number of Loans	97,297	92,258

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	510,119,346.46
Loan Principal Balance Reductions	(19,467,860.47)
Charged-Offs	(5,582,965.50)
Terminated Loans	(10,511,466.99)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(53,832.10)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	0.00
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<hr/> 474,503,221.40

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COLLECTIONS

Principal and Interest Collections on Loans	28,907,361.24
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,972,461.47)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	202,754.57
Recoveries/Liquidation Proceeds	<u>940,508.53</u>
Total Loan Collections	28,078,162.87
Collection Account Interest	60,465.70
Principal Distribution Account Interest	19,505.22
Reserve Account Interest	26,773.53
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>42,073,810.39</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	-	-	42,072,810.39
Indemnification Amounts up to Indemnity Cap	-	-	-	-	42,072,810.39
Back-Up Servicer Fees and Servicing Transition costs	17,003.98	17,003.98	-	-	42,055,806.41
Servicing Fee	-	-	-	-	42,055,806.41
Class A Monthly Interest Amount	54,573.03	54,573.03	-	-	42,001,233.38
First Priority Principal Payment	-	-	-	-	42,001,233.38
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	41,600,191.71
Second Priority Principal Payment	-	-	-	-	41,600,191.71
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	41,289,066.38
Third Priority Principal Payment	-	-	-	-	41,289,066.38
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	40,560,097.88
Fourth Priority Principal Payment	-	-	-	-	40,560,097.88
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	26,671,194.81
Servicer Advance Repayment	-	-	-	-	26,671,194.81
Regular Principal Payment Amount	25,104,658.07	25,104,658.07	-	-	1,566,536.74
Additional Transaction Fees	-	-	-	-	1,566,536.74
Unpaid Indemnified Amounts	-	-	-	-	1,566,536.74
Residual released to Principal Distribution Account	-	-	-	-	1,566,536.74
Residual Released to Depositor	1,566,536.74	1,566,536.74	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	42,073,810.39	42,073,810.39	-	-	

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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	10,511,466.99
Ending Principal Distribution Account Amount Prior to Payment Waterfall	10,511,466.99
Principal Distribution Deposit Amount	25,104,658.07
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(20,529,039.57)
Class B Noteholders	(15,087,085.49)
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	474,503,221.40
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	314,772,914.51
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)	79,596	86.28%	401,264,466.02	84.57%
One Payment Past Due (1-29 Days)	7,801	8.46%	44,658,123.43	9.41%
Two Payments Past Due (30-59 Days)	1,312	1.42%	7,265,525.91	1.53%
Three Payments Past Due (60-89 Days)	883	0.96%	5,064,958.31	1.07%
Four thru Six Payments Past Due (90-179 Days)	2,616	2.84%	15,917,536.97	3.35%
Seven or More Payments Past Due (180+)	50	0.05%	332,610.76	0.07%
	<u>92,258</u>	<u>100.00%</u>	<u>474,503,221.40</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	510,119,346.46
Charged-Off Loans	(5,582,965.50)
Recoveries	940,508.53
Net Charged-Off Loans	<u>(4,642,456.97)</u>

Monthly Net Loss Percentage Annualized	10.92%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	11.52%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	11.40%
Three (3) Month Average Monthly Net Loss Percentage	<u>11.28%</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	12,172.56	0.00%	1.00%	N/A
AOT's and No Custom Scores	59,891,861.46	12.62%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	66,366,208.24	13.99%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	79,435,654.58	16.74%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	120,797,768.89	25.46%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	230,213,643.07	48.52%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	373,931,608.04	78.80%	90.00%	N/A
Loan Current Deferral Limitation	8,105,430.26	1.71%	10.00%	N/A
Origination State Concentration				
Top Origination State	42,898,297.09	9.04%	15.00%	N/A
Top three (3) Origination States	123,052,724.75	25.93%	40.00%	N/A
Weighted Average Coupon	23.67%		22.00%	N/A
Weighted Average Loan Remaining Term	32		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	11.28%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO