

Springleaf Funding Trust 2014-A

Monthly Servicer Report

Collection Period	
Beginning Date	10/1/2014
Ending Date	10/31/2014
Payment Date	11/17/2014
Transaction Month	8
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2014
Closing Date: March 26, 2014

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 644,330,689.90	167,615	27.50%	32.32
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	\$ 500,000,000.00	77.60%	2.41%	December 15, 2022
Class B Notes	\$ 39,940,000.00	6.20%	3.45%	December 15, 2022
Class C Notes	\$ 19,320,000.00	3.00%	4.45%	December 15, 2022
Class D Notes	\$ 32,860,000.00	5.10%	5.00%	December 15, 2022
Aggregate Note Principal Balance	\$ 592,120,000.00	91.90%		
Overcollateralization Amount	\$ 52,210,689.90	8.10%		
Initial Loan Principal Balance:	\$ 644,330,689.90	100.00%		

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Pool Factor</u>	
Class A Notes	\$ 500,000,000.00	1.0000000	\$ 500,000,000.00	1.0000000	\$ -
Class B Notes	\$ 39,940,000.00	1.0000000	\$ 39,940,000.00	1.0000000	\$ -
Class C Notes	\$ 19,320,000.00	1.0000000	\$ 19,320,000.00	1.0000000	\$ -
Class D Notes	\$ 32,860,000.00	1.0000000	\$ 32,860,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 592,120,000.00	1.0000000	\$ 592,120,000.00	1.0000000	\$ -
Pool Information					
Weighted Avg. Coupon (WAC)	27.38%		27.38%		
Weighted Avg. Loan Remaining Term (WALRT)	32.22		32.39		
Loan Principal Balance:	\$644,345,826.37		\$644,343,677.15		
Number of Loans	165,518		165,400		

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 644,345,826.37
Principal Collections (Scheduled Principal and Prepayments)	\$ (28,136,481.53)
Charged-Off Loans	\$ (4,010,485.54)
Terminated Loans	\$ (19,864,679.92)
Additional Loans	\$ 32,927,415.10
Other Customer Charges Net Increase / (Decrease)	\$ 325,060.18
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 625,586,654.66
Purchase of Loans On Payment Date	\$ 18,755,543.66
Exchanged Loans	\$ (553,691.39)
Replacement Loans	\$ 555,170.22
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 644,343,677.15

IV. COLLECTIONS

Principal:	
Principal Collections	\$ 28,136,481.53
Principal Used for Incremental Renewals	N/A
Other Customer Charges Net Increase / (Decrease)	\$ (325,060.18)
Repurchased Contract Proceeds Related to Principal	\$ -
Additional Deposit made for true-up	\$ -
Recoveries/Liquidation Proceeds	\$ 26,782.86
Total Principal Collections	\$ 27,838,204.21
Interest:	
Interest Collections	\$ 14,435,503.27
Late Fees & Other Misc. Charges	\$ 659,971.14
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 15,095,474.41
Collection Account Interest	\$ 2,044.10
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 280.16
Reserve Draw Amount	\$ 6,443,306.90
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 49,379,309.78

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 49,378,309.78
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 49,378,309.78
Back-up Servicing Fee and Servicing Transition	0.04% \$ 21,478.19	\$ 21,478.19	\$ -	\$ -	\$ 49,356,831.59
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 46,747,230.99
Servicing Fee @ 4.86%	4.86% \$ 2,609,600.60	\$ 2,609,600.60	\$ -	\$ -	\$ 46,747,230.99
Class A Monthly Interest Amount	\$ 1,004,166.67	\$ 1,004,166.67	\$ -	\$ -	\$ 45,743,064.32
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 45,743,064.32
Class B Monthly Interest Amount	\$ 114,827.50	\$ 114,827.50	\$ -	\$ -	\$ 45,628,236.82
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 45,628,236.82
Class C Monthly Interest Amount	\$ 71,645.00	\$ 71,645.00	\$ -	\$ -	\$ 45,556,591.82
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 45,556,591.82
Class D Monthly Interest Amount	\$ 136,916.67	\$ 136,916.67	\$ -	\$ -	\$ 45,419,675.16
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 45,419,675.16
Required Reserve Account Amount	\$ 6,443,306.90	\$ 6,443,306.90	\$ -	\$ -	\$ 38,976,368.26
Regular Principal Payment Amount	\$ 18,744,035.24	\$ 18,744,035.24	\$ -	\$ -	\$ 20,232,333.02
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 20,232,333.02
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 20,232,333.02
Residual Released to the PDA	\$ 11,508.42	\$ 11,508.42	\$ -	\$ -	\$ 20,220,824.60
Residual Released to the Depositor	\$ 20,220,824.60	\$ 20,220,824.60	\$ -	\$ -	\$ -
Total		\$ 49,379,309.78			

VI. RESERVE ACCOUNT

Beginning Period Reserve Account Amount		\$ 6,443,306.90
Reserve Draw Amount		\$ 6,443,306.90
Reserve Deposit Amount		\$ 6,443,306.90
Ending Period Reserve Account Amount		\$ 6,443,306.90
Change in Reserve Account Balance		\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	\$ 6,443,306.90

VII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount		\$ -
Principal Distribution Draw Amount		\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall		\$ -
Principal Distribution Deposit Amount		\$ 18,755,543.66
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		\$ -
Class B Noteholders		\$ -
Class C Noteholders		\$ -
Class D Noteholders		\$ -
Purchase of Loans on Payment Date		\$ (18,755,543.66)
Ending Period Principal Distribution Account Amount		\$ -
Change in Principal Distribution Account Amount		\$ -

VIII. OVERCOLLATERALIZATION

Principal Distribution Account Balance		\$ -
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)		\$ 52,223,677.15
Required Overcollateralization Amount		\$ 52,210,689.90
In Compliance		YES

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IX. 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	129,694	78.41%	\$509,739,566.60	79.11%
1 - 29 Days	25,961	15.70%	\$104,087,445.39	16.15%
30 - 59 Days	3,127	1.89%	\$10,259,213.77	1.59%
60 - 89 Days	1,864	1.13%	\$6,009,524.51	0.93%
90 + Days	4,754	2.87%	\$14,247,926.88	2.21%
	165,400		\$ 644,343,677.15	
Total Delinquent Loans	6,618	4.00%	20,257,451	3.14%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	3,983,702.68
Beginning Period Loan Principal Balance				\$644,345,826.37
Monthly Net Loss Percentage				7.42%
Monthly Net Loss Percentage for 1st Preceding Collection Period				7.07%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.33%
Three-month average Monthly Net Loss Percentage for Current Period				6.61%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				4.70%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				2.66%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	15.37%	20.00%	YES
Unsecured or Other Secured Loans	53.66%	60.00%	YES
Risk Level			
E	1.71%	6.00%	YES
E or D	9.91%	15.00%	YES
E to (and including) C	38.05%	50.00%	YES
E to (and including) B	65.68%	75.00%	YES
E to (and including) A	84.60%	90.00%	YES
E to (and including) P	92.44%	95.00%	YES
No Risk Level	0.27%	10.00%	YES
Customer State			
Top 3 States	26.14%	40.00%	YES
Any state (except for the top 3)	6.14%	15.00%	YES
Original Term			
Original Term > 60 months	2.43%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.38%	19.00%	YES
Weighted Average Loan Remaining Term	32.39	36.00	YES
Coupon			
Coupon below 10%	0.43%	7.5%	YES
Original Balance			
Original Balance > \$25,000	0.88%	4.0%	YES
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 / Released Loans	\$ 553,691.39	\$ 128,866,137.98	YES
UPB of Replacement loans ≥ UPB of Exchanged loans	TRUE	95%	YES

XI. AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event		NO
3-Month Annualized Net Loss Trigger	17.00%	NO
Servicer Default		NO