

# Springleaf Funding Trust 2014-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	12/1/2014
Ending Date	12/31/2014
Payment Date	1/15/2015
Transaction Month	10
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)	27.40%	27.39%
Weighted Avg. Loan Remaining Term (WALRT)	33.18	33.40
Loan Principal Balance:	\$644,336,427.26	\$644,336,420.94
Number of Loans	162,869	162,212

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 644,336,427.26
Principal Collections (Scheduled Principal and Prepayments)	\$ (25,091,322.07)
Charged-Off Loans	\$ (4,048,863.49)
Terminated Loans	\$ (23,224,175.22)
Additional Loans	\$ 35,590,702.98
Other Customer Charges Net Increase / (Decrease)	\$ 547,122.00
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 628,109,891.46
Purchase of Loans On Payment Date	\$ 16,226,529.48
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 644,336,420.94

### IV. COLLECTIONS

Principal:	
Principal Collections	\$ 25,091,322.07
Principal Used for Incremental Renewals	N/A
Other Customer Charges Net Increase / (Decrease)	\$ (547,122.00)
Repurchased Contract Proceeds Related to Principal	\$ -
Additional Deposit made for true-up	\$ -
Recoveries/Liquidation Proceeds	\$ 96,901.53
Total Principal Collections	\$ 24,641,101.60
Interest:	
Interest Collections	\$ 13,389,914.43
Late Fees & Other Misc. Charges	\$ 659,642.56
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 14,049,556.99
Collection Account Interest	\$ 2,224.18
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 385.89
Reserve Draw Amount	\$ 6,443,306.90
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 45,136,575.56

# Springleaf Funding Trust 2014-A

## Monthly Servicer Report

Collection Period	
Beginning Date	12/1/2014
Ending Date	12/31/2014
Payment Date	1/15/2015
Transaction Month	10
30/360 Days	30

### 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	\$ -	\$ -	\$ 45,135,575.56
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 45,135,575.56
Back-up Servicing Fee and Servicing Transition	0.04% \$ 21,477.88	\$ 21,477.88	\$ -	\$ -	\$ 45,114,097.68
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 42,504,535.15
Servicing Fee @ 4.86%	4.86% \$ 2,609,562.53	\$ 2,609,562.53	\$ -	\$ -	\$ 42,504,535.15
Class A Monthly Interest Amount	\$ 1,004,166.67	\$ 1,004,166.67	\$ -	\$ -	\$ 41,500,368.48
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 41,500,368.48
Class B Monthly Interest Amount	\$ 114,827.50	\$ 114,827.50	\$ -	\$ -	\$ 41,385,540.98
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 41,385,540.98
Class C Monthly Interest Amount	\$ 71,645.00	\$ 71,645.00	\$ -	\$ -	\$ 41,313,895.98
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 41,313,895.98
Class D Monthly Interest Amount	\$ 136,916.67	\$ 136,916.67	\$ -	\$ -	\$ 41,176,979.32
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 41,176,979.32
Required Reserve Account Amount	\$ 6,443,306.90	\$ 6,443,306.90	\$ -	\$ -	\$ 34,733,672.42
Regular Principal Payment Amount	\$ 16,220,798.44	\$ 16,220,798.44	\$ -	\$ -	\$ 18,512,873.98
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 18,512,873.98
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 18,512,873.98
Residual Released to the PDA	\$ 5,731.04	\$ 5,731.04	\$ -	\$ -	\$ 18,507,142.94
Residual Released to the Depositor	\$ 18,507,142.94	\$ 18,507,142.94	\$ -	\$ -	\$ -
Total		\$ 45,136,575.56			

### 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		\$ 16,226,529.48
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		\$ (16,226,529.48)
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)		\$ 52,216,420.94
Required Overcollateralization Amount		\$ 52,210,689.90
In Compliance		YES

# Springleaf Funding Trust 2014-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	12/1/2014
Ending Date	12/31/2014
Payment Date	1/15/2015
Transaction Month	10
30/360 Days	30

### 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	124,288	76.62%	\$498,095,540.00	77.30%
1 - 29 Days	27,891	17.19%	\$114,013,188.15	17.69%
30 - 59 Days	3,155	1.94%	\$10,210,205.28	1.58%
60 - 89 Days	2,125	1.31%	\$6,834,048.94	1.06%
90 + Days	4,753	2.93%	\$15,183,438.57	2.36%
	162,212		\$ 644,336,420.94	
Total Delinquent Loans	6,878	4.24%	22,017,488	3.42%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$ 3,951,961.96	
Beginning Period Loan Principal Balance			\$644,336,427.26	
Monthly Net Loss Percentage				7.36%
Monthly Net Loss Percentage for 1st Preceding Collection Period				7.19%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.42%
Three-month average Monthly Net Loss Percentage for Current Period				7.32%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.23%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				6.61%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	15.46%	20.00%	YES
Unsecured or Other Secured Loans	53.47%	60.00%	YES
Risk Level			
E	1.89%	6.00%	YES
E or D	10.18%	15.00%	YES
E to (and including) C	38.30%	50.00%	YES
E to (and including) B	65.72%	75.00%	YES
E to (and including) A	84.48%	90.00%	YES
E to (and including) P	92.33%	95.00%	YES
No Risk Level	0.25%	10.00%	YES
Customer State			
Top 3 States	26.02%	40.00%	YES
Any state (except for the top 3)	6.21%	15.00%	YES
Original Term			
Original Term > 60 months	2.43%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.39%	19.00%	YES
Weighted Average Loan Remaining Term	33.40	36.00	YES
Coupon			
Coupon below 10%	0.55%	7.5%	YES
Original Balance			
Original Balance > \$25,000	0.84%	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