

SpringCastle Funding Asset-Backed Notes 2019-A
Monthly Servicer Report

Collection Period	
Beginning Date	2/1/2020
Ending Date	2/29/2020
Payment Date	3/25/2020
Transaction Month	10
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: April 30, 2019
 Closing Date: June 4, 2019

Initial Loan Principal Balance:	<u>Dollars</u> 938,728,133.74	<u>No of Loans</u> 133,088	<u>WAC</u> 18.22%	
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	849,548,000.00	90.50%	3.20%	May 27, 2036
Class B Notes	70,405,000.00	7.50%	3.58%	May 27, 2036
Class C Notes	18,775,000.00	2.00%	5.06%	May 27, 2036
Aggregate Note Principal Balance	938,728,000.00	100.00%		
Target Overcollateralization Amount	7,509,825.07	0.80%		
Initial Adjusted Loan Principal Balance:	938,728,133.74	100.00%		

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Principal Collected</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	685,123,913.97	0.8064570	668,271,164.29	0.7866197	16,852,749.68
Class B Notes	70,405,000.00	1.0000000	70,405,000.00	1.0000000	-
Class C Notes	18,775,000.00	1.0000000	18,775,000.00	1.0000000	-
Aggregate Note Principal Balance	774,303,913.97	0.8248437	757,451,164.29	0.8068910	-

Pool Information	<u>Beginning of Period</u>		<u>Ending of Period</u>	
Weighted Avg. Coupon (WAC)	18.06%	18.03%		
Loan Principal Balance:	781,813,739.04	764,960,989.36		
Number of Loans	105,760	104,071		

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	781,813,739.04
Collections (scheduled loan payments and prepayments)	(16,946,245.28)
Charged-Off Loans	(3,138,654.76)
Draws on Revolving Loans	3,059,614.08
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	172,536.28
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>764,960,989.36</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	16,946,245.28
Draws on Revolving Loans	(3,059,614.08)
Recoveries/Liquidation Proceeds	138,197.89
Total Principal Collections	<u>14,024,829.09</u>
Interest:	
Interest Collections	11,387,543.59
Total Interest Collections	<u>11,387,543.59</u>
Collection Account Interest	40,634.38
Principal Distribution Account Interest	-
Advance Reserve Account Interest	6,277.81
Reserve Account Interest	4,822.90
Advance Reserve Draw Amount	-
Reserve Account	3,909,068.70
Principal Distribution Account Draw Amount	-
Total Gross Collections	29,373,176.47
Servicer Collection Charges	(417,211.29)
Total Net Collections	<u>28,955,965.18</u>

SpringCastle Funding Asset-Backed Notes 2019-A
Monthly Servicer Report

Collection Period	
Beginning Date	2/1/2020
Ending Date	2/29/2020
Payment Date	3/25/2020
Transaction Month	10
30/360 Days	30

V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Note Registrar/BUS Expense/ Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	28,952,965.18
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	16,287.79	16,287.79	-	-	28,936,677.39
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,058,706.10	1,058,706.10	-	-	27,877,971.29
(iv) Administration Fee	1,666.67	1,666.67	-	-	27,876,304.62
(v) Advance Reserve Shortfall Amount	-	-	-	-	27,876,304.62
(vi) Class A Monthly Interest Amount	1,826,997.10	1,826,997.10	-	-	26,049,307.52
(vii) First Priority Principal Payment	-	-	-	-	26,049,307.52
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	25,839,265.94
(ix) Second Priority Principal Payment	-	-	-	-	25,839,265.94
(x) Class B Subordinated Interest Amount	-	-	-	-	25,839,265.94
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	25,760,098.02
(xii) Third Priority Principal Payment	9,342,924.61	9,342,924.61	-	-	16,417,173.41
(xiii) Class C Subordinated Interest Amount	-	-	-	-	16,417,173.41
(xiv) Required Reserve Account Amount	3,824,804.95	3,824,804.95	-	-	12,592,368.46
(xv) Regular Principal Payment Amount	7,509,825.07	7,509,825.07	-	-	5,082,543.39
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	5,082,543.39
(xvii) Co-Issuers Obligations	-	-	-	-	5,082,543.39
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,082,543.39	5,082,543.39	-	-	(0.00)
Total		28,955,965.18			(0.00)

VI. ADVANCE RESERVE ACCOUNT

Beginning Period Advance Reserve Account Amount	5,000,000.00
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.00
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

VII. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	3,909,068.70
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	3,824,804.95
Change in Reserve Account Balance	(84,263.75)
Required Reserve Account Amount equal to the greater of .50% aggregate Loan Principal Balance and 0.15% of the aggregate Loan Principal Balance as of the Cut-Off Date	3,824,804.95

VIII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Distribution to Noteholders	
Class A Noteholders	16,852,749.68
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	16,852,749.68
Change in Principal Distribution Account Amount	16,852,749.68

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	7,509,825.07
Actual Overcollateralization Amount	7,509,825.07
Shortfall	(0.00)

SpringCastle Funding Asset-Backed Notes 2019-A
Monthly Servicer Report

Collection Period	
Beginning Date	2/1/2020
Ending Date	2/29/2020
Payment Date	3/25/2020
Transaction Month	10
30/360 Days	30

X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current (0 Days)	92,903	89.27%	659,293,381.59	86.19%
One Payment Past Due (1 - 29 Days)	6,559	6.30%	62,053,321.69	8.11%
Two Payments Past Due (30 - 59 Days)	1,724	1.66%	17,131,610.73	2.24%
Three Payments Past Due (60 - 89 Days)	1,063	1.02%	10,250,871.02	1.34%
Four or Greater Payments Past Due (90+ Days)	1,822	1.75%	16,231,804.33	2.12%
	<u>104,071</u>	<u>100%</u>	<u>764,960,989.36</u>	<u>100%</u>
Total Delinquent Loans	4,609	4.43%	43,614,286.08	5.70%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,000,456.87
Beginning Period Loan Principal Balance				781,813,739.04
Cumulative Net Loss Percentage				3.35%

XII. PORTFOLIO COMPOSITION

	<u>Beginning of Period</u>	<u>WAC</u>	<u>Ending of Period</u>	<u>WAC</u>
	<u>Balance</u>		<u>Balance</u>	
PUL Revolving	532,764,687.98	20.56%	520,781,326.28	20.53%
PUL Closed-End	277,359.85	17.34%	274,367.93	17.38%
PHL Revolving	123,033,740.34	14.22%	121,594,425.48	14.19%
PHL Closed-End	125,737,950.87	11.21%	122,310,869.67	11.23%

SERVICER CERTIFICATION

Springleaf Finance, Corp.

By: _____

Name: _____