

OneMain Financial Issuance Trust 2015-1

MONTHLY SERVICER REPORT

COLLECTION PERIOD	
Beginning Date	11/1/2016
Ending Date	11/30/2016
Payment Date	12/19/2016
Transaction Month	22
30/360 Days	30

<u>Original Deal Parameters</u>				
Initial Cut-Off Date:	2/2/2016			
Closing Date:	2/6/2016			
Initial Loan Principal Balance:	\$ 1,396,628,866.55	No of Loans 214,806	WAC 26.08%	WALRT 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%	3/18/2026
Class B Notes	\$ 125,000,000.00	8.95%	3.85%	3/18/2026
Class C Notes	\$ 72,920,000.00	5.22%	5.12%	3/18/2026
Class D Notes	\$ 131,940,000.00	9.45%	6.63%	3/18/2026
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%		

<u>Note and Loan Action Date Aggregate Principal Balance Information</u>								
	<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	\$ 899,300,000.00	1.00000	3.19%	\$ 899,300,000.00	1.00000	3.19%	\$ -	
Class B Notes	\$ 125,000,000.00	1.00000	3.85%	\$ 125,000,000.00	1.00000	3.85%	\$ -	
Class C Notes	\$ 72,920,000.00	1.00000	5.12%	\$ 72,920,000.00	1.00000	5.12%	\$ -	
Class D Notes	\$ 131,940,000.00	1.00000	6.63%	\$ 131,940,000.00	1.00000	6.63%	\$ -	
Aggregate Note Principal Balance	\$ 1,229,160,000.00	1.00000		\$ 1,229,160,000.00	1.00000		\$ -	
<b>Pool Information</b>								
Weighted Avg. Coupon (WAC)	26.70%			25.56%				
Weighted Avg. Loan Remaining Term (WALRT)	45			45				
Loan Action Date Aggregate Principal Balance	\$ 1,398,932,374.04			\$ 1,396,318,018.99				
Number of Loans	201,478			201,011				

<u>Loan Action Date Aggregate Principal Balance</u>	
Beginning Loan Action Date Aggregate Principal Balance	\$ 1,398,932,374.04
Loan Principal Balance Reductions	\$ (33,182,780.68)
Charge-Offs	\$ (10,962,646.28)
Terminated Loans	\$ (47,180,162.18)
Renewal Loans	\$ 63,933,079.64
Other Customer Charges Net Increase/Decrease	\$ 49,269.98
Additional Loan Purchases	\$ 24,766,604.26
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (37,729.79)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,396,318,018.99

<u>Collections</u>	
Principal and Interest Collections on Loans	\$ 61,424,467.15
Renewal Loan Replacement Purchase Price	\$ (16,752,927.46)
Repurchase Proceeds related to Principal	\$ 37,729.79
Collection of Fees and other Misc. Charges	\$ 475,634.90
Recoveries/Liquidation Proceeds	\$ 648,413.08
Total Loan Collections	\$ 46,833,317.46
Collection Account Interest	\$ 16,764.02
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 4,612.74
Reserve Draw Amount	\$ 13,888,903.07
Total Collections	\$ 59,743,487.29

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	Amount		Shortfall	Carryover Shortfall	Remaining Available Funds
	Amount	Amount Paid			
<b>Distributions</b>					
Indenture Trustee/Account Bank/Note Registrar/Owner					
Trustee/Back-up Servicer(expenses)/Depositor Loan					
Trustee/Issuer Loan Trustee	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 59,742,487.29
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ 59,742,487.29
Back-Up Servicer Fees and Servicing Transition costs	\$ 45,467.06	\$ 45,467.06	\$ -	\$ -	\$ 59,697,020.23
Servicing Fee	\$ 5,274,179.03	\$ 5,274,179.03	\$ -	\$ -	\$ 54,422,841.20
Class A Monthly Interest Amount	\$ 2,390,639.17	\$ 2,390,639.17	\$ -	\$ -	\$ 52,032,202.03
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 52,032,202.03
Class B Monthly Interest Amount	\$ 401,041.67	\$ 401,041.67	\$ -	\$ -	\$ 51,631,160.36
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 51,631,160.36
Class C Monthly Interest Amount	\$ 311,125.33	\$ 311,125.33	\$ -	\$ -	\$ 51,320,035.03
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 51,320,035.03
Class D Monthly Interest Amount	\$ 728,968.50	\$ 728,968.50	\$ -	\$ -	\$ 50,591,066.53
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 50,591,066.53
Required Reserve Amount	\$ 13,888,903.07	\$ 13,888,903.07	\$ -	\$ -	\$ 36,702,163.46
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ 36,702,163.46
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 36,702,163.46
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ 36,702,163.46
Residual released to Principal Distribution Account	\$ 24,766,604.26	\$ 24,766,604.26	\$ -	\$ -	\$ 11,935,559.20
Residual released to Depositor	\$ 11,935,559.20	\$ 11,935,559.20	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ 59,743,487.29</b>	<b>\$ 59,743,487.29</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

<b>Reserve Account</b>	
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	\$ 13,888,903.07
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount	\$ 13,888,903.07

<b>Principal Distribution Account</b>		Amount
Beginning Period Principal Distribution Account Amount		\$ -
Principal Distribution Draw Amount		\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall		\$ -
Principal distribution Deposit Amount		\$ 24,766,604.26
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		\$ (24,766,604.26)
Ending Period Principal Distribution Account Amount		\$ -
Change in Principal Distribution Account Amount		\$ -

<b>Overcollateralization</b>	
Loan Action Date Aggregate Principal Balance	\$ 1,396,318,018.99
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00
Total Overcollateralization Amount	\$ 167,158,018.99
Required Overcollateralization Amount	\$ 169,730,306.89
Overcollateralization Event:	No

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	Loan Principal Balance		% of Loan Principal	
		Balance	# of Loans	% of # of Loans
<b>Delinquency</b>				
Current	\$ 1,324,992,065.92	94.89%	190,955	95.00%
One Payment Past Due	\$ 17,298,146.82	1.24%	2,526	1.26%
Two Payments Past Due	\$ 14,922,204.62	1.07%	2,068	1.02%
Three Payments Past Due	\$ 14,717,888.22	1.05%	2,024	1.01%
Four thru Six Payments Past Due	\$ 24,227,164.49	1.74%	3,426	1.70%
Seven or More Payments Past Due	\$ 160,549.02	0.01%	22	0.01%
<b>Total</b>	<b>\$ 1,396,318,018.99</b>	<b>100%</b>	<b>201,011</b>	<b>100.00%</b>
<b>Charged-Off Loans</b>				
Beginning Adjusted Loan Principal Balance	\$ 1,364,011,818.74			
Charged-Off Loans	\$ (10,962,646.28)			
Recoveries	\$ 648,413.08			
Net Charged-Off Loans	\$ (10,314,233.20)			
Monthly Net Loss percentage Annualized		9.07%		
Monthly Net Loss percentage annualized for 1st Preceding Collection Period		8.49%		
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period		8.21%		
Three (3) Month Average Monthly Net Loss Percentage		8.59%		


	Amount	%	Trigger Level	Compliance
<b>Reinvestment Criteria Events</b>				
OneMain Risk Level Range				
Custom Score Range				
No Custom Scores	\$ 195,425.09	0.01%	1.00%	Yes
AOT's and No Custom Scores	\$ 69,085,514.09	4.95%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-169	\$ 78,434,336.73	5.62%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 101,615,281.74	7.28%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 202,338,268.25	14.49%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 544,589,768.97	39.00%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 1,027,611,038.66	73.59%	90.0%	Yes
Loan Current Deferral Limitation	\$ 39,501,886.06	2.83%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 139,102,934.40	10.0%	15.0%	Yes
Top three (3) Origination States	\$ 364,167,166.41	26.1%	40.0%	Yes
Weighted Average Coupon	26.56%		22.00%	Yes
Weighted Average Loan Remaining Term	46		49	Yes
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
Overcollateralization Event:	\$ 167,168,018.99		\$ 159,730,306.89	Yes
	No			Yes
Reinvestment Criteria Event	No			Yes
Reinvestment Criteria Event for 1st Preceding Collection Period	No			Yes
Reinvestment Criteria Event for 2nd Preceding Collection Period	No			Yes

	Amount	Trigger Level	Amortization Event
<b>Amortization Events</b>			
Monthly Net Loss percentages Annualized	8.59%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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COLLECTION PERIOD	
Beginning Date	10/1/2016
Ending Date	11/30/2016
Payment Date	12/15/2016
Transaction Month	22
30/360 Days	30

Servicer Certification  
By:   
Authorized Signatory