

OneMain Financial Issuance Trust 2017-1

Monthly Servicer Report

Collection Period	
Beginning Date	12/01/2019
End Date	12/31/2019
Payment Date	01/14/2020
Transaction Month	28
Class A-1, B, C, D Interest Period (Days)	30
Class A-2 Interest Rate: 1 Month LIBOR (1.73975%) + (0.80%)	2.53975%
Class A-2 Interest Period (Days)	29

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: July 31, 2017
 Closing Date: September 06, 2017

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	987,894,483.54	165,529	615	25.75%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A-1 Notes	607,680,000.00	61.51%	2.37%	September 14, 2032	
Class A-2 Notes	126,320,000.00	12.79%		September 14, 2032	
Class B Notes	58,280,000.00	5.90%	2.79%	September 14, 2032	
Class C Notes	63,720,000.00	6.45%	3.35%	September 14, 2032	
Class D Notes	91,370,000.00	9.25%	4.52%	September 14, 2032	
Aggregate Note Principal Balance	947,370,000.00	95.90%			
Overcollateralization Amount	40,524,483.54	4.10%			
Initial Loan Principal Balance:	987,894,483.54	100.00%			

NOTE AND LOAN 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>Note Balance</u>	<u>Note Factor</u>	
Class A-1 Notes	493,083,566.22	0.81142	448,557,656.20	0.73815	\$44,525,910.02
Class A-2 Notes	102,498,545.43	0.81142	93,242,830.33	0.73815	\$9,255,715.10
Class B Notes	58,280,000.00	1.00000	58,280,000.00	1.00000	\$0.00
Class C Notes	63,720,000.00	1.00000	63,720,000.00	1.00000	\$0.00
Class D Notes	91,370,000.00	1.00000	91,370,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	808,952,111.65	0.85389	755,170,486.53	0.79712	\$53,781,625.12

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Class A-2 Interest Period (Days)	29

LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	849,476,595.19
Principal Collections (Scheduled Principal and Prepayments)	(20,440,900.54)
Charged-Off Loans	(7,729,667.26)
Other Customer Charges Net Increase / (Decrease)	(152,453.98)
Terminated Loans	(25,452,885.60)
New Loans (Renewals)	0.00
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Exchanged Loans	0.00
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Excluded Loans	0.00
Released Loans	0.00
Repurchased Loans	(5,717.74)
Ending Loan Principal Balance	<u>795,694,970.07</u>

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	25.30%	25.21%
Weighted Avg. FICO*	623	623
Weighted Avg. Loan Remaining Term (WALRT)	42	41
Loan Principal Balance	849,476,595.19	795,694,970.07
Number of Loans	127,808	121,092

Additional Loan Information for the Payment Date on 1/14/2020**

Weighted Avg. Coupon (WAC)	N/A
Weighted Avg. FICO*	N/A
Loan Principal Balance	N/A
Number of Loans	N/A

*FICO scores determined at time of origination

**Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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Class A-2 Interest Period (Days)	29

COLLECTIONS

Principal:

Principal Collections	20,440,900.54
Principal Used for Incremental Renewals	-
Principal Used for Proposed Loans	-
Other Customer Charges Net Increase / (Decrease)	152,453.98
Repurchased Contract Proceeds Related to Principal	5,717.74
Recoveries/Liquidation Proceeds	638,365.87
Total Principal Collections	21,237,438.13

Interest:

Interest Collections	16,194,725.48
Interest used for Servicing Fee at 3.50%	(2,477,640.07)
Interest on Repurchase Principal	-
Total Interest Collections	13,717,085.41

Collection Account Interest	48,386.89
Principal Distribution Account Interest	40,482.26
Reserve Account Interest	5,880.18
Reserve Draw Account	4,939,472.42
Principal Distribution Account Draw Amount	-
Total Collections	39,988,745.29

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Class A-2 Interest Rate: 1 Month LIBOR (1.73975%) + (0.80%)	2.53975%
Class A-2 Interest Period (Days)	29

DISTRIBUTIONS

		<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees		833.33	833.33	-	-	39,987,911.96
Indemnified Amounts		-	-	-	-	39,987,911.96
Back-up Servicing Fee and Servicing Transition	0.025%	17,697.43	17,697.43	-	-	39,970,214.53
Servicing Transition Costs		-	-	-	-	39,970,214.53
Servicing Fee	3.50%	-	-	-	-	39,970,214.53
Class A-1 Monthly Interest Amount		973,840.04	973,840.04	-	-	38,996,374.49
Class A-2 Monthly Interest Amount		209,702.77	209,702.77	-	-	38,786,671.72
First Priority Principal Payment		-	-	-	-	38,786,671.72
Class B Monthly Interest Amount		135,501.00	135,501.00	-	-	38,651,170.72
Second Priority Principal Payment		-	-	-	-	38,651,170.72
Class C Monthly Interest Amount		177,885.00	177,885.00	-	-	38,473,285.72
Third Priority Principal Payment		-	-	-	-	38,473,285.72
Class D Monthly Interest Amount		344,160.33	344,160.33	-	-	38,129,125.39
Fourth Priority Principal Payment		-	-	-	-	38,129,125.39
Required Reserve Account Amount		4,939,472.42	4,939,472.42	-	-	33,189,652.97
Regular Principal Payment Amount		28,328,739.52	28,328,739.52	-	-	4,860,913.45
Additional Transaction Participant Fees		-	-	-	-	4,860,913.45
Additional Indemnified Amounts		-	-	-	-	4,860,913.45
Residual Released to the PDA		-	-	-	-	4,860,913.45
Residual Released to the Depositor		4,860,913.45	4,860,913.45	-	-	-
Total			<u>39,988,745.29</u>			

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Class A-2 Interest Rate: 1 Month LIBOR (1.73975%) + (0.80%)	2.53975%
Class A-2 Interest Period (Days)	29

RESERVE ACCOUNT

Beginning Period Reserve Account Amount	4,939,472.42
Reserve Draw Amount	(4,939,472.42)
Reserve Deposit Amount	4,939,472.42
Ending Period Reserve Account Amount	4,939,472.42
Change in Reserve Account Balance	-
Required Reserve Account Amount	4,939,472.42

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount	-
Principal Distribution Draw Amount	25,452,885.60
Ending Principal Distribution Amount Prior to Payment Waterfall	25,452,885.60
Principal Distribution Deposit Amount	28,328,739.52
Distribution to Noteholders (except during Revolving Period)	
Class A-1 Noteholders	(44,525,910.02)
Class A-2 Noteholders	(9,255,715.10)
Class B Noteholders	-
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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Class A-2 Interest Period (Days)	29

OVERCOLLATERALIZATION

End of Period Loan Principal Balance	795,694,970.07
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	755,170,486.53
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	40,524,483.54
Required Overcollateralization Amount	40,524,483.54
In Compliance	YES

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 (0 Days)	102,405	84.57%	675,368,479.04	84.88%
One Payment Past Due (1-29 Days)	10,324	8.53%	67,853,278.24	8.53%
Two Payments Past Due (30-59 Days)	2,468	2.04%	15,435,742.41	1.94%
Three Payments Past Due (60-89 Days)	1,700	1.40%	10,984,823.92	1.38%
Four thru Six Payments Past Due (90-179 Days)	4,123	3.40%	25,549,698.46	3.21%
Seven or More Payments Past Due (180+)	72	0.06%	502,948.00	0.06%
	121,092	100.00%	795,694,970.07	100.00%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				7,091,301.39
Beginning Period Loan Principal Balance				849,476,595.19
Monthly Net Loss Percentage				10.02%
Monthly Net Loss Percentage for 1st Preceding Collection Period				8.76%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				8.33%
Three-month average Monthly Net Loss Percentage for Current Period				9.03%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				8.15%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.90%

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Class A-2 Interest Period (Days)	29

REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured or Other Secured Loans	63.75%	59.34%	70.00%	N/A
Risk Level: E	0.03%	0.00%	4.00%	N/A
Risk Level: E or D	1.36%	4.82%	12.00%	N/A
Risk Level: E to (and including) C	13.52%	11.86%	35.00%	N/A
Risk Level: E to (and including) B	40.15%	31.94%	60.00%	N/A
Risk Level: E to (and including) A	63.47%	53.69%	80.00%	N/A
Risk Level: E to (and including) P	86.64%	80.91%	98.00%	N/A
Risk Level: No risk Level	0.07%	0.17%	1.50%	N/A
Top 3 Customer State	21.44%	22.03%	40.00%	N/A
Any Customer State (except for the top 3)	6.37%	5.59%	15.00%	N/A
Original Term > 60 months	0.08%	0.16%	6.00%	N/A
Weighed Avg. Coupon (WAC)	25.75%	25.21%	22.50%	N/A
Weighed Average Loan Remaining Term	47	41	48	N/A
Coupon below 10%	0.22%	3.10%	7.50%	N/A
Original balance > \$25,000	0.43%	0.67%	4.00%	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		
12-Month Exchanged/Reserved Loans	-	-	197,578,896.71	N/A
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	N/A

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Class A-2 Interest Rate: 1 Month LIBOR (1.73975%) + (0.80%)	2.53975%
Class A-2 Interest Period (Days)	29

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Consecutive Month Reinvestment Criteria Event			NO
3-Month Annualized Net Loss Trigger	9.03%	17.00%	NO
Servicer Default			NO

OneMain Financial Holdings, LLC has retained a material net economic interest of not less than 5% in accordance with Article 405(1)(a) of EU Regulation 575/2013, Article 51(1)(a) of the EU Regulation 231/2013 and Article 254(2)(a) of the EU Regulation 2015/35 and has not sold, hedged or otherwise mitigated its credit risk under or associated with the material net economic interest retained by it or the loans, except to the extent permitted in accordance with Article 405(1) of the EU Regulation 575/2013, Article 51(1) of the EU Regulation 231/2013 and Article 254 of the EU Regulation 2015/35