

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

<b>Collection Period</b>	
Beginning Date	9/1/2019
Ending Date	9/30/2019
Payment Date	10/25/2019
Transaction Month	5
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

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

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>
Initial Loan Principal Balance:	938,728,133.74	133,088	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	<u>18,775,000.00</u>	<u>2.00%</u>	5.06%	May 27, 2036
Aggregate Note Principal Balance	938,728,000.00	100.00%		
Target Overcollateralization Amount	<u>7,509,825.07</u>	<u>0.80%</u>		
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	769,431,664.98	0.9056953	752,622,055.66	0.8859088	16,809,609.32
Class B Notes	70,405,000.00	1.0000000	70,405,000.00	1.0000000	-
Class C Notes	<u>18,775,000.00</u>	<u>1.0000000</u>	<u>18,775,000.00</u>	<u>1.0000000</u>	-
Aggregate Note Principal Balance	858,611,664.98	0.9146544	841,802,055.66	0.8967476	-

<b>Pool Information</b>	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.19%
Loan Principal Balance:	866,121,490.05	849,311,880.73
Number of Loans	114,744	112,923

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	866,121,490.05
Collections (scheduled loan payments and prepayments)	(18,083,770.28)
Charged-Off Loans	(2,942,966.71)
Draws on Revolving Loans	3,969,784.99
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	247,342.68
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>849,311,880.73</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	18,083,770.28
Draws on Revolving Loans	(3,969,784.99)
Recoveries/Liquidation Proceeds	<u>112,653.22</u>
Total Principal Collections	14,226,638.51
<b>Interest:</b>	
Interest Collections	<u>12,366,565.24</u>
Total Interest Collections	12,366,565.24
Collection Account Interest	57,895.86
Principal Distribution Account Interest	-
Advance Reserve Account Interest	8,397.21
Reserve Account Interest	7,171.60
Advance Reserve Draw Amount	
Reserve Account	4,330,607.45
Principal Distribution Account Draw Amount	-
Total Gross Collections	30,997,275.87
Servicer Collection Charges	<u>(488,903.86)</u>
Total Net Collections	<u>30,508,372.01</u>

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**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	-	-	30,505,372.01
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	18,044.20	18,044.20	-	-	30,487,327.81
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,172,872.85	1,172,872.85	-	-	29,314,454.96
(iv) Administration Fee	1,666.67	1,666.67	-	-	29,312,788.29
(v) Advance Reserve Shortfall Amount	-	-	-	-	29,312,788.29
(vi) Class A Monthly Interest Amount	2,051,817.77	2,051,817.77	-	-	27,260,970.52
(vii) First Priority Principal Payment	-	-	-	-	27,260,970.52
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	27,050,928.94
(ix) Second Priority Principal Payment	-	-	-	-	27,050,928.94
(x) Class B Subordinated Interest Amount	-	-	-	-	27,050,928.94
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	26,971,761.02
(xii) Third Priority Principal Payment	9,299,784.25	9,299,784.25	-	-	17,671,976.77
(xiii) Class C Subordinated Interest Amount	-	-	-	-	17,671,976.77
(xiv) Required Reserve Account Amount	4,246,559.40	4,246,559.40	-	-	13,425,417.37
(xv) Regular Principal Payment Amount	7,509,825.07	7,509,825.07	-	-	5,915,592.30
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	5,915,592.30
(xvii) Co-Issuers Obligations	-	-	-	-	5,915,592.30
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,915,592.30	5,915,592.30	-	-	0.00
<b>Total</b>		<u>30,508,372.01</u>			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	4,330,607.45
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,246,559.40
Change in Reserve Account Balance	<u>(84,048.05)</u>
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	4,246,559.40

**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	16,809,609.32
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	16,809,609.32
Change in Principal Distribution Account Amount	16,809,609.32

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	7,509,825.07
Actual Overcollateralization Amount	<u>7,509,825.07</u>
Shortfall	(0.00)

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**X. DELINQUENCY AND NET LOSS ACTIVITY**

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current (0 Days)	99,874	88.44%	723,376,759.75	85.17%
One Payment Past Due (1 - 29 Days)	7,721	6.84%	75,475,603.87	8.89%
Two Payments Past Due (30 - 59 Days)	2,185	1.93%	21,074,228.87	2.48%
Three Payments Past Due (60 - 89 Days)	1,219	1.08%	11,725,690.00	1.38%
Four or Greater Payments Past Due (90+ Days)	1,924	1.70%	17,659,598.24	2.08%
	112,923	100%	849,311,880.73	100%
Total Delinquent Loans	5,328	4.72%	50,459,517.11	5.94%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				2,830,313.49
Beginning Period Loan Principal Balance				866,121,490.05
Cumulative Net Loss Percentage				1.73%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period		Ending of Period	
	Balance	WAC	Balance	WAC
PUL Revolving	588,696,582.50	20.74%	577,469,606.34	20.70%
PUL Closed-End	305,330.09	17.27%	298,604.88	17.16%
PHL Revolving	132,336,881.42	14.35%	130,634,747.19	14.32%
PHL Closed-End	144,782,696.04	11.29%	140,908,922.32	11.29%

**SERVICER CERTIFICATION**

Springleaf Finance, Corp.

By: \_\_\_\_\_

Name: \_\_\_\_\_