

OneMain Financial Issuance Trust 2014-2

MONTHLY SERVICER REPORT

COLLECTION PERIOD	
Beginning Date	11/1/2014
Ending Date	11/30/2014
Payment Date	12/18/2014
Transaction Month	4
30/360 Days	30

Original Deal Parameters				
Initial Cut-Off Date:	7/25/2014			
Closing Date:	7/30/2014			
	Dollars	No of Loans	WAC	WALRT
Initial Loan Principal Balance:	\$ 1,324,685,664.40	215,790	25.45%	44
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
Class A Notes	\$ 875,000,000.00	66.05%	2.47%	9/18/2024
Class B Notes	\$ 118,430,000.00	8.94%	3.02%	9/18/2024
Class C Notes	\$ 69,080,000.00	5.22%	4.33%	9/18/2024
Class D Notes	\$ 121,710,000.00	9.19%	5.31%	9/18/2024
Aggregate Note Principal Balance	\$ 1,184,220,000.00	89.40%		
Overcollateralization Amount	\$ 140,465,664.40	10.60%		
Initial Loan Principal Balance:	\$ 1,324,685,664.40	100.00%		

Note and Loan Action Date Aggregate Principal Balance Information								
		Beginning of Period			End of Period			
		Note Balance	Note Factor	Interest Rate	Note Balance	Note Factor	Interest Rate	Change
Class A Notes	\$	875,000,000.00	1.00000	2.47%	\$ 875,000,000.00	1.00000	2.47%	\$ -
Class B Notes	\$	118,430,000.00	1.00000	3.02%	\$ 118,430,000.00	1.00000	3.02%	\$ -
Class C Notes	\$	69,080,000.00	1.00000	4.33%	\$ 69,080,000.00	1.00000	4.33%	\$ -
Class D Notes	\$	121,710,000.00	1.00000	5.31%	\$ 121,710,000.00	1.00000	5.31%	\$ -
Aggregate Note Principal Balance	\$	1,184,220,000.00	1.00000		\$ 1,184,220,000.00	1.00000		\$ -
Pool Information								
Weighted Avg. Coupon (WAC)		25.45%			25.43%			
Weighted Avg. Loan Remaining Term (WALRT)		43			43			
Loan Action Date Aggregate Principal Balance	\$	1,326,429,100.54			\$ 1,327,052,610.75			
Number of Loans		213,776			212,599			

Loan Action Date Aggregate Principal Balance	
Beginning Loan Action Date Aggregate Principal Balance	\$ 1,326,429,100.54
Loan Principal Balance Reductions	\$ (31,463,550.21)
Charge-Offs	\$ (2,448,252.95)
Terminated Loans	\$ (49,136,763.28)
Renewal Loans	\$ 71,916,142.80
Other Customer Charges Net Increase/Decrease	\$ 66,796.53
Additional Loan Purchases	\$ 14,402,797.28
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (2,713,659.96)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,327,052,610.75

Collections	
Principal and Interest Collections on Loans	\$ 58,193,329.31
Repurchase Proceeds related to Principal	\$ 2,713,659.96
Collection of Fees and other Misc. Charges	\$ 738,562.67
Recoveries/Liquidation Proceeds	\$ 163,014.48
Total Loan Collections	\$ 61,808,566.42
Collection Account Interest	\$ 3,453.52
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 704.29
Reserve Draw Amount	\$ 13,158,013.50
Total Collections	\$ 74,970,737.73

<u>Distributions</u>					
	Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Account Bank/Note Registrar/Owner	\$ -	\$ -	\$ -	\$ -	\$ 74,970,737.73
Trustee/Back-up Servicer(expenses)/Depositor Loan	\$ -	\$ -	\$ -	\$ -	\$ 74,970,737.73
Trustee/Issuer Loan Trustee	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 74,969,737.73
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ 74,969,737.73
Back-Up Servicer Fees and Servicing Transition costs	\$ 43,534.52	\$ 43,534.52	\$ -	\$ -	\$ 74,926,203.21
Servicing Fee	\$ 5,050,004.07	\$ 5,050,004.07	\$ -	\$ -	\$ 69,876,199.15
Class A Monthly Interest Amount	\$ 1,801,041.67	\$ 1,801,041.67	\$ -	\$ -	\$ 68,075,157.48
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 68,075,157.48
Class B Monthly Interest Amount	\$ 298,048.83	\$ 298,048.83	\$ -	\$ -	\$ 67,777,108.65
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 67,777,108.65
Class C Monthly Interest Amount	\$ 249,263.67	\$ 249,263.67	\$ -	\$ -	\$ 67,527,844.98
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 67,527,844.98
Class D Monthly Interest Amount	\$ 538,566.75	\$ 538,566.75	\$ -	\$ -	\$ 66,989,278.23
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 66,989,278.23
Required Reserve Amount	\$ 13,158,013.50	\$ 13,158,013.50	\$ -	\$ -	\$ 53,831,264.73
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ 53,831,264.73
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 53,831,264.73
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ 53,831,264.73
Residual released to Principal Distribution Account	\$ 37,182,176.80	\$ 37,182,176.80	\$ -	\$ -	\$ 16,649,087.93
Residual released to Depositor	\$ 16,649,087.93	\$ 16,649,087.93	\$ -	\$ -	\$ -
Total	\$ 74,970,737.73	\$ 74,970,737.73	\$ -	\$ -	

<u>Reserve Account</u>	
Beginning Period Reserve Account Amount	\$ 13,158,013.50
Reserve Draw Amount	\$ (13,158,013.50)
Reserve Deposit Amount	\$ 13,158,013.50
Ending Period Reserve Account Amount	\$ 13,158,013.50
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount	\$ 13,158,013.50

Principal Distribution Account

	<u>Amount</u>
Beginning Period Principal Distribution Account Amount	\$ -
Principal Distribution Draw Amount	\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ -
Principal distribution Deposit Amount	\$ 37,182,176.80
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	\$ (37,182,176.80)
Ending Period Principal Distribution Account Amount	\$ -
Change in Principal Distribution Account Amount	\$ -

Overcollateralization

Loan Action Date Aggregate Principal Balance	\$ 1,327,052,610.75
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 1,184,220,000.00
Total Overcollateralization Amount	\$ 142,832,610.75
Required Overcollateralization Amount	\$ 131,581,349.50
Overcollateralization Event:	No

Delinquency

	Loan Principal Balance	% of Loan Principal Balance	# of Loans	% of # of Loans
Current	\$ 1,275,234,432.15	96.10%	204,584	96.23%
One Payment Past Due	\$ 15,798,119.87	1.19%	2,471	1.16%
Two Payments Past Due	\$ 10,922,155.23	0.82%	1,692	0.80%
Three Payments Past Due	\$ 9,464,830.36	0.71%	1,431	0.67%
Four thru Six Payments Past Due	\$ 15,626,351.47	1.18%	2,420	1.14%
Seven or More Payments Past Due	\$ 6,721.67	0.00%	1	0.00%
Total	\$ 1,327,052,610.75	100%	212,599	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 1,306,035,534.32
Charged-Off Loans	\$ (2,448,252.95)
Recoveries	\$ 163,014.48
Net Charged-Off Loans	\$ (2,285,238.47)

Monthly Net Loss percentage Annualized	2.10%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period	1.58%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period	1.11%
Three (3) Month Average Monthly Net Loss Percentage	1.60%

Reinvestment Criteria Events

	<u>Amount</u>	<u>%</u>	<u>Trigger Level</u>	<u>Compliance</u>
OneMain Risk Level Range				
Custom Score Range				
No Custom Scores	\$ -	0.00%	1.00%	Yes
AOT's and No Custom Scores	\$ 55,908,044.86	4.21%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 60,689,949.78	4.57%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 80,998,178.14	6.10%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 192,329,263.68	14.49%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 534,551,144.20	40.28%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 992,922,927.37	74.82%	90.0%	Yes
Loan Current Deferral Limitation	<u>\$ 33,377,899.27</u>	<u>2.52%</u>	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 131,279,810.54	9.9%	15.0%	Yes
Top three (3) Origination States	\$ 343,560,126.50	25.9%	40.0%	Yes
Weighted Average Coupon	25.43%		22.00%	Yes
Weighted Average Loan Remaining Term	43		49	Yes
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
Overcollateralization Event:	\$ 142,832,610.75		\$ 131,581,349.50	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

Amortization Events

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
Monthly Net Loss percentages Annualized	1.60%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

Servicer Certification

By: _____
 Title: Vice President & Assistant Treasurer

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COLLECTION PERIOD	
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Ending Date	11/1/2014
Payment Date	12/16/2014
Transaction Month	4
30/360 Days	30

Servicer Certification

By: 
Title: Vice President & Assistant Treasurer