

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

Collection Period	
Beginning Date	1/1/2020
Ending Date	1/31/2020
Payment Date	2/25/2020
Transaction Month	9
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	April 30, 2019																												
Closing Date:	June 4, 2019																												
Initial Loan Principal Balance:	<table> <tr> <td>Dollars</td> <td>No of Loans</td> <td>WAC</td> <td></td> </tr> <tr> <td>938,728,133.74</td> <td>133,088</td> <td>18.22%</td> <td></td> </tr> </table>	Dollars	No of Loans	WAC		938,728,133.74	133,088	18.22%																					
Dollars	No of Loans	WAC																											
938,728,133.74	133,088	18.22%																											
	<table> <tr> <td>Note Balance</td> <td>% of Loan Prin Bal</td> <td>Interest Rate</td> <td>Stated Maturity Date</td> </tr> <tr> <td>Class A Notes</td> <td>849,548,000.00</td> <td>90.50%</td> <td>3.20%</td> </tr> <tr> <td>Class B Notes</td> <td>70,405,000.00</td> <td>7.50%</td> <td>3.58%</td> </tr> <tr> <td>Class C Notes</td> <td>18,775,000.00</td> <td>2.00%</td> <td>5.06%</td> </tr> <tr> <td>Aggregate Note Principal Balance</td> <td>938,728,000.00</td> <td>100.00%</td> <td></td> </tr> <tr> <td>Target Overcollateralization Amount</td> <td>7,509,825.07</td> <td>0.80%</td> <td></td> </tr> <tr> <td>Initial Adjusted Loan Principal Balance:</td> <td>938,728,133.74</td> <td>100.00%</td> <td></td> </tr> </table>	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date	Class A Notes	849,548,000.00	90.50%	3.20%	Class B Notes	70,405,000.00	7.50%	3.58%	Class C Notes	18,775,000.00	2.00%	5.06%	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%	
Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date																										
Class A Notes	849,548,000.00	90.50%	3.20%																										
Class B Notes	70,405,000.00	7.50%	3.58%																										
Class C Notes	18,775,000.00	2.00%	5.06%																										
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	701,975,818.15	0.8262933	685,123,913.97	0.8064570	16,851,904.18
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	791,155,818.15	0.8427956	774,303,913.97	0.8248437	-
Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>			
Weighted Avg. Coupon (WAC)	18.06%	18.06%			
Loan Principal Balance:	798,665,643.22	781,813,739.04			
Number of Loans	107,459	105,760			

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	798,665,643.22
Collections (scheduled loan payments and prepayments)	(17,802,958.43)
Charged-Off Loans	(2,831,036.13)
Draws on Revolving Loans	3,640,033.17
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	142,057.21
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>781,813,739.04</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	17,802,958.43
Draws on Revolving Loans	(3,640,033.17)
Recoveries/Liquidation Proceeds	180,149.25
Total Principal Collections	<u>14,343,074.51</u>
Interest:	
Interest Collections	12,163,664.68
Total Interest Collections	<u>12,163,664.68</u>
Collection Account Interest	41,256.53
Principal Distribution Account Interest	-
Advance Reserve Account Interest	6,574.48
Reserve Account Interest	4,821.01
Advance Reserve Draw Amount	-
Reserve Account	3,993,328.22
Principal Distribution Account Draw Amount	-
Total Gross Collections	30,552,719.43
Servicer Collection Charges	(433,027.50)
Total Net Collections	<u>30,119,691.93</u>

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

Collection Period	
Beginning Date	1/1/2020
Ending Date	1/31/2020
Payment Date	2/25/2020
Transaction Month	9
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	-	-	30,116,691.93
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	16,638.87	16,638.87	-	-	30,100,053.06
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,081,526.39	1,081,526.39	-	-	29,018,526.67
(iv) Administration Fee	1,666.67	1,666.67	-	-	29,016,860.00
(v) Advance Reserve Shortfall Amount	-	-	-	-	29,016,860.00
(vi) Class A Monthly Interest Amount	1,871,935.52	1,871,935.52	-	-	27,144,924.48
(vii) First Priority Principal Payment	-	-	-	-	27,144,924.48
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	26,934,882.90
(ix) Second Priority Principal Payment	-	-	-	-	26,934,882.90
(x) Class B Subordinated Interest Amount	-	-	-	-	26,934,882.90
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	26,855,714.98
(xii) Third Priority Principal Payment	9,342,079.11	9,342,079.11	-	-	17,513,635.87
(xiii) Class C Subordinated Interest Amount	-	-	-	-	17,513,635.87
(xiv) Required Reserve Account Amount	3,909,068.70	3,909,068.70	-	-	13,604,567.17
(xv) Regular Principal Payment Amount	7,509,825.07	7,509,825.07	-	-	6,094,742.10
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	6,094,742.10
(xvii) Co-Issuers Obligations	-	-	-	-	6,094,742.10
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,094,742.10	6,094,742.10	-	-	0.00
Total		30,119,691.93			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	3,993,328.22
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	3,909,068.70
Change in Reserve Account Balance	(84,259.52)
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	3,909,068.70

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	16,851,904.18
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	16,851,904.18
Change in Principal Distribution Account Amount	16,851,904.18

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	1/1/2020
Ending Date	1/31/2020
Payment Date	2/25/2020
Transaction Month	9
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)	94,494	89.35%	673,813,705.12	86.19%
One Payment Past Due (1 - 29 Days)	6,400	6.05%	62,610,945.36	8.01%
Two Payments Past Due (30 - 59 Days)	1,852	1.75%	17,914,392.47	2.29%
Three Payments Past Due (60 - 89 Days)	1,128	1.07%	10,788,869.25	1.38%
Four or Greater Payments Past Due (90+ Days)	1,886	1.78%	16,685,826.84	2.13%
	105,760	100%	781,813,739.04	100%
 Total Delinquent Loans	4,866	4.60%	45,389,088.56	5.81%
 Charged-Offs Loans				
Current Period NET Charged-Off Loans				2,650,886.88
Beginning Period Loan Principal Balance				798,665,643.22
 Cumulative Net Loss Percentage				3.03%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	544,256,988.11	20.57%	532,764,687.98	20.56%
PUL Closed-End	279,846.34	17.04%	277,359.85	17.34%
PHL Revolving	124,592,887.84	14.22%	123,033,740.34	14.22%
PHL Closed-End	129,535,920.93	11.22%	125,737,950.87	11.21%

SERVICER CERTIFICATION

Springleaf Finance, Corp.

By: _____

Name: _____