

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	06/01/2018
End Date	06/30/2018
Payment Date	07/18/2018
Transaction Month	41
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 02, 2015
 Closing Date: February 05, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,396,628,866.55	214,805	26.08%	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%	March 18, 2026
Class B Notes	125,000,000.00	8.95%	3.85%	March 18, 2026
Class C Notes	72,920,000.00	5.22%	5.12%	March 18, 2026
Class D Notes	131,940,000.00	9.45%	6.63%	March 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%		

NOTE AND LOAN ACTION DATE AGGREGATE 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>Interest Rate</u>	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	
Class A Notes	504,304,340.88	0.56000	3.19%	440,302,693.04	0.49000	3.19%	\$ 64,001,647.84
Class B Notes	125,000,000.00	1.00000	3.85%	125,000,000.00	1.00000	3.85%	\$ 0.00
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
Class D Notes	131,940,000.00	1.00000	6.63%	131,940,000.00	1.00000	6.63%	\$ 0.00
Aggregate Note Principal Balance	834,164,340.88	0.68000		770,162,693.04	0.63000		\$ 64,001,647.84

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.57%	24.50%
Weighted Avg. Loan Remaining Term (WALRT)	39	38
Loan Action Date Aggregate Principal Balance	993,894,647.77	929,892,999.93
Number of Loans	160,964	152,876

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	993,894,647.77
Loan Principal Balance Reductions	(30,664,236.32)
Charged-Offs	(8,932,218.93)
Terminated Loans	(24,271,692.69)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(133,499.90)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	0.00
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>929,892,999.93</u>

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COLLECTIONS

Principal and Interest Collections on Loans	49,522,771.26
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(3,843,059.30)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	461,161.54
Recoveries/Liquidation Proceeds	<u>863,946.30</u>
Total Loan Collections	47,004,819.80
Collection Account Interest	68,402.30
Principal Distribution Account Interest	38,699.35
Reserve Account Interest	18,616.27
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>61,019,440.79</u>

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DISTRIBUTIONS

	<u>Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Account Bank/Note Registrar/Owner Trustee/Back-up Servicer(expenses)/Depositor Loan Trustee/Issuer Loan Trustee	1,000.00	1,000.00	-	-	61,018,440.79
Indemnification Amounts up to Indemnity Cap	-	-	-	-	61,018,440.79
Back-Up Servicer Fees and Servicing Transition costs	33,129.82	33,129.82	-	-	60,985,310.97
Servicing Fee	-	-	-	-	60,985,310.97
Class A Monthly Interest Amount	1,340,609.04	1,340,609.04	-	-	59,644,701.93
First Priority Principal Payment	-	-	-	-	59,644,701.93
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	59,243,660.26
Second Priority Principal Payment	-	-	-	-	59,243,660.26
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	58,932,534.93
Third Priority Principal Payment	-	-	-	-	58,932,534.93
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	58,203,566.43
Fourth Priority Principal Payment	-	-	-	-	58,203,566.43
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	44,314,663.36
Servicer Advance Repayment	-	-	-	-	44,314,663.36
Regular Principal Payment Amount	39,729,955.15	39,729,955.15	-	-	4,584,708.21
Additional Transaction Fees	-	-	-	-	4,584,708.21
Unpaid Indemnified Amounts	-	-	-	-	4,584,708.21
Residual released to Principal Distribution Account	-	-	-	-	4,584,708.21
Residual Released to Depositor	4,584,708.21	4,584,708.21	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	61,019,440.79	61,019,440.79	-	-	

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RESERVE ACCOUNT

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	<u>13,888,903.07</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,888,903.07

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	24,271,692.69
Ending Principal Distribution Account Amount Prior to Payment Waterfall	24,271,692.69
Principal Distribution Deposit Amount	39,729,955.15
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(64,001,647.84)
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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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	929,892,999.93
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	770,162,693.04
Total Overcollateralization Amount	<u>159,730,306.89</u>
Required Overcollateralization Amount	159,730,306.89
Overcollateralization Event:	NO

DELINQUENCY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	144,894	94.78%	878,409,522.51	94.46%
One Payment Past Due	2,325	1.52%	14,533,473.68	1.56%
Two Payments Past Due	1,664	1.09%	10,771,966.32	1.16%
Three Payments Past Due	1,332	0.87%	8,546,540.37	0.92%
Four thru Six Payments Past Due	2,642	1.73%	17,501,385.32	1.88%
Seven or More Payments Past Due	19	0.01%	130,111.73	0.01%
Total	<u>152,876</u>	<u>100.00%</u>	<u>929,892,999.93</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	993,894,647.77
Charged-Off Loans	(8,932,218.93)
Recoveries	863,946.30
Net Charged-Off Loans	<u>(8,068,272.63)</u>

Monthly Net Loss Percentage Annualized	9.74%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.44%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	10.48%
Three (3) Month Average Monthly Net Loss Percentage	<u>10.22%</u>

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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	21,010.13	0.00%	1.00%	N/A
AOT's and No Custom Scores	64,582,213.72	6.95%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	78,306,275.16	8.42%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	105,802,611.96	11.38%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	191,951,354.48	20.64%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	423,160,231.98	45.51%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	722,584,689.88	77.71%	90.00%	N/A
Loan Current Deferral Limitation	18,959,296.22	2.04%	10.00%	N/A
Origination State Concentration				
Top Origination State	89,563,035.75	9.63%	15.00%	N/A
Top three (3) Origination States	240,444,075.65	25.86%	40.00%	N/A
Weighted Average Coupon	24.50%		22.00%	N/A
Weighed Average Loan Remaining Term	38		49	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			

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3 Monthly Net Loss percentages Annualized	10.22%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO