

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

Collection Period	
Beginning Date	12/1/2019
Ending Date	12/31/2019
Payment Date	1/27/2020
Transaction Month	8
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><u>Dollars</u></td> <td><u>No of Loans</u></td> <td><u>WAC</u></td> </tr> <tr> <td>938,728,133.74</td> <td>133,088</td> <td>18.22%</td> </tr> </table>	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	938,728,133.74	133,088	18.22%										
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938,728,133.74	133,088	18.22%															
Class A Notes	<table> <tr> <td><u>Note Balance</u></td> <td><u>% of Loan Prin Bal</u></td> <td><u>Interest Rate</u></td> <td><u>Stated Maturity Date</u></td> </tr> <tr> <td>849,548,000.00</td> <td>90.50%</td> <td>3.20%</td> <td>May 27, 2036</td> </tr> <tr> <td>70,405,000.00</td> <td>7.50%</td> <td>3.58%</td> <td>May 27, 2036</td> </tr> <tr> <td><u>18,775,000.00</u></td> <td><u>2.00%</u></td> <td>5.06%</td> <td>May 27, 2036</td> </tr> </table>	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	849,548,000.00	90.50%	3.20%	May 27, 2036	70,405,000.00	7.50%	3.58%	May 27, 2036	<u>18,775,000.00</u>	<u>2.00%</u>	5.06%	May 27, 2036
<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>														
849,548,000.00	90.50%	3.20%	May 27, 2036														
70,405,000.00	7.50%	3.58%	May 27, 2036														
<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	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	717,959,282.17	0.8451074	701,975,818.15	0.8262933	15,983,464.02
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	807,139,282.17	0.8598223	791,155,818.15	0.8427956	-

Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.08%
Loan Principal Balance:	814,649,107.24	798,665,643.22
Number of Loans	109,153	107,459

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	814,649,107.24
Collections (scheduled loan payments and prepayments)	(17,258,945.72)
Charged-Off Loans	(3,191,680.22)
Draws on Revolving Loans	4,302,653.20
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	164,508.72
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>798,665,643.22</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	17,258,945.72
Draws on Revolving Loans	(4,302,653.20)
Recoveries/Liquidation Proceeds	<u>107,337.27</u>
Total Principal Collections	13,063,629.79
Interest:	
Interest Collections	<u>12,130,407.29</u>
Total Interest Collections	12,130,407.29
Collection Account Interest	41,314.03
Principal Distribution Account Interest	-
Advance Reserve Account Interest	6,592.31
Reserve Account Interest	5,105.84
Advance Reserve Draw Amount	
Reserve Account	4,073,245.54
Principal Distribution Account Draw Amount	-
Total Gross Collections	29,320,294.80
Servicer Collection Charges	<u>(456,645.95)</u>
Total Net Collections	<u>28,863,648.85</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	-	-	28,860,648.85
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	16,971.86	16,971.86	-	-	28,843,676.99
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,103,170.67	1,103,170.67	-	-	27,740,506.32
(iv) Administration Fee	1,666.67	1,666.67	-	-	27,738,839.65
(v) Advance Reserve Shortfall Amount	-	-	-	-	27,738,839.65
(vi) Class A Monthly Interest Amount	1,914,558.09	1,914,558.09	-	-	25,824,281.56
(vii) First Priority Principal Payment	-	-	-	-	25,824,281.56
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	25,614,239.98
(ix) Second Priority Principal Payment	-	-	-	-	25,614,239.98
(x) Class B Subordinated Interest Amount	-	-	-	-	25,614,239.98
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	25,535,072.06
(xii) Third Priority Principal Payment	8,473,638.95	8,473,638.95	-	-	17,061,433.11
(xiii) Class C Subordinated Interest Amount	-	-	-	-	17,061,433.11
(xiv) Required Reserve Account Amount	3,993,328.22	3,993,328.22	-	-	13,068,104.89
(xv) Regular Principal Payment Amount	7,509,825.07	7,509,825.07	-	-	5,558,279.82
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	5,558,279.82
(xvii) Co-Issuers Obligations	-	-	-	-	5,558,279.82
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	5,558,279.82	5,558,279.82	-	-	0.00
Total		<u>28,863,648.85</u>			<u>0.00</u>

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	4,073,245.54
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	3,993,328.22
Change in Reserve Account Balance	<u>(79,917.32)</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	3,993,328.22

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	15,983,464.02
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	15,983,464.02
Change in Principal Distribution Account Amount	15,983,464.02

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)	94,983	88.39%	680,554,189.94	85.21%
One Payment Past Due (1 - 29 Days)	7,344	6.83%	70,299,064.54	8.80%
Two Payments Past Due (30 - 59 Days)	2,070	1.93%	19,991,808.77	2.50%
Three Payments Past Due (60 - 89 Days)	1,197	1.11%	11,470,192.83	1.44%
Four or Greater Payments Past Due (90+ Days)	1,865	1.74%	16,350,367.14	2.05%
	107,459	100%	798,665,643.22	100%
 Total Delinquent Loans	5,132	4.78%	47,812,368.74	5.99%
 Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,084,342.95
Beginning Period Loan Principal Balance				814,649,107.24
 Cumulative Net Loss Percentage				2.75%

XII. PORTFOLIO COMPOSITION

	<u>Beginning of Period</u>		<u>Ending of Period</u>	
	<u>Balance</u>	<u>WAC</u>	<u>Balance</u>	<u>WAC</u>
PUL Revolving	554,957,247.78	20.60%	544,256,988.11	20.57%
PUL Closed-End	282,683.19	17.90%	279,846.34	17.04%
PHL Revolving	126,280,703.68	14.26%	124,592,887.84	14.22%
PHL Closed-End	133,128,472.59	11.24%	129,535,920.93	11.22%

SERVICER CERTIFICATION

Springleaf Finance, Corp.

By: _____

Name: _____