

**SpringCastle Funding Asset-Backed Notes 2016-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	7/1/2018
Ending Date	7/31/2018
Payment Date	8/27/2018
Transaction Month	22
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	<b>Dollars</b> <b>No of Loans</b> <b>WAC</b>
Initial Loan Principal Balance:	1,741,874,389.06                      204,346                      18.24%
	<b>Note Balance</b> <b>% of Loan Prin Bal</b> <b>Interest Rate</b> <b>Stated Maturity Date</b>
Class A Notes	1,373,470,000.00                      78.85%                      3.05%                      November 25, 2023
Class B Notes	210,770,000.00                      12.10%                      4.10%                      March 25, 2024
Class C-1 Notes	39,407,500.00                      2.26%                      5.63%                      March 25, 2024
Class C-2 Notes	39,407,500.00                      2.26%                      5.63%                      March 25, 2024
Class D-1 Notes	39,407,500.00                      2.26%                      5.80%                      March 25, 2024
Class D-2 Notes	39,407,500.00                      2.26%                      5.80%                      March 25, 2024
Aggregate Note Principal Balance	<u>1,741,870,000.00</u> 100.00%
Target Overcollateralization Amount	17,418,743.89                      1.00%
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u> 100.00%

**II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION**

	<b>Beginning of Period</b>		<b>Ending of Period</b>		<b>Principal Collected</b>
	<b>Note Balance</b>	<b>Note Factor</b>	<b>Note Balance</b>	<b>Note Factor</b>	
Class A Notes	748,520,635.76	0.5449851	730,315,317.54	0.5317301	18,205,318.22
Class B Notes	210,770,000.00	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	<u>1,116,920,635.76</u>	<u>0.6412193</u>	<u>1,098,715,317.54</u>	<u>0.6307677</u>	-
<b>Pool Information</b>	<b>Beginning of Period</b>	<b>Ending of Period</b>			
Weighted Avg. Coupon (WAC)	18.06%	18.16%			
Loan Principal Balance:	\$ 1,134,339,379.65	\$ 1,116,134,061.43			
Number of Loans	152,995	150,633			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,134,339,379.65
Collections (scheduled loan payments and prepayments)	(24,358,304.80)
Charged-Off Loans	(4,644,028.30)
Draws on Revolving Loans	10,440,455.59
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	356,559.29
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,116,134,061.43</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	24,358,304.80
Draws on Revolving Loans	(10,440,455.59)
Recoveries/Liquidation Proceeds	348,698.36
Total Principal Collections	<u>14,266,547.57</u>
<b>Interest:</b>	
Interest Collections	16,526,614.41
Total Interest Collections	<u>16,526,614.41</u>
Collection Account Interest	67,017.12
Principal Distribution Account Interest	-
Advance Reserve Account Interest	9,051.26
Reserve Account Interest	8,119.61
Advance Reserve Draw Amount	
Reserve Account	5,671,696.90
Principal Distribution Account Draw Amount	-
Total Gross Collections	36,549,046.87
Servicer Collection Charges	(716,607.71)
Total Net Collections	<u><u>35,832,439.16</u></u>

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**V. DISTRIBUTIONS**

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	35,829,439.16
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	23,632.07	23,632.07	-	-	35,805,807.09
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,363,207.04	2,363,207.04	-	-	33,442,600.05
(iv) Administration Fee	1,666.67	1,666.67	-	-	33,440,933.38
(v) Advance Reserve Shortfall Amount	-	-	-	-	33,440,933.38
(vi) Class A Monthly Interest Amount	1,902,489.95	1,902,489.95	-	-	31,538,443.43
(vii) First Priority Principal Payment	-	-	-	-	31,538,443.43
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	30,818,312.60
(ix) Second Priority Principal Payment	-	-	-	-	30,818,312.60
(x) Class B Subordinated Interest Amount	-	-	-	-	30,818,312.60
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	30,633,425.75
(xii) Third Priority Principal Payment	-	-	-	-	30,633,425.75
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	30,633,425.75
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	30,448,538.89
(xv) Fourth Priority Principal Payment	-	-	-	-	30,448,538.89
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	30,448,538.89
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	30,258,069.31
(xviii) Fifth Priority Principal Payment	-	-	-	-	30,258,069.31
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	30,258,069.31
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	30,067,599.72
(xxi) Sixth Priority Principal Payment	786,574.33	786,574.33	-	-	29,281,025.40
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	29,281,025.40
(xxiii) Required Reserve Account Amount	5,580,670.31	5,580,670.31	-	-	23,700,355.09
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,281,611.20
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,281,611.20
(xxvi) Co-Issuers Obligations	-	-	-	-	6,281,611.20
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,281,611.20	6,281,611.20	-	-	(0.00)
Total	-	35,832,439.16	-	-	(0.00)

**VI. ADVANCE RESERVE ACCOUNT**

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.35
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

**VII. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount	5,671,696.90
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	5,580,670.31
Change in Reserve Account Balance	(91,026.59)
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	5,580,670.31

**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	18,205,318.22
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	18,205,318.22
Change in Principal Distribution Account Amount	18,205,318.22

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
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	132,865	88.60%	936,788,168.72	84.57%
1 - 29 Days	10,141	6.46%	105,837,722.52	9.17%
30 - 59 Days	2,944	1.82%	31,204,235.86	2.49%
60 - 89 Days	1,574	1.01%	15,867,522.22	1.43%
90 + Days	3,109	2.12%	26,436,412.11	2.33%
	<u>150,633</u>	<u>100.00%</u>	<u>1,116,134,061.43</u>	<u>100.00%</u>
Total Delinquent Loans	7,627	5.06%	73,508,170.19	6.59%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				4,295,329.94
Beginning Period Loan Principal Balance				1,134,339,379.65
Cumulative Net Loss Percentage				8.06%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	762,817,528.42	20.66%	752,572,989.21	20.78%
PUL Closed-End	472,764.63	17.78%	456,997.68	17.66%
PHL Revolving	160,742,893.40	14.39%	158,420,602.70	14.42%
PHL Closed-End	210,306,193.20	11.42%	204,683,471.84	11.42%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

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

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