

# Springleaf Funding Trust 2014-A

## Monthly Servicer Report

|                          |           |
|--------------------------|-----------|
| <b>Collection Period</b> |           |
| Beginning Date           | 3/1/2015  |
| Ending Date              | 3/31/2015 |
| Payment Date             | 4/15/2015 |
| Transaction Month        | 13        |
| 30/360 Days              | 30        |

### I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2014  
Closing Date: March 26, 2014

|                                  | <u>Dollars</u>      | <u>No of Loans</u>        | <u>WAC</u>           | <u>WALRT</u>                |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|
| Initial Loan Principal Balance:  | \$ 644,330,689.90   | 167,615                   | 27.50%               | 32.32                       |
|                                  | <u>Note Balance</u> | <u>% of Loan Prin Bal</u> | <u>Interest Rate</u> | <u>Stated Maturity Date</u> |
| Class A Notes                    | \$ 500,000,000.00   | 77.60%                    | 2.41%                | December 15, 2022           |
| Class B Notes                    | \$ 39,940,000.00    | 6.20%                     | 3.45%                | December 15, 2022           |
| Class C Notes                    | \$ 19,320,000.00    | 3.00%                     | 4.45%                | December 15, 2022           |
| Class D Notes                    | \$ 32,860,000.00    | 5.10%                     | 5.00%                | December 15, 2022           |
| Aggregate Note Principal Balance | \$ 592,120,000.00   | 91.90%                    |                      |                             |
| Overcollateralization Amount     | \$ 52,210,689.90    | 8.10%                     |                      |                             |
| Initial Loan Principal Balance:  | \$ 644,330,689.90   | 100.00%                   |                      |                             |

### II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

|                                  | <u>Beginning of Period</u> |                    | <u>Ending of Period</u> |                    | <u>Change</u> |
|----------------------------------|----------------------------|--------------------|-------------------------|--------------------|---------------|
|                                  | <u>Note Balance</u>        | <u>Note Factor</u> | <u>Note Balance</u>     | <u>Pool Factor</u> |               |
| Class A Notes                    | \$ 500,000,000.00          | 1.0000000          | \$ 500,000,000.00       | 1.0000000          | \$ -          |
| Class B Notes                    | \$ 39,940,000.00           | 1.0000000          | \$ 39,940,000.00        | 1.0000000          | \$ -          |
| Class C Notes                    | \$ 19,320,000.00           | 1.0000000          | \$ 19,320,000.00        | 1.0000000          | \$ -          |
| Class D Notes                    | \$ 32,860,000.00           | 1.0000000          | \$ 32,860,000.00        | 1.0000000          | \$ -          |
| Aggregate Note Principal Balance | \$ 592,120,000.00          | 1.0000000          | \$ 592,120,000.00       | 1.0000000          | \$ -          |

#### Pool Information

|   |                  |                  |
|---|------------------|------------------|
| Weighted Avg. Coupon (WAC)                | 27.36%           | 27.26%           |
| Weighted Avg. Loan Remaining Term (WALRT) | 33.48            | 33.66            |
| Loan Principal Balance:                   | \$644,340,171.07 | \$644,338,152.64 |
| Number of Loans                           | 162,939          | 162,686          |

### III. LOAN PRINCIPAL BALANCE

|   |                    |
|---|--------------------|
| Beginning Loan Principal Balance                            | \$ 644,340,171.07  |
| Principal Collections (Scheduled Principal and Prepayments) | \$ (29,972,104.17) |
| Charged-Off Loans   | \$ (4,157,595.93)  |
| Terminated Loans  | \$ (18,713,449.53) |
| Additional Loans  | \$ 31,118,578.15   |
| Other Customer Charges Net Increase / (Decrease)            | \$ 257,741.62      |
| Ending Loan Principal Balance Prior to Payment Waterfall    | \$ 622,873,341.21  |
| Purchase of Loans On Payment Date                           | \$ 21,464,811.43   |
| Exchanged Loans   | \$ -               |
| Replacement Loans   | \$ -               |
| Reassigned Loans  | \$ -               |
| Excluded Loans  | \$ -               |
| Excluded Loans Dedesignated as such                         | \$ -               |
| Ending Loan Principal Balance                               | \$ 644,338,152.64  |

### IV. COLLECTIONS

|  |                  |
|--|------------------|
| Principal:   |                  |
| Principal Collections                              | \$ 29,972,104.17 |
| Principal Used for Incremental Renewals            | N/A              |
| Other Customer Charges Net Increase / (Decrease)   | \$ (257,741.62)  |
| Repurchased Contract Proceeds Related to Principal | \$ -             |
| Additional Deposit made for true-up                | \$ -             |
| Recoveries/Liquidation Proceeds                    | \$ 276,803.98    |
| Total Principal Collections                        | \$ 29,991,166.53 |
| Interest:  |                  |
| Interest Collections                               | \$ 14,028,722.14 |
| Late Fees & Other Misc. Charges                    | \$ 532,077.10    |
| Interest on Repurchase Principal                   | \$ -             |
| Total Interest Collections                         | \$ 14,560,799.24 |
| Collection Account Interest                        | \$ 3,241.27      |
| Principal Distribution Account Interest            | \$ -             |
| Reserve Account Interest                           | \$ 481.58        |
| Reserve Draw Amount                                | \$ 6,443,306.90  |
| Principal Distribution Account Draw Amount         | \$ -             |
| Total Collections                                  | \$ 50,998,995.52 |

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### V. DISTRIBUTIONS

|  | Calculated Amount     | Amount Paid      | Shortfall | Carryover Shortfall | Remaining Available Funds |
|--|-----------------------|------------------|-----------|---------------------|---------------------------|
| Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees | \$ 1,000.00           | \$ 1,000.00      | \$ -      | \$ -                | \$ 50,997,995.52          |
| Indemnified Amounts  | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 50,997,995.52          |
| Back-up Servicing Fee and Servicing Transition                       | 0.04% \$ 21,478.01    | \$ 21,478.01     | \$ -      | \$ -                | \$ 50,976,517.51          |
| Servicing Transition Costs   | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 48,366,939.82          |
| Servicing Fee @ 4.86%  | 4.86% \$ 2,609,577.69 | \$ 2,609,577.69  | \$ -      | \$ -                | \$ 48,366,939.82          |
| Class A Monthly Interest Amount                                      | \$ 1,004,166.67       | \$ 1,004,166.67  | \$ -      | \$ -                | \$ 47,362,773.15          |
| First Priority Principal Payment                                     | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 47,362,773.15          |
| Class B Monthly Interest Amount                                      | \$ 114,827.50         | \$ 114,827.50    | \$ -      | \$ -                | \$ 47,247,945.65          |
| Second Priority Principal Payment                                    | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 47,247,945.65          |
| Class C Monthly Interest Amount                                      | \$ 71,645.00          | \$ 71,645.00     | \$ -      | \$ -                | \$ 47,176,300.65          |
| Third Priority Principal Payment                                     | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 47,176,300.65          |
| Class D Monthly Interest Amount                                      | \$ 136,916.67         | \$ 136,916.67    | \$ -      | \$ -                | \$ 47,039,383.99          |
| Fourth Priority Principal Payment                                    | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 47,039,383.99          |
| Required Reserve Account Amount                                      | \$ 6,443,306.90       | \$ 6,443,306.90  | \$ -      | \$ -                | \$ 40,596,077.09          |
| Regular Principal Payment Amount                                     | \$ 21,457,348.69      | \$ 21,457,348.69 | \$ -      | \$ -                | \$ 19,138,728.40          |
| Additional Transaction Participant Fees                              | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 19,138,728.40          |
| Additional Indemnified Amounts                                       | \$ -                  | \$ -             | \$ -      | \$ -                | \$ 19,138,728.40          |
| Residual Released to the PDA   | \$ 7,462.74           | \$ 7,462.74      | \$ -      | \$ -                | \$ 19,131,265.66          |
| Residual Released to the Depositor                                   | \$ 19,131,265.66      | \$ 19,131,265.66 | \$ -      | \$ -                | \$ -                      |
| <b>Total</b>   |                       | \$ 50,998,995.52 |           |                     |                           |

### VI. RESERVE ACCOUNT

|   |                 |
|---|-----------------|
| Beginning Period Reserve Account Amount                         | \$ 6,443,306.90 |
| Reserve Draw Amount   | \$ 6,443,306.90 |
| Reserve Deposit Amount  | \$ 6,443,306.90 |
| Ending Period Reserve Account Amount                            | \$ 6,443,306.90 |
| Change in Reserve Account Balance                               | \$ -            |
| Required Reserve Account Amount @ 1.00% of Initial Pool Balance | \$ 6,443,306.90 |

### VII. PRINCIPAL DISTRIBUTION ACCOUNT

|   |                    |
|---|--------------------|
| Beginning Period Principal Distribution Account Amount                  | \$ -               |
| Principal Distribution Draw Amount                                      | \$ -               |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | \$ -               |
| Principal Distribution Deposit Amount                                   | \$ 21,464,811.43   |
| 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                                       | \$ (21,464,811.43) |
| Ending Period Principal Distribution Account Amount                     | \$ -               |
| Change in Principal Distribution Account Amount                         | \$ -               |

### VIII. OVERCOLLATERALIZATION

|   |                  |
|---|------------------|
| Principal Distribution Account Balance  | \$ -             |
| Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance) | \$ 52,218,152.64 |
| Required Overcollateralization Amount   | \$ 52,210,689.90 |
| In Compliance   | YES              |

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### IX. DELINQUENCY AND NET LOSS ACTIVITY

|   | <u>Number of Loans</u> | <u>Number of Loans %</u> | <u>Loan Prin Balance</u> | <u>Loan Prin Balance %</u> |
|---|------------------------|--------------------------|--------------------------|----------------------------|
| Current   | 130,521                | 80.23%                   | \$518,408,542.15         | 80.46%                     |
| 1 - 29 Days   | 23,517                 | 14.46%                   | \$96,709,533.40          | 15.01%                     |
| 30 - 59 Days  | 2,819                  | 1.73%                    | \$9,717,772.34           | 1.51%                      |
| 60 - 89 Days  | 1,667                  | 1.02%                    | \$5,716,006.07           | 0.89%                      |
| 90 + Days   | 4,162                  | 2.56%                    | \$13,786,298.68          | 2.14%                      |
|   | <u>162,686</u>         |                          | <u>\$ 644,338,152.64</u> |                            |
| Total Delinquent Loans  | 5,829                  | 3.58%                    | 19,502,305               | 3.03%                      |
| Charged-Offs Loans  |                        |                          |                          |                            |
| Current Period NET Charged-Off Loans  |                        |                          | \$                       | 3,880,791.95               |
| Beginning Period Loan Principal Balance   |                        |                          |                          | \$644,340,171.07           |
| Monthly Net Loss Percentage   |                        |                          |                          | 7.23%                      |
| Monthly Net Loss Percentage for 1st Preceding Collection Period                     |                        |                          |                          | 7.39%                      |
| Monthly Net Loss Percentage for 2nd Preceding Collection Period                     |                        |                          |                          | 7.41%                      |
| Three-month average Monthly Net Loss Percentage for Current Period                  |                        |                          |                          | 7.34%                      |
| Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period |                        |                          |                          | 7.38%                      |
| Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period |                        |                          |                          | 7.32%                      |

### X. REINVESTMENT CRITERIA EVENTS

|   | <u>Value</u>  | <u>Limit</u>      | <u>In Compliance</u> |
|---|---------------|-------------------|----------------------|
| Product Type  |               |                   |                      |
| Unsecured Loans   | 17.45%        | 20.00%            | YES                  |
| Unsecured or Other Secured Loans                                | 53.94%        | 60.00%            | YES                  |
| Risk Level  |               |                   |                      |
| E   | 2.09%         | 6.00%             | YES                  |
| E or D  | 10.64%        | 15.00%            | YES                  |
| E to (and including) C  | 38.98%        | 50.00%            | YES                  |
| E to (and including) B  | 66.22%        | 75.00%            | YES                  |
| E to (and including) A  | 84.67%        | 90.00%            | YES                  |
| E to (and including) P  | 92.43%        | 95.00%            | YES                  |
| No Risk Level   | 0.25%         | 10.00%            | YES                  |
| Customer State  |               |                   |                      |
| Top 3 States  | 26.84%        | 40.00%            | YES                  |
| Any state (except for the top 3)                                | 6.41%         | 15.00%            | YES                  |
| Original Term   |               |                   |                      |
| Original Term > 60 months                                       | 2.40%         | 6.00%             | YES                  |
| Weighted Avg. Coupon (WAC)                                      | 27.26%        | 19.00%            | YES                  |
| Weighted Average Loan Remaining Term                            | 33.66         | 36.00             | YES                  |
| Coupon  |               |                   |                      |
| Coupon below 10%  | 0.66%         | 7.5%              | YES                  |
| Original Balance  |               |                   |                      |
| Original Balance > \$25,000                                     | 0.79%         | 4.0%              | YES                  |
| 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                   |
| 12-Month Exchanged / Released Loans                             | \$ 695,187.59 | \$ 128,866,137.98 | YES                  |
| UPB of Replacement loans ≥ UPB of Exchanged loans               | TRUE          | 95%               | YES                  |

### XI. AMORTIZATION EVENTS

|   |        |    |
|---|--------|----|
| 3-Consecutive Month Reinvestment Criteria Event |        | NO |
| 3-Month Annualized Net Loss Trigger             | 17.00% | NO |
| Servicer Default                                |        | NO |