

Springleaf Funding Trust 2015-B

Monthly Servicer Report

Collection Period	
Beginning Date	3/1/2015
Ending Date	4/30/2015
Payment Date	5/15/2015
Transaction Month	1
30/360 Days	38

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2015
 Closing Date: April 7, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 335,621,861.61	78,706	27.94%	39.00
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	\$ 250,000,000.00	74.49%	3.48%	May 15, 2028
Class B Notes	\$ 31,550,000.00	9.40%	3.80%	May 15, 2028
Class C Notes	\$ 12,750,000.00	3.80%	5.25%	May 15, 2028
Class D Notes	\$ 20,150,000.00	6.00%	6.50%	May 15, 2028
Aggregate Note Principal Balance	\$ 314,450,000.00	93.69%		
Overcollateralization Amount	\$ 21,171,861.61	6.31%		
Initial Loan Principal Balance:	\$ 335,621,861.61	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	\$ 250,000,000.00	1.0000000	\$ 250,000,000.00	1.0000000	\$ -
Class B Notes	\$ 31,550,000.00	1.0000000	\$ 31,550,000.00	1.0000000	\$ -
Class C Notes	\$ 12,750,000.00	1.0000000	\$ 12,750,000.00	1.0000000	\$ -
Class D Notes	\$ 20,150,000.00	1.0000000	\$ 20,150,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 314,450,000.00	1.0000000	\$ 314,450,000.00	1.0000000	\$ -

Pool Information

Weighted Avg. Coupon (WAC)	27.94%	27.92%
Weighted Avg. Loan Remaining Term (WALRT)	39.32	38.61
Loan Principal Balance:	\$335,621,861.61	\$335,630,333.05
Number of Loans	78,706	79,748

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 335,621,861.61
Principal Collections (Scheduled Principal and Prepayments)	\$ (24,470,590.95)
Charged-Off Loans	\$ (29,119.09)
Terminated Loans	\$ (12,202,678.71)
Renewed Loan Replacement	\$ 18,920,661.33
Other Customer Charges Net Increase / (Decrease)	\$ (105,478.78)
Ending Loan Principal Balance Prior to Payment Waterfall (Adjusted Loan Principal Balance)	\$ 317,734,655.41
Purchase of Loans On Payment Date	\$ 17,895,677.64
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Deseignated as such	\$ -
Ending Loan Principal Balance	\$ 335,630,333.05

IV. COLLECTIONS

Principal:	
Principal Collections	\$ 24,470,590.95
Principal Used for Incremental Renewals	\$ -
Other Customer Charges Net Increase / (Decrease)	\$ 105,478.78
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ -
Total Principal Collections	\$ 24,576,069.73
Interest:	
Interest Collections	\$ 15,783,569.07
Late Fees & Other Misc. Charges	\$ 352,684.45
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 16,136,253.52
Collection Account Interest	\$ 1,873.48
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 224.47
Reserve Draw Amount	\$ 3,356,218.62
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 44,070,639.82

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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	\$ -	\$ -	\$ -	\$ 44,069,639.82
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 44,069,639.82
Back-up Servicing Fee and Servicing Transition	0.04% \$ 10,000.00	\$ 10,000.00	\$ -	\$ -	\$ -	\$ 44,059,639.82
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 42,972,224.99
Servicing Fee @ 4.86%	4.86% \$ 1,087,414.83	\$ 1,087,414.83	\$ -	\$ -	\$ -	\$ 42,972,224.99
Class A Monthly Interest Amount	\$ 918,333.33	\$ 918,333.33	\$ -	\$ -	\$ -	\$ 42,053,891.66
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 42,053,891.66
Class B Monthly Interest Amount	\$ 126,550.56	\$ 126,550.56	\$ -	\$ -	\$ -	\$ 41,927,341.10
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 41,927,341.10
Class C Monthly Interest Amount	\$ 70,656.25	\$ 70,656.25	\$ -	\$ -	\$ -	\$ 41,856,684.85
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 41,856,684.85
Class D Monthly Interest Amount	\$ 138,251.39	\$ 138,251.39	\$ -	\$ -	\$ -	\$ 41,718,433.46
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 41,718,433.46
Required Reserve Account Amount	\$ 3,356,218.62	\$ 3,356,218.62	\$ -	\$ -	\$ -	\$ 38,362,214.84
Regular Principal Payment Amount	\$ 17,887,206.20	\$ 17,887,206.20	\$ -	\$ -	\$ -	\$ 20,475,008.64
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,475,008.64
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,475,008.64
Residual Released to the PDA	\$ 8,471.44	\$ 8,471.44	\$ -	\$ -	\$ -	\$ 20,466,537.20
Residual Released to the Depositor	\$ 20,466,537.20	\$ 20,466,537.20	\$ -	\$ -	\$ -	\$ -
Total		\$ 44,070,639.82				

VI. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	\$ 3,356,218.62
Reserve Draw Amount	\$ 3,356,218.62
Reserve Deposit Amount	\$ 3,356,218.62
Ending Period Reserve Account Amount	\$ 3,356,218.62
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	\$ 3,356,218.62

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	\$ 17,895,677.64
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	\$ (17,895,677.64)
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)	\$ 21,180,333.05
Required Overcollateralization Amount	\$ 21,171,861.61
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	67,855	85.09%	\$286,219,942.94	85.28%
1 - 29 Days	9,908	12.42%	\$42,538,349.52	12.67%
30 - 59 Days	1,319	1.65%	\$4,594,914.45	1.37%
60 - 89 Days	644	0.81%	\$2,187,141.45	0.65%
90 + Days	22	0.03%	\$89,984.69	0.03%
	79,748		\$ 335,630,333.05	
Total Delinquent Loans	666	0.84%	2,277,126	0.68%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	29,119.09
Beginning Period Loan Principal Balance				\$335,621,861.61
Monthly Net Loss Percentage				0.10%
Monthly Net Loss Percentage for 1st Preceding Collection Period				0.00%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.00%
Three-month average Monthly Net Loss Percentage for Current Period				0.10%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				0.00%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.00%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>	
Product Type				
Unsecured Loans	22.29%	30.00%	YES	
Unsecured or Other Secured Loans	53.49%	65.00%	YES	
Risk Level				
E	2.97%	6.00%	YES	
E or D	13.49%	15.00%	YES	
E to (and including) C	43.08%	50.00%	YES	
E to (and including) B	69.95%	75.00%	YES	
E to (and including) A	86.63%	90.00%	YES	
E to (and including) P	93.49%	95.00%	YES	
No Risk Level	0.27%	2.00%	YES	
Customer State				
Top 3 States	26.76%	40.00%	YES	
Any state (except for the top 3)	6.41%	15.00%	YES	
Original Term				
Original Term > 60 months	1.73%	6.00%	YES	
Weighted Avg. Coupon (WAC)	27.92%	21.50%	YES	
Weighted Average Loan Remaining Term	38.61	42.00	YES	
Coupon				
Coupon below 10%	0.12%	7.5%	YES	
Original Balance				
Original Balance > \$25,000	0.75%	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	\$	-	\$ 67,124,372.32	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