

OneMain Financial Issuance Trust 2015-3

MONTHLY SERVICER REPORT

| | | |
|--------------------------|--|------------|
| COLLECTION PERIOD | | |
| Beginning Date | | 11/1/2015 |
| Ending Date | | 11/30/2015 |
| Payment Date | | 12/18/2015 |
| Transaction Month | | 2 |
| 30/360 Days | | 30 |

Original Deal Parameters

| | | | | |
|----------------------------------|---------------------|---------------------------|----------------------|-----------------------------|
| Initial Cut-Off Date: | 9/29/2015 | | | |
| Closing Date: | 9/29/2015 | | | |
| | Dollars | No of Loans | WAC | WALRT |
| Initial Loan Principal Balance: | \$ 329,247,998.78 | 50,418 | 25.98% | 46 |
| | Note Balance | % of Loan Prin Bal | Interest Rate | Stated Maturity Date |
| Class A Notes | \$ 209,740,000.00 | 63.70% | 3.63% | 11/18/2028 |
| Class B Notes | \$ 26,630,000.00 | 8.09% | 4.16% | 11/18/2028 |
| Class C Notes | \$ 26,620,000.00 | 8.09% | 5.82% | 11/18/2028 |
| Class D Notes | \$ 29,870,000.00 | 9.07% | 6.94% | 11/18/2028 |
| Aggregate Note Principal Balance | \$ 292,860,000.00 | 88.95% | | |
| Overcollateralization Amount | \$ 36,387,998.78 | 11.05% | | |
| Initial Loan Principal Balance: | \$ 329,247,998.78 | 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 | \$ 209,740,000.00 | 1.00000 | 3.63% | \$ 209,740,000.00 | 1.00000 | 3.63% | \$ - |
| Class B Notes | \$ 26,630,000.00 | 1.00000 | 4.16% | \$ 26,630,000.00 | 1.00000 | 4.16% | \$ - |
| Class C Notes | \$ 26,620,000.00 | 1.00000 | 5.82% | \$ 26,620,000.00 | 1.00000 | 5.82% | \$ - |
| Class D Notes | \$ 29,870,000.00 | 1.00000 | 6.94% | \$ 29,870,000.00 | 1.00000 | 6.94% | \$ - |
| Aggregate Note Principal Balance | \$ 292,860,000.00 | 1.00000 | | \$ 292,860,000.00 | 1.00000 | | \$ - |
| Pool Information | | | | | | | |
| Weighted Avg. Coupon (WAC) | 25.97% | | | 25.95% | | | |
| Weighted Avg. Loan Remaining Term (WALRT) | 46 | | | 46 | | | |
| Loan Action Date Aggregate Principal Balance | \$ 329,910,987.86 | | | \$ 330,124,762.46 | | | |
| Number of Loans | 49,972 | | | 49,528 | | | |

Loan Action Date Aggregate Principal Balance

| | |
|--|--------------------|
| Beginning Loan Action Date Aggregate Principal Balance | \$ 329,910,987.86 |
| Loan Principal Balance Reductions | \$ (7,823,234.66) |
| Charge-Offs | \$ (294,322.71) |
| Terminated Loans | \$ (14,859,780.02) |
| Renewal Loans | \$ 21,665,797.56 |
| Other Customer Charges Net Increase/Decrease | \$ 20,281.33 |
| Additional Loan Purchases | \$ 1,505,033.10 |
| De-designated previously Excluded Loans | \$ - |
| Excluded Loans | \$ - |
| Repurchased Loans | \$ - |
| Reassigned Loans | \$ - |
| Ending Loan Action Date Aggregate Principal Balance | \$ 330,124,762.46 |

Collections

| | |
|---|------------------|
| Principal and Interest Collections on Loans | \$ 14,673,008.67 |
| Repurchase Proceeds related to Principal | \$ - |
| Collection of Fees and other Misc. Charges | \$ 103,783.59 |
| Recoveries/Liquidation Proceeds | \$ 19,423.09 |
| Total Loan Collections | \$ 14,796,215.35 |
| Collection Account Interest | \$ 1,960.47 |
| Principal Distribution Account Interest | \$ - |
| Reserve Account Interest | \$ 390.60 |
| Reserve Draw Amount | \$ 3,246,861.11 |
| Total Collections | \$ 18,045,427.53 |

| <u>Distributions</u> | | | | | | |
|--|-------------------------|-------------------------|-------------|---------------------|---------------------------|---------------|
| | Amount | Amount Paid | Shortfall | Carryover Shortfall | Remaining Available Funds | |
| Indenture Trustee/Account Bank/Note Registrar/Owner | | | | | | |
| Trustee/Back-up Servicer(expenses)/Depositor Loan | | | | | | |
| Trustee/Issuer Loan Trustee | \$ 2,878.89 | \$ 2,878.89 | \$ - | \$ - | | 18,042,548.64 |
| Indemnification Amounts up to Indemnity Cap | \$ - | \$ - | \$ - | \$ - | | 18,042,548.64 |
| Back-Up Servicer Fees and Servicing Transition costs | \$ 10,936.60 | \$ 10,936.60 | \$ - | \$ - | | 18,031,612.04 |
| Servicing Fee | \$ 1,268,645.61 | \$ 1,268,645.61 | \$ - | \$ - | | 16,762,966.43 |
| Class A Monthly Interest Amount | \$ 634,463.50 | \$ 634,463.50 | \$ - | \$ - | | 16,128,502.93 |
| First Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | | 16,128,502.93 |
| Class B Monthly Interest Amount | \$ 92,317.33 | \$ 92,317.33 | \$ - | \$ - | | 16,036,185.60 |
| Second Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | | 16,036,185.60 |
| Class C Monthly Interest Amount | \$ 129,107.00 | \$ 129,107.00 | \$ - | \$ - | | 15,907,078.60 |
| Third Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | | 15,907,078.60 |
| Class D Monthly Interest Amount | \$ 172,748.17 | \$ 172,748.17 | \$ - | \$ - | | 15,734,330.43 |
| Fourth Priority Principal Payment | \$ - | \$ - | \$ - | \$ - | | 15,734,330.43 |
| Required Reserve Amount | \$ 3,246,861.11 | \$ 3,246,861.11 | \$ - | \$ - | | 12,487,469.32 |
| Regular Principal Payment Amount | \$ - | \$ - | \$ - | \$ - | | 12,487,469.32 |
| Additional Transaction Fees | \$ - | \$ - | \$ - | \$ - | | 12,487,469.32 |
| Unpaid Indemnification Amounts | \$ - | \$ - | \$ - | \$ - | | 12,487,469.32 |
| Residual released to Principal Distribution Account | \$ 8,311,050.64 | \$ 8,311,050.64 | \$ - | \$ - | | 4,176,418.68 |
| Residual released to Depositor | \$ 4,176,418.68 | \$ 4,176,418.68 | \$ - | \$ - | | - |
| Total | \$ 18,045,427.53 | \$ 18,045,427.53 | \$ - | \$ - | | - |

| <u>Reserve Account</u> | |
|---|------------------------|
| Beginning Period Reserve Account Amount | \$ 3,246,861.11 |
| Reserve Draw Amount | \$ (3,246,861.11) |
| Reserve Deposit Amount | \$ 3,246,861.11 |
| Ending Period Reserve Account Amount | <u>\$ 3,246,861.11</u> |
| Change in Reserve Account Balance | \$ - |
| Required Reserve Account Amount | \$ 3,246,861.11 |

| <u>Principal Distribution Account</u> | |
|---|-------------------|
| | Amount |
| Beginning Period Principal Distribution Account Amount | \$ - |
| Principal Distribution Draw Amount | \$ - |
| Ending Principal Distribution Account Amount Prior to Payment Waterfall | <u>\$ -</u> |
| Principal distribution Deposit Amount | \$ 8,311,050.64 |
| 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 | \$ (8,311,050.64) |
| Ending Period Principal Distribution Account Amount | <u>\$ -</u> |
| Change in Principal Distribution Account Amount | \$ - |

| <u>Overcollateralization</u> | |
|--|-------------------|
| Loan Action Date Aggregate Principal Balance | \$ 330,124,762.46 |
| Amounts on Deposit in the Principal Distribution Account | \$ - |
| Aggregate Note Principal Balance | \$ 292,860,000.00 |
| Total Overcollateralization Amount | \$ 37,264,762.46 |
| Required Overcollateralization Amount | \$ 31,826,111.27 |
| Overcollateralization Event: | No |

Delinquency

| | Loan Principal Balance | % of Loan Principal Balance | # of Loans | % of # of Loans |
|---------------------------------|------------------------|-----------------------------|------------|-----------------|
| Current | \$ 320,377,834.44 | 97.05% | 48,066 | 97.05% |
| One Payment Past Due | \$ 4,314,663.45 | 1.31% | 653 | 1.32% |
| Two Payments Past Due | \$ 3,066,095.85 | 0.93% | 459 | 0.93% |
| Three Payments Past Due | \$ 2,343,690.63 | 0.71% | 348 | 0.70% |
| Four thru Six Payments Past Due | \$ 22,478.09 | 0.01% | 2 | 0.00% |
| Seven or More Payments Past Due | | | | |
| Total | \$ 330,124,762.46 | 100% | 49,528 | 100.00% |

Charged-Off Loans

| | |
|---|-------------------|
| Beginning Adjusted Loan Principal Balance | \$ 328,098,002.08 |
| Charged-Off Loans | \$ (294,322.71) |
| Recoveries | \$ 19,423.09 |
| Net Charged-Off Loans | \$ (274,899.62) |

| | |
|--|-------|
| Monthly Net Loss percentage Annualized | 1.01% |
| Monthly Net Loss percentage annualized for 1st Preceding Collection Period | 0.49% |
| Monthly Net Loss percentage annualized for 2nd Preceding Collection Period | N/A |
| Three (3) Month Average Monthly Net Loss Percentage | N/A |

Reinvestment Criteria Events

| | Amount | % | Trigger Level | Compliance |
|---|-------------------|--------|------------------|------------|
| OneMain Risk Level Range | | | | |
| Custom Score Range | | | | |
| No Custom Scores | \$ - | 0.00% | 1.00% | Yes |
| AOT's and No Custom Scores | \$ 17,205,223.09 | 5.21% | 12.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-159 | \$ 18,156,678.41 | 5.50% | 13.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-179 | \$ 22,159,249.70 | 6.71% | 16.0% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-199 | \$ 45,367,258.84 | 13.74% | 28.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-219 | \$ 127,190,180.62 | 38.53% | 57.5% | Yes |
| AOT's and No Custom Scores and Custom Scores 0-239 | \$ 242,320,284.37 | 73.40% | 90.0% | Yes |
| Loan Current Deferral Limitation | \$ 9,174,902.03 | 2.78% | 10.00% | Yes |
| Origination State Concentration | | | | |
| Top Origination State | \$ 33,087,480.14 | 10.0% | 15.0% | Yes |
| Top three (3) Origination States | \$ 83,315,914.19 | 25.2% | 40.0% | Yes |
| Weighted Average Coupon | 25.95% | | 23.00% | Yes |
| Weighted Average Loan Remaining Term | 46 | | 49 | Yes |
| | Amount | | Trigger Level | Compliance |
| | \$ 37,264,762.46 | | \$ 31,826,111.27 | |
| Overcollateralization Event: | No | | | Yes |
| Reinvestment Criteria Event | No | | | Yes |
| Reinvestment Criteria Event for 1st Preceding Collection Period | No | | | Yes |
| Reinvestment Criteria Event for 2nd Preceding Collection Period | No | | | Yes |

Amortization Events

| | Amount | Trigger Level | Amortization Event |
|---|--------|---------------|--------------------|
| Monthly Net Loss percentages Annualized | N/A | 17.00% | N/A |
| 3 Consecutive Month Reinvestment Criteria Event | | | No |
| Servicer Default | | | No |

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MONTHLY SERVICER REPORT

COLLECTION PERIOD

Beginning Date
Ending Date
Payment Date
Transaction Month
30/360 Days

11/1/2015
11/30/2015
12/18/2015
2
30

Servicer Certification

By: 
Title: Executive Vice President & Treasurer