

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

<b>Collection Period</b>	
Beginning Date	8/1/2019
Ending Date	8/31/2019
Payment Date	9/25/2019
Transaction Month	4
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date: April 30, 2019  
 Closing Date: June 4, 2019

Initial Loan Principal Balance:	<u>Dollars</u> 938,728,133.74	<u>No of Loans</u> 133,088	<u>WAC</u> 18.22%	
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	849,548,000.00	90.50%	3.20%	May 27, 2036
Class B Notes	70,405,000.00	7.50%	3.58%	May 27, 2036
Class C Notes	18,775,000.00	2.00%	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	787,861,871.77	0.9273895	769,431,664.98	0.9056953	18,430,206.79
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	877,041,871.77	0.9342875	858,611,664.98	0.9146544	-

  

<b>Pool Information</b>	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.20%
Loan Principal Balance:	884,551,696.84	866,121,490.05
Number of Loans	116,652	114,744

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	884,551,696.84
Collections (scheduled loan payments and prepayments)	(19,656,720.50)
Charged-Off Loans	(3,418,222.76)
Draws on Revolving Loans	4,411,546.18
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	233,190.29
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>866,121,490.05</u>

**IV. AVAILABLE FUNDS**

Principal:	
Principal Collections	19,656,720.50
Draws on Revolving Loans	(4,411,546.18)
Recoveries/Liquidation Proceeds	49,967.09
Total Principal Collections	<u>15,295,141.41</u>
Interest:	
Interest Collections	13,493,935.09
Total Interest Collections	<u>13,493,935.09</u>
Collection Account Interest	61,018.36
Principal Distribution Account Interest	-
Advance Reserve Account Interest	9,047.62
Reserve Account Interest	7,343.78
Advance Reserve Draw Amount	
Reserve Account	4,414,854.70
Principal Distribution Account Draw Amount	-
Total Gross Collections	33,281,340.96
Servicer Collection Charges	(513,310.53)
Total Net Collections	<u>32,768,030.43</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	-	-	32,765,030.43
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	18,428.16	18,428.16	-	-	32,746,602.27
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,197,830.42	1,197,830.42	-	-	31,548,771.85
(iv) Administration Fee	1,666.67	1,666.67	-	-	31,547,105.18
(v) Advance Reserve Shortfall Amount	-	-	-	-	31,547,105.18
(vi) Class A Monthly Interest Amount	2,100,964.99	2,100,964.99	-	-	29,446,140.19
(vii) First Priority Principal Payment	-	-	-	-	29,446,140.19
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	29,236,098.61
(ix) Second Priority Principal Payment	-	-	-	-	29,236,098.61
(x) Class B Subordinated Interest Amount	-	-	-	-	29,236,098.61
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	29,156,930.69
(xii) Third Priority Principal Payment	10,920,381.72	10,920,381.72	-	-	18,236,548.97
(xiii) Class C Subordinated Interest Amount	-	-	-	-	18,236,548.97
(xiv) Required Reserve Account Amount	4,330,607.45	4,330,607.45	-	-	13,905,941.52
(xv) Regular Principal Payment Amount	7,509,825.07	7,509,825.07	-	-	6,396,116.45
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	6,396,116.45
(xvii) Co-Issuers Obligations	-	-	-	-	6,396,116.45
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,396,116.45	6,396,116.45	-	-	0.00
Total		32,768,030.43	-	-	0.00

**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	4,422,758.48
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,330,607.45
Change in Reserve Account Balance	(92,151.03)
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	4,330,607.45

**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	18,430,206.79
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	18,430,206.79
Change in Principal Distribution Account Amount	18,430,206.79

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	7,509,825.07
Actual Overcollateralization Amount	7,509,825.07
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)	102,354	89.20%	745,934,193.23	86.12%
One Payment Past Due (1 - 29 Days)	7,302	6.36%	71,494,567.98	8.25%
Two Payments Past Due (30 - 59 Days)	1,987	1.73%	19,162,165.38	2.21%
Three Payments Past Due (60 - 89 Days)	1,201	1.05%	11,998,403.99	1.39%
Four or Greater Payments Past Due (90+ Days)	1,900	1.66%	17,532,159.47	2.02%
	<u>114,744</u>	<u>100%</u>	<u>866,121,490.05</u>	<u>100%</u>
Total Delinquent Loans	5,088	4.43%	48,692,728.84	5.62%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,368,255.67
Beginning Period Loan Principal Balance				884,551,696.84
Cumulative Net Loss Percentage				1.43%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	601,055,997.72	20.76%	588,696,582.50	20.74%
PUL Closed-End	310,605.12	17.94%	305,330.09	17.27%
PHL Revolving	134,356,495.45	14.34%	132,336,881.42	14.35%
PHL Closed-End	148,828,598.55	11.32%	144,782,696.04	11.29%

**SERVICER CERTIFICATION**

Springleaf Finance, Corp.

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

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