

OneMain Financial Issuance Trust 2015-2

**MONTHLY SERVICER REPORT**

<b>COLLECTION PERIOD</b>		7/1/2016
Beginning Date		7/31/2016
Ending Date		8/18/2016
Payment Date		14
Transaction Month		30
30/360 Days		

Original Deal Parameters

Initial Cut-Off Date:	5/18/2015			
Closing Date:	5/21/2015			
	Dollars	No of Loans	WAC	WALRT
Initial Loan Principal Balance:	\$ 1,345,764,413.56	209,054	25.87%	46
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
Class A Notes	\$ 900,530,000.00	66.92%	2.57%	7/18/2025
Class B Notes	\$ 123,660,000.00	9.19%	3.10%	7/18/2025
Class C Notes	\$ 104,840,000.00	7.79%	4.32%	7/18/2025
Class D Notes	\$ 120,970,000.00	8.99%	5.64%	7/18/2025
Aggregate Note Principal Balance	\$ 1,250,000,000.00	92.88%		
Overcollateralization Amount	\$ 95,764,413.56	7.12%		
Initial Loan Principal Balance:	\$ 1,345,764,413.56	100.00%		

Note and Loan Action Date Aggregate Principal Balance Information

	Beginning of Period			End of Period			Change
	Note Balance	Note Factor	Interest Rate	Note Balance	Note Factor	Interest Rate	
Class A Notes	\$ 900,530,000.00	1.00000	2.57%	\$ 900,530,000.00	1.00000	2.57%	\$ -
Class B Notes	\$ 123,660,000.00	1.00000	3.10%	\$ 123,660,000.00	1.00000	3.10%	\$ -
Class C Notes	\$ 104,840,000.00	1.00000	4.32%	\$ 104,840,000.00	1.00000	4.32%	\$ -
Class D Notes	\$ 120,970,000.00	1.00000	5.64%	\$ 120,970,000.00	1.00000	5.64%	\$ -
Aggregate Note Principal Balance	\$ 1,250,000,000.00	1.00000		\$ 1,250,000,000.00	1.00000		\$ -
<b>Pool Information</b>							
Weighted Avg. Coupon (WAC)	25.74%			25.75%			
Weighted Avg. Loan Remaining Term (WALRT)	45			45			
Loan Action Date Aggregate Principal Balance	\$ 1,349,520,351.69			\$ 1,348,386,002.48			
Number of Loans	197,925			197,044			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 1,349,520,351.69
Loan Principal Balance Reductions	\$ (32,459,842.49)
Charge-Offs	\$ (9,073,647.78)
Terminated Loans	\$ (26,382,903.40)
Renewal Loans	\$ 38,378,643.74
Other Customer Charges Net Increase/Decrease	\$ 62,345.74
Additional Loan Purchases	\$ 28,440,800.39
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (99,745.41)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,348,386,002.48

Collections

Principal and Interest Collections on Loans	\$ 60,089,139.18
Repurchase Proceeds related to Principal	\$ 99,745.41
Collection of Fees and other Misc. Charges	\$ 490,563.35
Recoveries/Liquidation Proceeds	\$ 500,132.35
Total Loan Collections	\$ 61,179,580.29
Collection Account Interest	\$ 18,823.70
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 4,018.18
Reserve Draw Amount	\$ 13,440,861.12
Total Collections	\$ 74,643,283.29

**Distributions**

	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	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 74,642,283.29
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ 74,642,283.29
Back-Up Servicer Fees and Servicing Transition costs	\$ 44,053.99	\$ 44,053.99	\$ -	\$ -	\$ 74,598,229.30
Servicing Fee	\$ 5,110,263.39	\$ 5,110,263.39	\$ -	\$ -	\$ 69,487,965.91
Class A Monthly Interest Amount	\$ 1,928,635.08	\$ 1,928,635.08	\$ -	\$ -	\$ 67,559,330.83
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 67,559,330.83
Class B Monthly Interest Amount	\$ 319,455.00	\$ 319,455.00	\$ -	\$ -	\$ 67,239,875.83
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 67,239,875.83
Class C Monthly Interest Amount	\$ 377,424.00	\$ 377,424.00	\$ -	\$ -	\$ 66,862,451.83
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 66,862,451.83
Class D Monthly Interest Amount	\$ 568,559.00	\$ 568,559.00	\$ -	\$ -	\$ 66,293,892.83
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 66,293,892.83
Required Reserve Amount	\$ 13,440,861.12	\$ 13,440,861.12	\$ -	\$ -	\$ 52,853,031.71
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ 52,853,031.71
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 52,853,031.71
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ 52,853,031.71
Residual released to Principal Distribution Account	\$ 40,436,540.73	\$ 40,436,540.73	\$ -	\$ -	\$ 12,416,490.98
Residual released to Depositor	\$ 12,416,490.98	\$ 12,416,490.98	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ 74,643,283.29</b>	<b>\$ 74,643,283.29</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**Reserve Account**

Beginning Period Reserve Account Amount	\$ 13,440,861.12
Reserve Draw Amount	\$ (13,440,861.12)
Reserve Deposit Amount	\$ 13,440,861.12
Ending Period Reserve Account Amount	<u>\$ 13,440,861.12</u>
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount	\$ 13,440,861.12

**Principal Distribution Account**

	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	\$ 40,436,540.73
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	\$ -
Ending Period Principal Distribution Account Amount	<u>\$ (40,436,540.73)</u>
Change in Principal Distribution Account Amount	\$ -

**Overcollateralization**

Loan Action Date Aggregate Principal Balance	\$ 1,348,386,002.48
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	<u>\$ 1,260,000,000.00</u>
Total Overcollateralization Amount	\$ 98,386,002.48
Required Overcollateralization Amount	\$ 94,086,112.48
Overcollateralization Event:	No

**Delinquency**

	% of Loan Principal		# of Loans	% of # of Loans
	Loan Principal Balance	Balance		
Current	\$ 1,288,397,446.34	95.55%	188,271	95.56%
One Payment Past Due	\$ 17,017,690.43	1.26%	2,580	1.31%
Two Payments Past Due	\$ 12,646,801.20	0.94%	1,842	0.93%
Three Payments Past Due	\$ 11,771,681.16	0.87%	1,664	0.84%
Four thru Six Payments Past Due	\$ 18,522,125.02	1.37%	2,683	1.36%
Seven or More Payments Past Due	\$ 30,268.33	0.00%	4	0.00%
Total	\$ 1,348,386,002.48	100%	197,044	100.00%

**Charged-Off Loans**

Beginning Adjusted Loan Principal Balance	\$ 1,321,619,841.01
Charged-Off Loans	\$ (9,073,647.78)
Recoveries	\$ 500,132.35
Net Charged-Off Loans	\$ (8,573,515.43)

Monthly Net Loss percentage Annualized	7.78%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period	6.73%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period	8.43%
Three (3) Month Average Monthly Net Loss Percentage	7.65%

**Reinvestment Criteria Events**

	Amount	%	Trigger Level	Compliance
<b>OneMain Risk Level Range</b>				
Custom Score Range				
No Custom Scores	\$ 65,257.17	0.00%	1.00%	Yes
AOT's and No Custom Scores	\$ 78,241,489.82	5.80%	10.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 85,469,733.15	6.34%	10.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 106,393,303.72	7.89%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 202,436,449.87	15.01%	25.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 536,073,339.71	39.76%	55.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 998,658,220.33	74.06%	87.5%	Yes
Loan Current Deferral Limitation	\$ 28,857,096.63	2.14%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 132,167,530.03	9.8%	15.0%	Yes
Top three (3) Origination States	\$ 338,964,738.91	25.1%	40.0%	Yes
Weighted Average Coupon	25.75%		23.00%	Yes
Weighted Average Loan Remaining Term	45		49	Yes
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
	\$ 98,386,002.48		\$ 94,086,112.48	
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	7.65%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Transaction Month	30
30/360 Days	

Servicer Certification

By:   
Authorized Signatory  
Brandon Everett