

SpringCastle Funding Asset-Backed Notes 2014-A
Monthly Servicer Report

Collection Period	
Beginning Date	2/1/2016
Ending Date	2/29/2016
Payment Date	3/25/2016
Transaction Month	17
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date:	August 31, 2014
Closing Date:	October 3, 2014
	Dollars No of Loans WAC
Initial Loan Principal Balance:	2,737,242,150.82 295,633 18.085%
	Note Balance % of Loan Prin Bal Interest Rate Stated Maturity Date
Class A Notes	1,601,280,000.00 58.50% 2.700% May 25, 2023
Class B Notes	427,000,000.00 15.60% 4.610% October 25, 2027
Class C Notes	331,200,000.00 12.10% 5.590% October 25, 2033
Class D Notes	199,810,000.00 7.30% 6.820% April 25, 2034
Class E Notes	61,580,000.00 2.25% 6.820%
Aggregate Note Principal Balance	2,620,870,000.00 95.75%
Overcollateralization Amount	116,372,150.82 4.25%
Initial Loan Principal Balance:	2,737,242,150.82 100.00%

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	889,067,703.24	0.5552231	850,200,257.95	0.5309504	38,867,445.29
Class B Notes	427,000,000.00	1.0000000	427,000,000.00	1.0000000	-
Class C Notes	331,200,000.00	1.0000000	331,200,000.00	1.0000000	-
Class D Notes	199,810,000.00	1.0000000	199,810,000.00	1.0000000	-
Class E Notes	61,580,000.00	1.0000000	61,580,000.00	1.0000000	-
Aggregate Note Principal Balance	1,908,657,703.24	0.7282535	1,869,790,257.95	0.7134235	-
Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>			
Weighted Avg. Coupon (WAC)	18.28%	18.28%			
Loan Principal Balance:	2,025,029,854.06	1,986,162,408.77			
Number of Loans	229,203	225,753			
Performing Balance	1,873,091,513	1,846,549,071			
Advance Rate Cap	936,545,757	923,274,535			

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	2,025,029,854.06
Principal Collections (Scheduled Principal and Prepayments)	(34,287,043.39)
Charged-Off Loans	(9,963,026.41)
Draws on Revolving Loans	4,344,506.81
Other Customer Charges Net Increase / (Decrease)	1,038,117.70
Ending Loan Principal Balance Prior to Payment Waterfall	1,986,162,408.77
Reassigned Loans	-
Ending Loan Principal Balance	1,986,162,408.77

IV. COLLECTIONS

Principal:	
Principal Collections	34,287,043.39
Draws on Revolving Loans	(4,344,506.81)
Recoveries/Liquidation Proceeds	1,248,113.21
Total Principal Collections	31,190,649.79
Interest:	
Interest Collections	29,525,938.89
Total Interest Collections	29,525,938.89
Collection Account Interest	23,465.98
Principal Distribution Account Interest	-
Advance Reserve Account Interest	1,648.77
Reserve Account Interest	3,148.98
Advance Reserve Draw Amount	-
Reserve Account	10,125,149.27
Principal Distribution Account Draw Amount	-
Total Collections	70,870,001.68
Total Gross Collections	70,870,001.68
Collections Retained by Servicer	1,251,902.83
Total Net Collections	69,618,098.85

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
1 Indenture Trustee/Note Registrar/Back-up Servicer Expense/ Loan Trustee/ Custodial Fee	3,291.67	3,291.67	-	-	69,614,807.18
2 Back-up Servicing Fee and Servicing Transition Costs 0.025%	42,188.12	42,188.12	-	-	69,572,619.06
3 Servicing Fee/ Administration Fee 2.25%	3,798,597.64	3,798,597.64	-	-	65,774,021.42
4 Fund the Advance Reserve Account	-	-	-	-	65,774,021.42
5 Class A Monthly Interest Amount	2,000,402.33	2,000,402.33	-	-	63,773,619.08
6 First Priority Principal Payment	-	-	-	-	63,773,619.08
7 Class B Monthly Senior Interest Amount	1,640,391.67	1,640,391.67	-	-	62,133,227.42
8 Second Priority Principal Payment	-	-	-	-	62,133,227.42
9 Class B Subordinate Interest Amount	-	-	-	-	62,133,227.42
10 Class C Monthly Interest Amount	1,542,840.00	1,542,840.00	-	-	60,590,387.42
11 Third Priority Principal Payment	-	-	-	-	60,590,387.42
12 Class C Subordinate Interest Amount	-	-	-	-	60,590,387.42
13 Class D Monthly Senior Interest Amount	1,135,586.83	1,135,586.83	-	-	59,454,800.58
14 Fourth Priority Principal Payment	-	-	-	-	59,454,800.58
15 Class D Subordinate Interest Amount	-	-	-	-	59,454,800.58
16 Class E Monthly Interest Amount	349,979.67	349,979.67	-	-	59,104,820.91
17 Fifth Priority Principal Payment	-	-	-	-	59,104,820.91
18 Class E Subordinate Interest Amount	-	-	-	-	59,104,820.91
19 Fund the Reserve Account	9,930,812.04	9,930,812.04	-	-	49,174,008.87
20 Regular Principal Payment Amount	38,867,445.29	38,867,445.29	-	-	10,306,563.58
21 Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	10,306,563.58
22 Co-Issuers Obligations	-	-	-	-	10,306,563.58
23 To Allocation (SLFS) Agent-payment to Co-Issuers	10,306,563.58	10,306,563.58	-	-	
Total		69,618,098.85			

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	10,125,149.27
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	9,930,812.04
Change in Reserve Account Balance	(194,337.23)
Required Reserve Account Amount equal to the greater of .5% aggregate Loan Principal Balance and .15% of the aggregate Loan Principal Balance as of the cut-Off Date	9,930,812.04

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	38,867,445.29
Class B Noteholders	-
Class C Noteholders	-
Class D Noteholders	-
Class E Noteholders	-
Ending Period Principal Distribution Account Amount	38,867,445.29
Change in Principal Distribution Account Amount	38,867,445.29

IX. OVERCOLLATERALIZATION

Required Overcollateralization Amount	116,372,150.82
Total Overcollateralization Amount	116,372,150.82

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X. 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	194,582	86.19%	1,640,367,878.25	82.59%
1 - 29 Days	18,099	8.02%	206,181,192.74	10.38%
30 - 59 Days	5,075	2.25%	56,628,148.08	2.85%
60 - 89 Days	3,084	1.37%	33,167,596.13	1.67%
90 + Days	4,913	2.18%	49,817,593.57	2.51%
	<u>225,753</u>	<u>100.00%</u>	<u>1,986,162,408.77</u>	<u>100.00%</u>
Total Delinquent Loans	13,072	5.79%	139,613,337.78	7.03%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				8,714,913.20
Beginning Period Loan Principal Balance				2,025,029,854.06
Cumulative Net Loss Percentage				7.64%

XII. PORTFOLIO COMPOSITION

	<u>Beginning of Period</u>	<u>WAC</u>	<u>Ending of Period</u>	<u>WAC</u>
	<u>Balance</u>		<u>Balance</u>	
PUL Revolving	1,362,189,909.21	20.91%	1,335,971,845.56	20.91%
PUL Closed-End	2,480,843.26	19.23%	2,287,120.89	19.28%
PHL Revolving	246,637,708.63	14.51%	243,292,753.39	14.54%
PHL Closed-End	413,721,392.96	11.85%	404,610,688.93	11.84%

SERVICER CERTIFICATION

Springleaf Finance Corporation

By: _____

Its: _____

Name: _____