

OneMain Financial Issuance Trust 2015-3

MONTHLY SERVICER REPORT

COLLECTION PERIOD

Beginning Date	5/1/2016
Ending Date	5/31/2016
Payment Date	6/20/2016
Transaction Month	8
30/360 Days	30

Original Deal Parameters

Initial Cut-Off Date:	9/29/2015						
Closing Date:	9/29/2015						
Initial Loan Principal Balance:	\$ 329,247,998.78	No of Loans	50,418	WAC	25.98%	WALRT	46
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>			
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)	25.84%			25.79%			
Weighted Avg. Loan Remaining Term (WALRT)	45			45			
Loan Action Date Aggregate Principal Balance	\$ 329,980,709.77			\$ 330,364,669.00			
Number of Loans	49,012			48,553			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 329,980,709.77
Loan Principal Balance Reductions	\$ (7,725,677.70)
Charge-Offs	\$ (2,552,709.00)
Terminated Loans	\$ (8,525,978.79)
Renewal Loans	\$ 12,564,612.28
Other Customer Charges Net Increase/Decrease	\$ 13,964.55
Additional Loan Purchases	\$ 6,638,388.88
De-designated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (28,640.99)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 330,364,669.00

Collections

Principal and Interest Collections on Loans	\$ 14,494,670.58
Repurchase Proceeds related to Principal	\$ 28,640.99
Collection of Fees and other Misc. Charges	\$ 108,370.94
Recoveries/Liquidation Proceeds	\$ 85,747.02
Total Loan Collections	\$ 14,717,429.53
Collection Account Interest	\$ 5,394.22
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 1,134.62
Reserve Draw Amount	\$ 3,246,861.11
Total Collections	\$ 17,970,819.48

<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	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 17,969,819.48
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ 17,969,819.48
Back-Up Servicer Fees and Servicing Transition costs	\$ 10,768.59	\$ 10,768.59	\$ -	\$ -	\$ 17,959,050.89
Servicing Fee	\$ 1,249,156.99	\$ 1,249,156.99	\$ -	\$ -	\$ 16,709,893.90
Class A Monthly Interest Amount	\$ 634,463.50	\$ 634,463.50	\$ -	\$ -	\$ 16,075,430.40
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 16,075,430.40
Class B Monthly Interest Amount	\$ 92,317.33	\$ 92,317.33	\$ -	\$ -	\$ 15,983,113.07
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 15,983,113.07
Class C Monthly Interest Amount	\$ 129,107.00	\$ 129,107.00	\$ -	\$ -	\$ 15,854,006.07
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 15,854,006.07
Class D Monthly Interest Amount	\$ 172,748.17	\$ 172,748.17	\$ -	\$ -	\$ 15,681,257.90
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 15,681,257.90
Required Reserve Amount	\$ 3,246,861.11	\$ 3,246,861.11	\$ -	\$ -	\$ 12,434,396.79
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ 12,434,396.79
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 12,434,396.79
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ 12,434,396.79
Residual released to Principal Distribution Account	\$ 10,677,022.37	\$ 10,677,022.37	\$ -	\$ -	\$ 1,757,374.42
Residual released to Depositor	\$ 1,757,374.42	\$ 1,757,374.42	\$ -	\$ -	\$ -
Total	\$ 17,970,819.48	\$ 17,970,819.48	\$ -	\$ -	\$ -

<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		\$ -
Principal distribution Deposit Amount		\$ 10,677,022.37
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		\$ (10,677,022.37)
Ending Period Principal Distribution Account Amount		\$ -
Change in Principal Distribution Account Amount		\$ -

<u>Overcollateralization</u>	
Loan Action Date Aggregate Principal Balance	\$ 330,364,669.00
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	<u>\$ 292,860,000.00</u>
Total Overcollateralization Amount	\$ 37,504,669.00
Required Overcollateralization Amount	\$ 31,826,111.27
Overcollateralization Event:	No

Delinquency

	Loan Principal Balance	% of Loan Principal Balance	# of Loans	% of # of Loans
Current	\$ 316,764,042.18	95.88%	46,633	96.05%
One Payment Past Due	\$ 4,219,585.99	1.28%	599	1.23%
Two Payments Past Due	\$ 2,716,619.03	0.82%	384	0.79%
Three Payments Past Due	\$ 2,284,911.82	0.69%	319	0.66%
Four thru Six Payments Past Due	\$ 4,379,509.98	1.33%	618	1.27%
Seven or More Payments Past Due				
Total	\$ 330,364,669.00	100%	48,553	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 323,057,843.13	
Charged-Off Loans	\$ (2,552,709.00)	
Recoveries	\$ 85,747.02	
Net Charged-Off Loans	\$ (2,466,961.98)	
Monthly Net Loss percentage Annualized		9.16%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period		11.45%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period		10.80%
Three (3) Month Average Monthly Net Loss Percentage		10.47%

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	\$ 17,907,885.11	5.42%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 19,488,801.15	5.90%	13.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 24,755,121.74	7.49%	16.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 50,189,262.36	15.19%	28.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 132,199,499.91	40.02%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 245,207,185.96	74.22%	90.0%	Yes
Loan Current Deferral Limitation	\$ 5,184,579.00	1.57%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 33,714,348.70	10.2%	15.0%	Yes
Top three (3) Origination States	\$ 83,401,370.34	25.2%	40.0%	Yes
Weighted Average Coupon	25.79%		23.00%	Yes
Weighted Average Loan Remaining Term	45		49	Yes
	Amount		Trigger Level	Compliance
	\$ 37,504,669.00		\$ 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	10.47%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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30/360 Days	30

Servicer Certification

By: 

Title: Assistant Treasurer