

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	07/01/2019
End Date	07/31/2019
Payment Date	08/19/2019
Transaction Month	54
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 02, 2015
 Closing Date: February 05, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,396,628,866.55	214,805	26.08%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	899,300,000.00	64.39%	3.19%	March 18, 2026
Class B Notes	125,000,000.00	8.95%	3.85%	March 18, 2026
Class C Notes	72,920,000.00	5.22%	5.12%	March 18, 2026
Class D Notes	131,940,000.00	9.45%	6.63%	March 18, 2026
Aggregate Note Principal Balance	1,229,160,000.00	88.01%		
Overcollateralization Amount	167,468,866.55	11.99%		
Initial Loan Principal Balance:	1,396,628,866.55	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	0.00	0.00000	3.19%	0.00	0.00000	3.19%	\$ 0.00
Class B Notes	44,771,223.93	0.35817	3.85%	14,791,458.73	0.11833	3.85%	\$ 29,979,765.20
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
Class D Notes	131,940,000.00	1.00000	6.63%	131,940,000.00	1.00000	6.63%	\$ 0.00
Aggregate Note Principal Balance	249,631,223.93	0.20309		219,651,458.73	0.17870		\$ 29,979,765.20

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.44%	23.34%
Weighted Avg. Loan Remaining Term (WALRT)	31	31
Loan Action Date Aggregate Principal Balance	409,361,530.82	379,381,765.62
Number of Loans	82,510	77,776

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	409,361,530.82
Loan Principal Balance Reductions	(16,730,711.28)
Charged-Offs	(4,343,787.40)
Terminated Loans	(8,855,503.17)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(41,090.29)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(8,673.06)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>379,381,765.62</u>

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COLLECTIONS

Principal and Interest Collections on Loans	24,236,409.49
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,582,864.59)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	8,673.06
Collection of Fees and other Misc. Charges	181,113.68
Recoveries/Liquidation Proceeds	<u>796,378.87</u>
Total Loan Collections	23,639,710.51
Collection Account Interest	49,134.67
Principal Distribution Account Interest	17,479.12
Reserve Account Interest	27,455.19
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>37,622,682.56</u>

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DISTRIBUTIONS

	<u>Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Account Bank/Note Registrar/Owner Trustee/Back-up Servicer(expenses)/Depositor Loan Trustee/Issuer Loan Trustee	1,000.00	1,000.00	-	-	37,621,682.56
Indemnification Amounts up to Indemnity Cap	-	-	-	-	37,621,682.56
Back-Up Servicer Fees and Servicing Transition costs	13,645.38	13,645.38	-	-	37,608,037.18
Servicing Fee	-	-	-	-	37,608,037.18
Class A Monthly Interest Amount	-	-	-	-	37,608,037.18
First Priority Principal Payment	-	-	-	-	37,608,037.18
Class B Monthly Interest Amount	143,641.01	143,641.01	-	-	37,464,396.17
Second Priority Principal Payment	-	-	-	-	37,464,396.17
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	37,153,270.84
Third Priority Principal Payment	-	-	-	-	37,153,270.84
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	36,424,302.34
Fourth Priority Principal Payment	-	-	-	-	36,424,302.34
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	22,535,399.27
Servicer Advance Repayment	-	-	-	-	22,535,399.27
Regular Principal Payment Amount	21,124,262.03	21,124,262.03	-	-	1,411,137.24
Additional Transaction Fees	-	-	-	-	1,411,137.24
Unpaid Indemnified Amounts	-	-	-	-	1,411,137.24
Residual released to Principal Distribution Account	-	-	-	-	1,411,137.24
Residual Released to Depositor	1,411,137.24	1,411,137.24	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	37,622,682.56	37,622,682.56	-	-	

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	13,888,903.07
Reserve Draw Amount	(13,888,903.07)
Reserve Deposit Amount	13,888,903.07
Ending Period Reserve Account Amount	<u>13,888,903.07</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,888,903.07

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	8,855,503.17
Ending Principal Distribution Account Amount Prior to Payment Waterfall	8,855,503.17
Principal Distribution Deposit Amount	21,124,262.03
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(29,979,765.20)
Class C Noteholders	-
Class D Noteholders	-
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	379,381,765.62
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	219,651,458.73
Total Overcollateralization Amount	<u>159,730,306.89</u>
Required Overcollateralization Amount	159,730,306.89
Overcollateralization Event:	NO

DELINQUENCY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current (0 Days)	66,328	85.28%	316,357,198.79	83.39%
One Payment Past Due (1-29 Days)	6,958	8.95%	38,133,267.14	10.05%
Two Payments Past Due (30-59 Days)	1,464	1.88%	7,877,923.01	2.08%
Three Payments Past Due (60-89 Days)	934	1.20%	5,080,976.84	1.34%
Four thru Six Payments Past Due (90-179 Days)	2,035	2.62%	11,544,167.66	3.04%
Seven or More Payments Past Due (180+)	57	0.07%	388,232.18	0.10%
	<u>77,776</u>	<u>100.00%</u>	<u>379,381,765.62</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	409,361,530.82
Charged-Off Loans	(4,343,787.40)
Recoveries	796,378.87
Net Charged-Off Loans	<u>(3,547,408.53)</u>

Monthly Net Loss Percentage Annualized	10.40%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	9.45%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	11.39%
Three (3) Month Average Monthly Net Loss Percentage	<u>10.41%</u>

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REINVESTMENT CRITERIA EVENTS

	<u>Amount</u>	<u>%</u>	<u>Trigger Level</u>	<u>Compliance</u>
OneMain Risk Level Range - Custom Score Range				
No Custom Scores	11,373.69	0.00%	1.00%	N/A
AOT's and No Custom Scores	57,137,872.32	15.06%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	62,068,975.44	16.36%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	72,363,401.73	19.07%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	104,847,102.55	27.64%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	189,275,613.46	49.89%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	301,205,991.89	79.39%	90.00%	N/A
Loan Current Deferral Limitation	8,431,653.22	2.22%	10.00%	N/A
Origination State Concentration				
Top Origination State	33,525,611.78	8.84%	15.00%	N/A
Top three (3) Origination States	97,607,760.11	25.73%	40.00%	N/A
Weighted Average Coupon	23.34%		22.00%	N/A
Weighted Average Loan Remaining Term	31		49	N/A
Overcollateralization Event	NO			
Reinvestment Criteria Event	NO			
Reinvestment Criteria Event for 1st Preceding Collection Period	NO			
Reinvestment Criteria Event for 2nd Preceding Collection Period	NO			

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3 Monthly Net Loss percentages Annualized	10.41%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO