

SpringCastle Funding Asset-Backed Notes 2016-A
Monthly Servicer Report

Collection Period	
Beginning Date	6/1/2017
Ending Date	6/30/2017
Payment Date	7/25/2017
Transaction Month	9
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: September 30, 2016
 Closing Date: October 25, 2016

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>
Initial Loan Principal Balance:	1,741,874,389.06	204,346	18.24%

	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	1,373,470,000.00	78.85%	3.05%	November 25, 2023
Class B Notes	210,770,000.00	12.10%	4.10%	March 25, 2024
Class C-1 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class C-2 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class D-1 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Class D-2 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Aggregate Note Principal Balance	<u>1,741,870,000.00</u>	<u>100.00%</u>		
Target Overcollateralization Amount	<u>17,418,743.89</u>	<u>1.00%</u>		
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u>	<u>100.00%</u>		

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	1,094,045,630.72	0.7965559	1,063,991,741.66	0.7746742	30,053,889.06
Class B Notes	210,770,000.00	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	<u>1,462,445,630.72</u>	<u>0.8395837</u>	<u>1,432,391,741.66</u>	<u>0.8223299</u>	-

Pool Information

	<u>Beginning of Period</u>	<u>Ending of Period</u>
Weighted Avg. Coupon (WAC)	18.21%	18.20%
Loan Principal Balance:	1,479,864,374.61	1,449,810,485.55
Number of Loans	181,855	179,350

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,479,864,374.61
Collections (scheduled loan payments and prepayments)	(28,624,616.47)
Charged-Off Loans	(7,243,652.99)
Draws on Revolving Loans	5,133,953.67
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	680,426.73
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,449,810,485.55</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	28,624,616.47
Draws on Revolving Loans	(5,133,953.67)
Recoveries/Liquidation Proceeds	553,367.57
Total Principal Collections	<u>24,044,030.37</u>
Interest:	
Interest Collections	21,921,041.24
Total Interest Collections	<u>21,921,041.24</u>
Collection Account Interest	48,445.07
Principal Distribution Account Interest	-
Advance Reserve Account Interest	4,290.05
Reserve Account Interest	5,740.43
Advance Reserve Draw Amount	
Reserve Account	7,399,321.87
Principal Distribution Account Draw Amount	-
Total Gross Collections	53,422,869.03
Servicer Collection Charges	(928,764.78)
Total Net Collections	<u><u>52,494,104.25</u></u>

SpringCastle Funding Asset-Backed Notes 2016-A
Monthly Servicer Report

Collection Period	
Beginning Date	6/1/2017
Ending Date	6/30/2017
Payment Date	7/25/2017
Transaction Month	9
30/360 Days	30

V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	52,491,104.25
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	30,830.51	30,830.51	-	-	52,460,273.74
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,083,050.78	3,083,050.78	-	-	49,377,222.96
(iv) Administration Fee	1,666.67	1,666.67	-	-	49,375,556.30
(v) Advance Reserve Shortfall Amount	-	-	-	-	49,375,556.30
(vi) Class A Monthly Interest Amount	2,780,699.31	2,780,699.31	-	-	46,594,856.98
(vii) First Priority Principal Payment	-	-	-	-	46,594,856.98
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	45,874,726.15
(ix) Second Priority Principal Payment	-	-	-	-	45,874,726.15
(x) Class B Subordinated Interest Amount	-	-	-	-	45,874,726.15
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	45,689,839.30
(xii) Third Priority Principal Payment	-	-	-	-	45,689,839.30
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	45,689,839.30
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	45,504,952.44
(xv) Fourth Priority Principal Payment	-	-	-	-	45,504,952.44
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	45,504,952.44
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	45,314,482.86
(xviii) Fifth Priority Principal Payment	-	-	-	-	45,314,482.86
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	45,314,482.86
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	45,124,013.28
(xxi) Sixth Priority Principal Payment	12,635,145.17	12,635,145.17	-	-	32,488,868.11
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	32,488,868.11
(xxiii) Required Reserve Account Amount	7,249,052.43	7,249,052.43	-	-	25,239,815.68
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,821,071.79
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,821,071.79
(xxvi) Co-Issuers Obligations	-	-	-	-	7,821,071.79
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,821,071.79	7,821,071.79	-	-	(0.00)
Total	-	52,494,104.25	-	-	(0.00)

VI. ADVANCE RESERVE ACCOUNT

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.35
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

VII. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	7,399,321.87
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	7,249,052.43
Change in Reserve Account Balance	(150,269.44)
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	7,249,052.43

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	30,053,889.06
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	30,053,889.06
Change in Principal Distribution Account Amount	30,053,889.06

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
Shortfall	(0.00)

SpringCastle Funding Asset-Backed Notes 2016-A
Monthly Servicer Report

Collection Period	
Beginning Date	6/1/2017
Ending Date	6/30/2017
Payment Date	7/25/2017
Transaction Month	9
30/360 Days	30

X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	156,591	87.31%	1,204,940,693.87	83.11%
1 - 29 Days	12,885	7.18%	141,924,631.23	9.79%
30 - 59 Days	4,173	2.33%	45,371,489.27	3.13%
60 - 89 Days	2,258	1.26%	23,720,890.92	1.64%
90 + Days	3,443	1.92%	33,852,780.26	2.33%
	<u>179,350</u>	<u>100.00%</u>	<u>1,449,810,485.55</u>	<u>100.00%</u>
Total Delinquent Loans	9,874	5.51%	102,945,160.45	7.10%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				6,690,285.42
Beginning Period Loan Principal Balance				1,479,864,374.61
Cumulative Net Loss Percentage				4.16%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	993,816,521.54	20.90%	973,637,445.72	20.89%
PUL Closed-End	871,222.54	18.67%	832,643.13	18.81%
PHL Revolving	195,648,279.96	14.45%	192,532,146.43	14.45%
PHL Closed-End	289,528,350.57	11.52%	282,808,250.27	11.51%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____