

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	05/01/2019
End Date	05/31/2019
Payment Date	06/18/2019
Transaction Month	52
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	109,912,914.51	0.87930	3.85%	74,086,045.09	0.59269	3.85%	\$ 35,826,869.42
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	314,772,914.51	0.25609		278,946,045.09	0.22694		\$ 35,826,869.42

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.67%	23.55%
Weighted Avg. Loan Remaining Term (WALRT)	32	32
Loan Action Date Aggregate Principal Balance	474,503,221.40	438,676,351.98
Number of Loans	92,258	86,949

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	474,503,221.40
Loan Principal Balance Reductions	(18,921,339.91)
Charged-Offs	(5,454,347.79)
Terminated Loans	(11,402,681.80)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(41,537.28)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(6,962.64)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>438,676,351.98</u>

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COLLECTIONS

Principal and Interest Collections on Loans	27,905,104.97
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,834,745.79)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	6,962.64
Collection of Fees and other Misc. Charges	195,734.24
Recoveries/Liquidation Proceeds	<u>952,035.10</u>
Total Loan Collections	27,225,091.16
Collection Account Interest	56,682.44
Principal Distribution Account Interest	21,128.74
Reserve Account Interest	25,499.80
Reserve Draw Amount	<u>13,888,903.07</u>
Total Collections	<u>41,217,305.21</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	-	-	41,216,305.21
Indemnification Amounts up to Indemnity Cap	-	-	-	-	41,216,305.21
Back-Up Servicer Fees and Servicing Transition costs	15,816.77	15,816.77	-	-	41,200,488.44
Servicing Fee	-	-	-	-	41,200,488.44
Class A Monthly Interest Amount	-	-	-	-	41,200,488.44
First Priority Principal Payment	-	-	-	-	41,200,488.44
Class B Monthly Interest Amount	352,637.27	352,637.27	-	-	40,847,851.17
Second Priority Principal Payment	-	-	-	-	40,847,851.17
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	40,536,725.84
Third Priority Principal Payment	-	-	-	-	40,536,725.84
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	39,807,757.34
Fourth Priority Principal Payment	-	-	-	-	39,807,757.34
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	25,918,854.27
Servicer Advance Repayment	-	-	-	-	25,918,854.27
Regular Principal Payment Amount	24,424,187.62	24,424,187.62	-	-	1,494,666.65
Additional Transaction Fees	-	-	-	-	1,494,666.65
Unpaid Indemnified Amounts	-	-	-	-	1,494,666.65
Residual released to Principal Distribution Account	-	-	-	-	1,494,666.65
Residual Released to Depositor	1,494,666.65	1,494,666.65	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	41,217,305.21	41,217,305.21	-	-	

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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	11,402,681.80
Ending Principal Distribution Account Amount Prior to Payment Waterfall	11,402,681.80
Principal Distribution Deposit Amount	24,424,187.62
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(35,826,869.42)
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	438,676,351.98
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	278,946,045.09
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)	75,217	86.51%	372,299,220.83	84.87%
One Payment Past Due (1-29 Days)	7,114	8.18%	40,059,770.61	9.13%
Two Payments Past Due (30-59 Days)	1,451	1.67%	7,909,758.42	1.80%
Three Payments Past Due (60-89 Days)	828	0.95%	4,530,952.78	1.03%
Four thru Six Payments Past Due (90-179 Days)	2,288	2.63%	13,530,835.52	3.08%
Seven or More Payments Past Due (180+)	51	0.06%	345,813.82	0.08%
	<u>86,949</u>	<u>100.00%</u>	<u>438,676,351.98</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	474,503,221.40
Charged-Off Loans	(5,454,347.79)
Recoveries	952,035.10
Net Charged-Off Loans	<u>(4,502,312.69)</u>

Monthly Net Loss Percentage Annualized	11.39%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.92%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	11.52%
Three (3) Month Average Monthly Net Loss Percentage	<u>11.28%</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	11,764.76	0.00%	1.00%	N/A
AOT's and No Custom Scores	59,404,844.23	13.54%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	65,170,941.84	14.86%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	77,164,608.66	17.59%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	115,089,265.64	26.24%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	214,770,058.74	48.96%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	346,382,260.25	78.96%	90.00%	N/A
Loan Current Deferral Limitation	7,738,882.16	1.76%	10.00%	N/A
Origination State Concentration				
Top Origination State	39,310,240.19	8.96%	15.00%	N/A
Top three (3) Origination States	113,361,272.95	25.84%	40.00%	N/A
Weighted Average Coupon	23.55%		22.00%	N/A
Weighted Average Loan Remaining Term	32		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	11.28%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO