

# Springleaf Funding Trust 2015-B

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	7/1/2015
Ending Date	7/31/2015
Payment Date	8/17/2015
Transaction Month	4
30/360 Days	30

### I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2015  
 Closing Date: April 7, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	335,621,861.61	78,706	27.94%	39.00
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	250,000,000.00	74.49%	3.48%	May 15, 2028
Class B Notes	31,550,000.00	9.40%	3.80%	May 15, 2028
Class C Notes	12,750,000.00	3.80%	5.25%	May 15, 2028
Class D Notes	20,150,000.00	6.00%	6.50%	May 15, 2028
Aggregate Note Principal Balance	314,450,000.00	93.69%		
Overcollateralization Amount	21,171,861.61	6.31%		
Initial Loan Principal Balance:	335,621,861.61	100.00%		

### II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Pool Factor</u>	
Class A Notes	250,000,000.00	1.0000000	250,000,000.00	1.0000000	\$ -
Class B Notes	31,550,000.00	1.0000000	31,550,000.00	1.0000000	\$ -
Class C Notes	12,750,000.00	1.0000000	12,750,000.00	1.0000000	\$ -
Class D Notes	20,150,000.00	1.0000000	20,150,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	314,450,000.00	1.0000000	314,450,000.00	1.0000000	\$ -

#### Pool Information

Weighted Avg. Coupon (WAC)	27.90%	27.89%
Weighted Avg. Loan Remaining Term (WALRT)	37.95	37.66
Loan Principal Balance:	335,632,369.16	335,632,733.80
Number of Loans	79,991	80,091

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	335,632,369.16
Principal Collections (Scheduled Principal and Prepayments)	(12,148,499.27)
Charged-Off Loans	(200,903.31)
Terminated Loans	(8,085,283.28)
Renewed Loan Replacement	13,070,974.04
Other Customer Charges Net Increase / (Decrease)	146,488.00
Ending Loan Principal Balance Prior to Payment Waterfall (Adjusted Loan Principal Balance)	328,415,145.34
Purchase of Loans On Payment Date	7,217,588.46
Exchanged Loans	-
Replacement Loans	-
Reassigned Loans	-
Excluded Loans	-
Excluded Loans Deseignated as such	-
Ending Loan Principal Balance	335,632,733.80

### IV. COLLECTIONS

Principal:	
Principal Collections	12,148,499.27
Principal Used for Incremental Renewals	(4,760,562.46)
Other Customer Charges Net Increase / (Decrease)	(146,488.00)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	712.42
Total Principal Collections	7,242,161.23
Interest:	
Interest Collections	7,590,714.87
Late Fees & Other Misc. Charges	265,869.85
Interest on Repurchase Principal	-
Total Interest Collections	7,856,584.72
Collection Account Interest	1,468.03
Principal Distribution Account Interest	-
Reserve Account Interest	312.23
Reserve Draw Amount	3,356,218.62
Principal Distribution Account Draw Amount	-
Total Collections	18,456,744.83

**Springleaf Funding Trust 2015-B**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	7/1/2015
Ending Date	7/31/2015
Payment Date	8/17/2015
Transaction Month	4
30/360 Days	30

**V. DISTRIBUTIONS**

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	1,000.00	1,000.00	-	-	18,455,744.83
Indemnified Amounts	-	-	-	-	18,455,744.83
Back-up Servicing Fee and Servicing Transition	0.04%	11,187.75	11,187.75	-	18,444,557.08
Servicing Transition Costs	-	-	-	-	17,085,245.99
Servicing Fee @ 4.86%	4.86%	1,359,311.10	1,359,311.10	-	17,085,245.99
Class A Monthly Interest Amount	725,000.00	725,000.00	-	-	16,360,245.99
First Priority Principal Payment	-	-	-	-	16,360,245.99
Class B Monthly Interest Amount	99,908.33	99,908.33	-	-	16,260,337.66
Second Priority Principal Payment	-	-	-	-	16,260,337.66
Class C Monthly Interest Amount	55,781.25	55,781.25	-	-	16,204,556.41
Third Priority Principal Payment	-	-	-	-	16,204,556.41
Class D Monthly Interest Amount	109,145.83	109,145.83	-	-	16,095,410.57
Fourth Priority Principal Payment	-	-	-	-	16,095,410.57
Required Reserve Account Amount	3,356,218.62	3,356,218.62	-	-	12,739,191.95
Regular Principal Payment Amount	7,206,716.27	7,206,716.27	-	-	5,532,475.68
Additional Transaction Participant Fees	-	-	-	-	5,532,475.68
Additional Indemnified Amounts	-	-	-	-	5,532,475.68
Residual Released to the PDA	10,872.19	10,872.19	-	-	5,521,603.49
Residual Released to the Depositor	5,521,603.49	5,521,603.49	-	-	-
Total		18,456,744.83			

**VI. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount		3,356,218.62
Reserve Draw Amount		3,356,218.62
Reserve Deposit Amount		3,356,218.62
Ending Period Reserve Account Amount		3,356,218.62
Change in Reserve Account Balance		-
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	3,356,218.62

**VII. PRINCIPAL DISTRIBUTION ACCOUNT**

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	7,217,588.46
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	(7,217,588.46)
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

**VIII. OVERCOLLATERALIZATION**

Principal Distribution Account Balance	-
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	21,182,733.80
Required Overcollateralization Amount	21,171,861.61
In Compliance	YES

# Springleaf Funding Trust 2015-B

## Monthly Servicer Report

Collection Period	
Beginning Date	7/1/2015
Ending Date	7/31/2015
Payment Date	8/17/2015
Transaction Month	4
30/360 Days	30

### IX. 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	64,280	80.26%	270,441,577.78	80.58%
1 - 29 Days	10,762	13.44%	47,092,213.16	14.03%
30 - 59 Days	1,891	2.36%	7,123,714.56	2.12%
60 - 89 Days	1,085	1.35%	3,849,028.27	1.15%
90 + Days	2,073	2.59%	7,126,200.03	2.12%
	80,091		335,632,733.80	
Total Delinquent Loans	3,158	3.94%	10,975,228	3.27%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				200,190.89
Beginning Period Loan Principal Balance				335,632,369.16
Monthly Net Loss Percentage				0.72%
Monthly Net Loss Percentage for 1st Preceding Collection Period				0.25%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.18%
Three-month average Monthly Net Loss Percentage for Current Period				0.38%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				0.18%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.14%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	24.55%	30.00%	YES
Unsecured or Other Secured Loans	54.11%	65.00%	YES
Risk Level			
E	3.05%	6.00%	YES
E or D	13.73%	15.00%	YES
E to (and including) C	43.75%	50.00%	YES
E to (and including) B	70.38%	75.00%	YES
E to (and including) A	86.74%	90.00%	YES
E to (and including) P	93.44%	95.00%	YES
No Risk Level	0.39%	2.00%	YES
Customer State			
Top 3 States	26.49%	40.00%	YES
Any state (except for the top 3)	6.45%	15.00%	YES
Original Term			
Original Term > 60 months	1.66%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.89%	21.50%	YES
Weighted Average Loan Remaining Term	37.66	42.00	YES
Coupon			
Coupon below 10%	0.26%	7.5%	YES
Original Balance			
Original Balance > \$25,000	0.75%	4.0%	YES
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
12-Month Exchanged / Released Loans	13,652.04	67,124,372.32	YES
UPB of Replacement loans ≥ UPB of Exchanged loans	TRUE	95%	YES

### XI. AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event		NO
3-Month Annualized Net Loss Trigger	17.00%	NO
Servicer Default		NO