

OneMain Financial Issuance Trust 2015-3  
MONTHLY SERVICER REPORT

COLLECTION PERIOD

Beginning Date	9/29/2015	9/29/2015	9/29/2015	4/1/2016
Ending Date	9/29/2015			4/30/2016
Payment Date				5/18/2016
Transaction Month				7
30/360 Days				30

Original Deal Parameters

Initial Cut-Off Date:	9/29/2015			
Closing Date:	9/29/2015			
Initial Loan Principal Balance:	Dollars	329,247,986.78	No of Loans	50,418
			WAC	25.98%
			WALRT	46
Class A Notes	Note Balance	209,740,000.00	% of Loan Prin Bal	63.70%
Class B Notes		26,630,000.00		8.09%
Class C Notes		26,620,000.00		8.09%
Class D Notes		25,870,000.00		9.07%
Aggregate Note Principal Balance		292,860,000.00		88.95%
Overcollateralization Amount		36,387,986.78		11.05%
Initial Loan Principal Balance:		329,247,986.78		100.00%

Note and Loan Action Date Aggregate Principal Balance Information

	Note Balance	Beginning of Period Note Factor	Interest Rate	Note Balance	End of Period Note Factor	Interest Rate	Change
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%			25.84%			
Weighted Avg. Loan Remaining Term (WALRT)	45			45			
Loan Action Date Aggregate Principal Balance	\$ 330,135,117.79			\$ 329,980,709.77			
Number of Loans	49,008			49,012			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 330,135,117.79
Loan Principal Balance Reductions	\$ (8,247,160.11)
Charge-Offs	\$ (3,168,432.93)
Terminated Loans	\$ (8,428,789.09)
Renewal Loans	\$ 12,764,927.27
Other Customer Charges Net Increase/Decrease	\$ 22,180.20
Additional Loan Purchases	\$ 6,922,866.64
De-designated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ -
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 329,980,709.77

Collections

Principal and Interest Collections on Loans	\$ 15,165,237.17
Repurchase Proceeds related to Principal	\$ -
Collection of Fees and other Misc. Charges	\$ 94,331.84
Recoveries/Liquidation Proceeds	\$ 99,173.98
Total Loan Collections	\$ 15,361,742.99
Collection Account Interest	\$ 5,102.82
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 1,032.72
Reserve Draw Amount	\$ 3,246,861.11
Total Collections	\$ 18,614,739.64



Delinquency

	Loan Principal Balance	% of Loan Principal Balance	# of Loans	% of # of Loans
Current	\$ 316,824,253.86	96.01%	47,112	96.12%
One Payment Past Due	\$ 3,523,980.31	1.07%	517	1.05%
Two Payments Past Due	\$ 2,423,677.56	0.73%	341	0.70%
Three Payments Past Due	\$ 2,237,261.48	0.68%	315	0.64%
Four thru Six Payments Past Due	\$ 4,971,536.56	1.51%	727	1.48%
Seven or More Payments Past Due	\$ -	0.00%	-	0.00%
Total	\$ 329,980,709.77	100%	49,012	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 323,749,882.30
Charged-Off Loans	\$ (3,188,432.93)
Recoveries	\$ 99,173.98
Net Charged-Off Loans	\$ (3,089,258.95)

Monthly Net Loss percentage Annualized 11.45%  
 Monthly Net Loss percentage annualized for 1st Preceding Collection Period 10.80%  
 Monthly Net Loss percentage annualized for 2nd Preceding Collection Period 9.95%  
 Three (3) Month Average Monthly Net Loss Percentage 10.73%

Reinvestment Criteria Events

	Amount	%	Trigger Level	Compliance
OneMain Risk Level Range	\$ -	0.00%	1.00%	Yes
Custom Score Range	\$ 17,787,464.99	5.39%	12.5%	Yes
No Custom Scores	\$ 19,317,940.40	5.85%	13.5%	Yes
AOT's and No Custom Scores	\$ 24,578,201.02	7.45%	16.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 49,672,144.92	15.05%	28.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 131,254,484.68	39.78%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 244,359,036.86	74.05%	90.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ -	0.00%	-	Yes
Loan Current Deferral Limitation	\$ 5,035,312.43	1.53%	10.00%	Yes
Origination State Concentration	\$ -	0.00%	-	Yes
Top Origination State	\$ 33,406,175.90	10.1%	15.0%	Yes
Top three (3) Origination States	\$ 82,865,243.20	25.1%	40.0%	Yes
Weighted Average Coupon	25.84%		23.00%	Yes
Weighted Average Loan Remaining Term	45		49	Yes
Overcollateralization Event:	Amount		Trigger Level	Compliance
	\$ 37,120,709.77		\$ 31,826,111.27	Yes
	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

Monthly Net Loss percentages Annualized	10.73%	Trigger Level	17.00%	Amortization Event	No
3 Consecutive Month Reinvestment Criteria Event					No
Servicer Default					No

