

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

<b>Collection Period</b>	
Beginning Date	9/1/2017
Ending Date	9/30/2017
<b>Payment Date</b>	10/25/2017
<b>Transaction Month</b>	12
<b>30/360 Days</b>	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date:	September 30, 2016
Closing Date:	October 25, 2016
	<b>Dollars</b> <b>No of Loans</b> <b>WAC</b>
Initial Loan Principal Balance:	1,741,874,389.06                      204,346                      18.24%
	<b>Note Balance</b> <b>% of Loan Prin Bal</b> <b>Interest Rate</b> <b>Stated Maturity Date</b>
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> 100.00%
Target Overcollateralization Amount	17,418,743.89                      1.00%
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u> 100.00%

**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	1,007,181,503.92	0.7333116	980,438,997.93	0.7138409	26,742,505.99
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>1,375,581,503.92</u>	<u>0.7897154</u>	<u>1,348,838,997.93</u>	<u>0.7743626</u>	-
<b>Pool Information</b>	<u>Beginning of Period</u> <u>Ending of Period</u>				
Weighted Avg. Coupon (WAC)	18.21%	18.15%			
Loan Principal Balance:	1,393,000,247.81	1,366,257,741.82			
Number of Loans	174,623	172,272			

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	1,393,000,247.81
Collections (scheduled loan payments and prepayments)	(26,046,801.25)
Charged-Off Loans	(6,044,544.92)
Draws on Revolving Loans	4,798,712.70
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	550,127.48
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,366,257,741.82</u>

**IV. AVAILABLE FUNDS**

<b>Principal:</b>	
Principal Collections	26,046,801.25
Draws on Revolving Loans	(4,798,712.70)
Recoveries/Liquidation Proceeds	<u>466,029.83</u>
Total Principal Collections	21,714,118.38
<b>Interest:</b>	
Interest Collections	<u>20,518,383.08</u>
Total Interest Collections	20,518,383.08
Collection Account Interest	47,397.15
Principal Distribution Account Interest	-
Advance Reserve Account Interest	4,770.44
Reserve Account Interest	6,074.32
Advance Reserve Draw Amount	
Reserve Account	6,965,001.24
Principal Distribution Account Draw Amount	-
Total Gross Collections	49,255,744.61
Servicer Collection Charges	(854,154.70)
Total Net Collections	<u>48,401,589.91</u>

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**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	-	-	48,398,589.91
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	29,020.84	29,020.84	-	-	48,369,569.07
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	2,902,083.85	2,902,083.85	-	-	45,467,485.22
(iv) Administration Fee	1,666.67	1,666.67	-	-	45,465,818.56
(v) Advance Reserve Shortfall Amount	-	-	-	-	45,465,818.56
(vi) Class A Monthly Interest Amount	2,559,919.66	2,559,919.66	-	-	42,905,898.90
(vii) First Priority Principal Payment	-	-	-	-	42,905,898.90
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	42,185,768.07
(ix) Second Priority Principal Payment	-	-	-	-	42,185,768.07
(x) Class B Subordinated Interest Amount	-	-	-	-	42,185,768.07
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	42,000,881.21
(xii) Third Priority Principal Payment	-	-	-	-	42,000,881.21
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	42,000,881.21
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	41,815,994.36
(xv) Fourth Priority Principal Payment	-	-	-	-	41,815,994.36
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	41,815,994.36
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	41,625,524.77
(xviii) Fifth Priority Principal Payment	-	-	-	-	41,625,524.77
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	41,625,524.77
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	41,435,055.19
(xxi) Sixth Priority Principal Payment	9,323,762.10	9,323,762.10	-	-	32,111,293.09
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	32,111,293.09
(xxiii) Required Reserve Account Amount	6,831,288.71	6,831,288.71	-	-	25,280,004.38
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	7,861,260.49
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	7,861,260.49
(xxvi) Co-Issuers Obligations	-	-	-	-	7,861,260.49
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	7,861,260.49	7,861,260.49	-	-	0.00
	-	-	-	-	0.00
<b>Total</b>		<b>48,401,589.91</b>			

**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	6,965,001.24
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	6,831,288.71
Change in Reserve Account Balance	(133,712.53)
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	6,831,288.71

**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	26,742,505.99
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	26,742,505.99
Change in Principal Distribution Account Amount	26,742,505.99

**IX. OVERCOLLATERALIZATION**

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

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**X. 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	150,695	87.48%	1,136,174,749.81	83.16%
1 - 29 Days	12,115	7.03%	132,884,951.21	9.73%
30 - 59 Days	3,732	2.17%	40,160,262.38	2.94%
60 - 89 Days	2,116	1.23%	22,094,249.21	1.62%
90 + Days	3,614	2.10%	34,943,529.21	2.56%
	<u>172,272</u>	<u>100.00%</u>	<u>1,366,257,741.82</u>	<u>100.00%</u>
Total Delinquent Loans	9,462	5.49%	97,198,040.80	7.11%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				5,578,515.09
Beginning Period Loan Principal Balance				1,393,000,247.81
Cumulative Net Loss Percentage				5.12%

**XII. PORTFOLIO COMPOSITION**

	<u>Beginning of Period</u>		<u>Ending of Period</u>	
	<u>Balance</u>	<u>WAC</u>	<u>Balance</u>	<u>WAC</u>
PUL Revolving	935,929,289.75	20.90%	918,331,650.75	20.81%
PUL Closed-End	779,925.28	17.59%	753,775.65	17.47%
PHL Revolving	186,625,452.17	14.44%	183,958,661.50	14.43%
PHL Closed-End	269,665,580.61	11.48%	263,213,653.92	11.48%

**SERVICER CERTIFICATION**

Springleaf Finance, Inc.

By: \_\_\_\_\_

Name: \_\_\_\_\_