

OneMain Financial Issuance Trust 2014-1

MONTHLY SERVICER REPORT

COLLECTION PERIOD

Beginning Date	1/1/2017
Ending Date	1/31/2017
Payment Date	2/21/2017
Transaction Month	33
30/360 Days	30

Original Deal Parameters

Initial Cut-Off Date	4/14/2014			
Closing Date	4/17/2014			
	Dollars	No of Loans	WAC	WALRT
Initial Loan Principal Balance	\$ 1,004,234,686.26	165,531	25.30%	44
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
Class A Notes	\$ 857,610,000.00	65.47%	2.43%	6/18/2024
Class B Notes	\$ 102,500,000.00	10.21%	3.24%	6/18/2024
Aggregate Note Principal Balance	\$ 760,010,000.00	75.68%		
Overcollateralization Amount	\$ 244,224,686.26	24.32%		
Initial Loan Principal Balance	\$ 1,004,234,686.26	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	\$ 224,560,443.15	0.34153	2.43%	\$ 193,172,921.74	0.29379	2.43%	\$ 31,387,521.41
Class B Notes	\$ 102,500,000.00	1.00000	3.24%	\$ 102,500,000.00	1.00000	3.24%	\$ -
Aggregate Note Principal Balance	\$ 327,060,443.15	0.43034		\$ 295,672,921.74	0.38904		\$ 31,387,521.41
Pool Information:							
Weighted Avg. Coupon (WAC)	24.95%			24.93%			
Weighted Avg. Loan Remaining Term (WALRT)	39			37			
Loan Action Date Aggregate Principal Balance	\$ 567,055,431.20			\$ 535,667,909.79			
Number of Loans	95,748			91,789			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 567,055,431.20
Loan Principal Balance Reductions	\$ (17,759,252.06)
Charge-Offs	\$ (8,048,386.41)
Terminated Loans	\$ (7,595,867.94)
Renewal Loans	\$ -
Other Customer Charges Net Increase/Decrease	\$ 15,985.00
Additional Loan Purchases	\$ -
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ -
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 535,667,909.79

Collections

Principal and Interest Collections on Loans	\$ 27,294,393.35
Repurchase Proceeds related to Principal	\$ -
Collection of Fees and other Misc. Charges	\$ 195,307.48
Recoveries/Liquidation Proceeds	\$ 638,398.77
Total Loan Collections	\$ 28,126,099.60
Collection Account Interest	\$ 15,441.56
Principal Distribution Account Interest	\$ 6,118.30
Reserve Account Interest	\$ 5,365.38
Reserve Draw Amount	\$ 10,000,049.88
Total Collections	\$ 38,153,074.72

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					Remaining Available	
	Amount	Amount Paid	Shortfall	Carryover Shortfall	Funds	
Indenture Trustee/Owner Trustee/Note Registrar/Custodian	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 38,152,074.72	
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ 38,152,074.72	
Back-Up Servicer Fees and Servicing Transition costs	\$ 18,901.85	\$ 18,901.85	\$ -	\$ -	\$ 38,133,172.87	
Servicing Fee	\$ 2,192,614.33	\$ 2,192,614.33	\$ -	\$ -	\$ 35,940,558.54	
Class A Monthly Interest Amount	\$ 454,734.90	\$ 454,734.90	\$ -	\$ -	\$ 35,485,823.64	
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 35,485,823.64	
Class B Monthly Interest Amount	\$ 276,750.00	\$ 276,750.00	\$ -	\$ -	\$ 35,209,073.64	
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 35,209,073.64	
Required Reserve Amount	\$ 10,000,049.88	\$ 10,000,049.88	\$ -	\$ -	\$ 25,209,023.76	
Regular Principal Payment Amount	\$ 23,791,653.47	\$ 23,791,653.47	\$ -	\$ -	\$ 1,417,370.29	
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 1,417,370.29	
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ 1,417,370.29	
Residual released to Principal Distribution Account	\$ -	\$ -	\$ -	\$ -	\$ 1,417,370.29	
Residual released to Depositor	\$ 1,417,370.29	\$ 1,417,370.29	\$ -	\$ -	\$ -	
Total	\$ 38,153,074.72	\$ 38,153,074.72	\$ -	\$ -	\$ -	

<u>Reserve Account</u>	
Beginning Period Reserve Account Amount	\$ 10,000,049.88
Reserve Draw Amount	\$ (10,000,049.88)
Reserve Deposit Amount	\$ 10,000,049.88
Ending Period Reserve Account Amount	\$ 10,000,049.88
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount	\$ 10,000,049.88

<u>Principal Distribution Account</u>		Amount
Beginning Period Principal Distribution Account Amount		\$ -
Principal Distribution Draw Amount		\$ 7,595,867.94
Ending Principal Distribution Account Amount Prior to Payment Waterfall		\$ 7,595,867.94
Principal Distribution Deposit Amount		\$ 23,791,653.47
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		\$ (31,387,521.41)
Class B Noteholders		\$ -
Purchase of Loans on Payment Date		\$ -
Ending Period Principal Distribution Account Amount		\$ -
Change in Principal Distribution Account Amount		\$ -

<u>Overcollateralization</u>	
Loan Action Date Aggregate Principal Balance	\$ 535,867,909.79
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 285,672,921.74
Total Overcollateralization Amount	\$ 239,994,988.05
Required Overcollateralization Amount	\$ 239,994,988.05
Overcollateralization Event:	No

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<u>Delinquency</u>				
	Loan Principal Balance	% of Loan Principal Balance	# of Loans	% of # of Loans
Current	\$ 502,379,668.90	93.79%	86,417	94.14%
One Payment Past Due	\$ 8,710,661.78	1.63%	1,528	1.66%
Two Payments Past Due	\$ 6,180,833.69	1.15%	1,003	1.09%
Three Payments Past Due	\$ 5,882,441.02	1.10%	929	1.01%
Four thru Six Payments Past Due	\$ 12,507,426.56	2.33%	1,921	2.09%
Seven or More Payments Past Due	\$ 6,876.84	0.00%	1	0.00%
Total	\$ 535,667,908.79	100%	91,799	100.00%
<u>Charged-Off Loans</u>				
Beginning Adjusted Loan Principal Balance	\$ 567,055,431.20			
Charged-Off Loans	\$ (6,048,386.41)			
Recoveries	\$ 638,398.77			
Net Charged-Off Loans	\$ (5,411,987.64)			
Monthly Net Loss percentage Annualized		11.45%		
Monthly Net Loss percentage annualized for 1st Preceding Collection Period		11.87%		
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period		10.92%		
3 Month Average Monthly Net Loss Percentage		11.41%		

<u>Reinvestment Criteria Events</u>				
	Amount	%	Trigger Level	Compliance
OneMain Risk Level Range				
Custom Score Range				
No Custom Scores	\$ -	0.00%	1.00%	Yes
AOT's and No Custom Scores	\$ 56,658,391.52	10.58%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 58,987,018.99	11.01%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 66,545,448.29	12.42%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 99,483,651.36	18.57%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 212,366,863.92	39.65%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 390,509,832.96	72.90%	90.0%	Yes
Loan Current Deferral Limitation	\$ 18,257,244.54	3.41%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 51,582,407.58	9.6%	15.0%	Yes
Top three (3) Origination States	\$ 140,093,447.82	26.2%	40.0%	Yes
Weighted Average Coupon	24.93%		22.00%	Yes
Weighted Average Loan Remaining Term	37		49	Yes
	Amount		Trigger Level	Compliance
Overcollateralization Event	\$ 239,994,988.05		\$ 239,994,988.05	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

<u>Amortization Events</u>			
	Amount	Trigger Level	Amortization Event
Monthly Net Loss percentages Annualized	11.41%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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COLLECTION PERIOD	
Beginning Date	1/1/2017
Ending Date	1/31/2017
Payment Date	2/21/2017
Transaction Month	33
30/252 Days	39

Servicer Designation

By: 
Authorized Signatory