

**OneMain Financial Issuance Trust 2015-1  
MONTHLY SERVICER REPORT**

**COLLECTION PERIOD**

Beginning Date  
Ending Date  
Payment Date  
Transaction Month  
30/360 Days

4/1/2016  
4/30/2016  
5/18/2016  
15  
30

Original Deal Parameters

Initial Cut-Off Date:  
Closing Date:

Initial Loan Principal Balance:	Dollars	1,396,628,866.55	No of Loans	214,805	WAC	26.08%	WALRT	47
Class A Notes	Note Balance	\$ 899,300,000.00	% of Loan Prin Bal	64.39%	Interest Rate	3.19%	Stated Maturity Date	3/18/2026
Class B Notes	\$ 125,000,000.00	8.95%	3.85%	3/18/2026				
Class C Notes	\$ 72,920,000.00	5.22%	5.12%	3/18/2026				
Class D Notes	\$ 131,940,000.00	9.45%	6.63%	3/18/2026				
Aggregate Note Principal Balance	\$ 1,229,160,000.00	86.01%						
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

	Note Balance	Beginning of Period Note Factor	Interest Rate	Note Balance	End of Period Note Factor	Interest Rate	Change
Class A Notes	\$ 899,300,000.00	1.00000	3.19%	\$ 899,300,000.00	1.00000	3.19%	\$ -
Class B Notes	\$ 125,000,000.00	1.00000	3.85%	\$ 125,000,000.00	1.00000	3.85%	\$ -
Class C Notes	\$ 72,920,000.00	1.00000	5.12%	\$ 72,920,000.00	1.00000	5.12%	\$ -
Class D Notes	\$ 131,940,000.00	1.00000	6.63%	\$ 131,940,000.00	1.00000	6.63%	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00	1.00000		\$ 1,229,160,000.00	1.00000		\$ -
Pool Information							
Weighted Avg. Coupon (WAC)	25.74%			25.76%			
Weighted Avg. Loan Remaining Term (WALRT)	45			45			
Loan Action Date Aggregate Principal Balance	\$ 1,395,665,987.08			\$ 1,395,465,937.64			
Number of Loans	203,594			204,173			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 1,395,665,987.08
Loan Principal Balance Reductions	\$ (35,715,958.84)
Charge-Offs	\$ (1,866,445.47)
Terminated Loans	\$ (35,128,918.75)
Renewal Loans	\$ 52,156,217.80
Other Customer Charges Net Increase/Decrease	\$ 95,405.83
Additional Loan Purchases	\$ 30,273,787.85
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (34,137.86)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,395,465,937.64

Collateral

Principal and Interest Collections on Loans	\$ 65,057,815.68
Repurchase Proceeds related to Principal	\$ 34,137.86
Collection of Fees and other Misc. Charges	\$ 386,555.45
Recoveries/Liquidation Proceeds	\$ 564,432.70
Total Loan Collections	\$ 66,042,941.69
Collection Account Interest	\$ 21,753.02
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 4,417.62
Reserve Draw Amount	\$ 13,885,903.07
Total Collections	\$ 79,955,015.40

	Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
<b>Distributions</b>					
Indenture Trustee/Account Bank/Note Registrar/Owner	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 79,957,015.40
Trustee/Back-up Servicer(expenses)/Depositor Loan	\$ -	\$ -	\$ -	\$ -	\$ 79,957,015.40
Trustee/Issuer Loan Trustee	\$ 45,600.94	\$ 45,600.94	\$ -	\$ -	\$ 79,911,414.46
Indemnification Amounts up to Indemnity Cap	\$ 5,289,708.62	\$ 5,289,708.62	\$ -	\$ -	\$ 74,621,705.84
Back-Up Servicer Fees and Servicing Transition costs	\$ 2,390,639.17	\$ 2,390,639.17	\$ -	\$ -	\$ 72,231,066.67
Servicing Fee	\$ -	\$ -	\$ -	\$ -	\$ 72,231,066.67
Class A Monthly Interest Amount	\$ 401,041.67	\$ 401,041.67	\$ -	\$ -	\$ 71,830,025.00
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 71,830,025.00
Class B Monthly Interest Amount	\$ 311,125.33	\$ 311,125.33	\$ -	\$ -	\$ 71,518,899.67
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 71,518,899.67
Class C Monthly Interest Amount	\$ 728,968.50	\$ 728,968.50	\$ -	\$ -	\$ 70,789,931.17
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 70,789,931.17
Class D Monthly Interest Amount	\$ 13,888,903.07	\$ 13,888,903.07	\$ -	\$ -	\$ 56,901,028.10
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 56,901,028.10
Required Reserve Amount	\$ -	\$ -	\$ -	\$ -	\$ 56,901,028.10
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ 56,901,028.10
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 56,901,028.10
Unpaid Indemnification Amount	\$ -	\$ -	\$ -	\$ -	\$ 56,901,028.10
Residual released to Principal Distribution Account	\$ 47,301,086.90	\$ 47,301,086.90	\$ -	\$ -	\$ 9,599,941.20
Residual released to Depositor	\$ 9,599,941.20	\$ 9,599,941.20	\$ -	\$ -	\$ -
<b>Total</b>	\$ 79,958,015.40	\$ 79,958,015.40	\$ -	\$ -	\$ -

<b>Reserve Account</b>	
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	\$ 13,888,903.07
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount	\$ 13,888,903.07

	Amount
<b>Principal Distribution Account</b>	
Beginning Period Principal Distribution Account Amount	\$ -
Principal Distribution Draw Amount	\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ -
Principal distribution Deposit Amount	\$ 47,301,086.90
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	\$ -
Ending Period Principal Distribution Account Amount	\$ (47,301,086.90)
Change in Principal Distribution Account Amount	\$ -

<b>Overcollateralization</b>	
Loan Action Date Aggregate Principal Balance	\$ 1,395,465,937.64
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 1,229,160,000.00
Total Overcollateralization Amount	\$ 166,305,937.64
Required Overcollateralization Amount	\$ 159,730,306.89
Overcollateralization Event:	No

**Delinquency**

	Loan Principal Balance	% of Loan Principal Balance	# of Loans	% of # of Loans
Current	\$ 1,343,225,476.45	96.26%	196,676	96.33%
One Payment Past Due	\$ 14,745,749.32	1.06%	2,132	1.04%
Two Payments Past Due	\$ 9,791,304.08	0.70%	1,384	0.68%
Three Payments Past Due	\$ 9,451,024.23	0.68%	1,354	0.66%
Four thru Six Payments Past Due	\$ 18,249,435.38	1.31%	2,626	1.29%
Seven or More Payments Past Due	\$ 2,948.18	0.00%	1	0.00%
Total	\$ 1,395,465,937.64	100%	204,173	100.00%

**Charged-Off Loans**

Beginning Adjusted Loan Principal Balance	\$ 1,368,028,090.15
Charged-Off Loans	\$ (11,866,445.47)
Recoveries	\$ 564,432.70
Net Charged-Off Loans	\$ (11,302,012.77)

Monthly Net Loss percentage Annualized 9.91%  
 Monthly Net Loss percentage annualized for 1st Preceding Collection Period 9.75%  
 Monthly Net Loss percentage annualized for 2nd Preceding Collection Period 10.06%  
 Three (3) Month Average Monthly Net Loss Percentage 9.91%

**Reinvestment Criteria Events**

	Amount	%	Trigger Level	Compliance
One/Main Risk Level Range				
Custom Score Range				
No Custom Scores	\$ 102,255.40	0.01%	1.00%	Yes
AOT's and No Custom Scores	\$ 62,217,229.90	4.46%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 70,367,492.89	5.04%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 92,202,886.03	6.61%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 192,316,681.28	13.78%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 540,665,880.54	38.74%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 1,033,375,191.09	74.05%	90.0%	Yes
Loan Current Deferral Limitation	\$ 21,055,660.25	1.51%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 136,201,783.18	9.8%	15.0%	Yes
Top three (3) Origination States	\$ 369,455,529.08	26.5%	40.0%	Yes
Weighted Average Coupon	25.78%		22.00%	Yes
Weighted Average Loan Remaining Term	45		49	Yes
Overcollateralization Event:	Amount		Trigger Level	Compliance
	\$ 166,305,937.64		\$ 159,730,306.89	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**

	Amount	Trigger Level	Amortization Event
Monthly Net Loss percentages Annualized	9.91%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Transaction Month  
30/360 Days

4/1/2015  
4/30/2015  
5/15/2015  
15  
30

Servicer Representative  
By:   
Title: Executive Vice President & Treasurer