

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	04/01/2018
End Date	04/30/2018
Payment Date	05/18/2018
Transaction Month	39
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 02, 2015
 Closing Date: February 05, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,396,628,866.55	214,805	26.08%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	899,300,000.00	64.39%	3.19%	March 18, 2026
Class B Notes	125,000,000.00	8.95%	3.85%	March 18, 2026
Class C Notes	72,920,000.00	5.22%	5.12%	March 18, 2026
Class D Notes	131,940,000.00	9.45%	6.63%	March 18, 2026
Aggregate Note Principal Balance	1,229,160,000.00	88.01%		
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

	<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	647,864,575.32	0.72000	3.19%	580,007,316.54	0.64000	3.19%	\$ 67,857,258.78
Class B Notes	125,000,000.00	1.00000	3.85%	125,000,000.00	1.00000	3.85%	\$ 0.00
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
Class D Notes	131,940,000.00	1.00000	6.63%	131,940,000.00	1.00000	6.63%	\$ 0.00
Aggregate Note Principal Balance	977,724,575.32	0.80000		909,867,316.54	0.74000		\$ 67,857,258.78

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.69%	24.63%
Weighted Avg. Loan Remaining Term (WALRT)	40	40
Loan Action Date Aggregate Principal Balance	1,137,454,882.21	1,069,597,623.43
Number of Loans	179,071	170,559

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	1,137,454,882.21
Loan Principal Balance Reductions	(32,409,837.22)
Charged-Offs	(10,803,788.61)
Terminated Loans	(24,715,889.07)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	72,256.12
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	0.00
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>1,069,597,623.43</u>

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COLLECTIONS

Principal and Interest Collections on Loans	54,009,466.41
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(4,398,158.88)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	225,201.10
Recoveries/Liquidation Proceeds	873,372.70
Total Loan Collections	<u>50,709,881.33</u>
Collection Account Interest	76,878.95
Principal Distribution Account Interest	34,236.23
Reserve Account Interest	18,691.82
Reserve Draw Amount	13,888,903.07
Total Collections	<u>64,728,591.40</u>

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DISTRIBUTIONS

	<u>Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Account Bank/Note Registrar/Owner Trustee/Back-up Servicer(expenses)/Depositor Loan Trustee/Issuer Loan Trustee	1,000.00	1,000.00	-	-	64,727,591.40
Indemnification Amounts up to Indemnity Cap	-	-	-	-	64,727,591.40
Back-Up Servicer Fees and Servicing Transition costs	37,915.16	37,915.16	-	-	64,689,676.24
Servicing Fee	-	-	-	-	64,689,676.24
Class A Monthly Interest Amount	1,722,240.00	1,722,240.00	-	-	62,967,436.24
First Priority Principal Payment	-	-	-	-	62,967,436.24
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	62,566,394.57
Second Priority Principal Payment	-	-	-	-	62,566,394.57
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	62,255,269.24
Third Priority Principal Payment	-	-	-	-	62,255,269.24
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	61,526,300.74
Fourth Priority Principal Payment	-	-	-	-	61,526,300.74
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	47,637,397.67
Servicer Advance Repayment	-	-	-	-	47,637,397.67
Regular Principal Payment Amount	43,141,369.71	43,141,369.71	-	-	4,496,027.96
Additional Transaction Fees	-	-	-	-	4,496,027.96
Unpaid Indemnified Amounts	-	-	-	-	4,496,027.96
Residual released to Principal Distribution Account	-	-	-	-	4,496,027.96
Residual Released to Depositor	4,496,027.96	4,496,027.96	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	64,728,591.40	64,728,591.40	-	-	

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RESERVE ACCOUNT

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	<u>13,888,903.07</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,888,903.07

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	24,715,889.07
Ending Principal Distribution Account Amount Prior to Payment Waterfall	24,715,889.07
Principal Distribution Deposit Amount	43,141,369.71
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(67,857,258.78)
Class B Noteholders	-
Class C Noteholders	-
Class D Noteholders	-
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	1,069,597,623.43
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	909,867,316.54
Total Overcollateralization Amount	<u>159,730,306.89</u>
Required Overcollateralization Amount	159,730,306.89
Overcollateralization Event:	NO

DELINQUENCY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	161,622	94.76%	1,010,972,094.82	94.52%
One Payment Past Due	2,309	1.35%	14,643,221.47	1.37%
Two Payments Past Due	1,719	1.01%	11,334,263.40	1.06%
Three Payments Past Due	1,663	0.98%	11,078,726.41	1.04%
Four thru Six Payments Past Due	3,221	1.89%	21,399,741.99	2.00%
Seven or More Payments Past Due	25	0.01%	169,575.34	0.02%
Total	<u>170,559</u>	<u>100.00%</u>	<u>1,069,597,623.43</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	1,137,454,882.21
Charged-Off Loans	(10,803,788.61)
Recoveries	873,372.70
Net Charged-Off Loans	<u>(9,930,415.91)</u>

Monthly Net Loss Percentage Annualized	10.48%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.04%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	9.51%
Three (3) Month Average Monthly Net Loss Percentage	<u>10.01%</u>

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REINVESTMENT CRITERIA EVENTS

	<u>Amount</u>	<u>%</u>	<u>Trigger Level</u>	<u>Compliance</u>
OneMain Risk Level Range - Custom Score Range				
No Custom Scores	32,796.82	0.00%	1.00%	N/A
AOT's and No Custom Scores	65,515,257.01	6.13%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	81,237,583.70	7.60%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	112,722,931.37	10.54%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	213,067,390.55	19.92%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	484,242,941.35	45.27%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	831,288,562.52	77.72%	90.00%	N/A
Loan Current Deferral Limitation	15,595,360.11	1.46%	10.00%	N/A
Origination State Concentration				
Top Origination State	105,293,782.26	9.84%	15.00%	N/A
Top three (3) Origination States	278,297,335.05	26.02%	40.00%	N/A
Weighted Average Coupon	24.63%		22.00%	N/A
Weighted Average Loan Remaining Term	40		49	N/A
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			

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3 Monthly Net Loss percentages Annualized	10.01%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO