

# OneMain Financial Issuance Trust 2015-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	11/01/2019
<b>End Date</b>	11/30/2019
<b>Final Payment Date</b>	12/18/2019
<b>Transaction Month</b>	58
<b>30/360 Days</b>	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>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	<u>Change</u>
Class A Notes	0.00	0.00000	3.19%	0.00	0.00000	3.19%	\$ 0.00
Class B Notes	0.00	0.00000	3.85%	0.00	0.00000	3.85%	\$ 0.00
Class C Notes	14,524,874.64	0.19919	5.12%	0.00	0.00000	5.12%	\$ 14,524,874.64
Class D Notes	131,940,000.00	1.00000	6.63%	0.00	0.00000	6.63%	\$131,940,000.00
Aggregate Note Principal Balance	146,464,874.64	0.11916		0.00	0.00000		\$146,464,874.64

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	22.95%	22.80%
Weighted Avg. Loan Remaining Term (WALRT)	29	29
Loan Action Date Aggregate Principal Balance	306,195,181.53	282,516,711.71
Number of Loans	66,147	62,103

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### LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	306,195,181.53
Loan Principal Balance Reductions	(13,033,121.97)
Charged-Offs	(3,382,430.82)
Terminated Loans	(7,241,971.50)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(15,178.41)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(5,767.12)
Reassigned Loans	0.00
Released Loans	(282,516,711.71)
Ending Loan Action Date Aggregate Principal Balance	<u>0.00</u>

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### COLLECTIONS

Principal and Interest Collections on Loans	18,602,817.03
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,183,954.70)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	5,767.12
Collection of Fees and other Misc. Charges	117,292.48
Recoveries/Liquidation Proceeds	744,988.07
Total Loan Collections	<u>18,286,910.00</u>
Collection Account Interest	23,003.78
Principal Distribution Account Interest	7,265.91
Reserve Account Interest	15,967.73
Reserve Draw Amount	13,888,903.07
Additional Cash in Collection Account	<u>6,286,017.74</u>
Total Collections	<u>38,508,068.23</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	-	-	38,507,068.23
Indemnification Amounts up to Indemnity Cap	-	-	-	-	38,507,068.23
Back-Up Servicer Fees and Servicing Transition costs	10,206.51	10,206.51	-	-	38,496,861.72
Servicing Fee	-	-	-	-	38,496,861.72
Class A Monthly Interest Amount	-	-	-	-	38,496,861.72
First Priority Principal Payment	-	-	-	-	38,496,861.72
Class B Monthly Interest Amount	-	-	-	-	38,496,861.72
Second Priority Principal Payment	-	-	-	-	38,496,861.72
Class C Monthly Interest Amount	61,972.80	61,972.80	-	-	38,434,888.92
Third Priority Principal Payment	14,524,874.64	14,524,874.64	-	-	23,910,014.28
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	23,181,045.78
Fourth Priority Principal Payment	23,181,045.78	23,181,045.78	-	-	-
Required Reserve Amount	-	-	-	-	-
Servicer Advance Repayment	-	-	-	-	-
Regular Principal Payment Amount	-	-	-	-	-
Additional Transaction Fees	-	-	-	-	-
Unpaid Indemnified Amounts	-	-	-	-	-
Residual released to Principal Distribution Account	-	-	-	-	-
Residual Released to Depositor	-	-	-	-	-
Residual released to Collection Account	-	-	-	-	-
<b>Total</b>	<b>38,508,068.23</b>	<b>38,508,068.23</b>	<b>-</b>	<b>-</b>	

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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	-
Ending Period Reserve Account Amount	-
Change in Reserve Account Balance	13,888,903.07
Required Reserve Account Amount	-

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	7,241,971.50
Additional Cash in PDA Account	1,625,222.19
Additional Cash Deposited to PDA	99,891,760.53
Ending Principal Distribution Account Amount Prior to Payment Waterfall	108,758,954.22
Principal Distribution Deposit Amount	37,705,920.42
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	-
Class C Noteholders	(14,524,874.64)
Class D Noteholders	(131,940,000.00)
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	282,516,711.71
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	(282,516,711.71)
Total Overcollateralization Amount	-
Required Overcollateralization Amount	-
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 (0 Days)	52,324	84.25%	232,032,779.14	82.13%
One Payment Past Due (1-29 Days)	5,816	9.37%	29,834,399.99	10.56%
Two Payments Past Due (30-59 Days)	1,203	1.94%	6,190,314.27	2.19%
Three Payments Past Due (60-89 Days)	773	1.24%	4,027,656.59	1.43%
Four thru Six Payments Past Due (90-179 Days)	1,952	3.14%	10,263,243.82	3.63%
Seven or More Payments Past Due (180+)	35	0.06%	168,317.90	0.06%
	<u>62,103</u>	<u>100.00%</u>	<u>282,516,711.71</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	306,195,181.53
Charged-Off Loans	(3,382,430.82)
Recoveries	744,988.07
Net Charged-Off Loans	<u>(2,637,442.75)</u>

Monthly Net Loss Percentage Annualized	10.34%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	10.06%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	8.44%
Three (3) Month Average Monthly Net Loss Percentage	<u>9.61%</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	3,065.46	0.00%	1.00%	N/A
AOT's and No Custom Scores	52,431,246.92	18.56%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	56,083,800.83	19.85%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	63,569,287.28	22.50%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	86,924,474.82	30.77%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	146,993,043.71	52.03%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	227,059,007.50	80.37%	90.00%	N/A
Loan Current Deferral Limitation	5,587,052.87	1.98%	10.00%	N/A
Origination State Concentration				
Top Origination State	25,141,130.04	8.90%	15.00%	N/A
Top three (3) Origination States	72,153,466.38	25.54%	40.00%	N/A
Weighted Average Coupon	22.80%		22.00%	N/A
Weighed Average Loan Remaining Term	29		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	9.61%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO