

OneMain Financial Issuance Trust 2014-1

**MONTHLY SERVICER REPORT**

<b>COLLECTION PERIOD</b>	
Beginning Date	11/1/2014
Ending Date	11/30/2014
Payment Date	12/18/2014
Transaction Month	7
30/360 Days	30

<b>Original Deal Parameters</b>				
Initial Cut-Off Date:	4/14/2014			
Closing Date:	4/17/2014			
Initial Loan Principal Balance:	Dollars	No of Loans	WAC	WALRT
	\$ 1,004,234,686.26	165,531	25.30%	44
Class A Notes	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
Class B Notes	\$ 657,510,000.00	65.47%	2.43%	6/18/2024
Aggregate Note Principal Balance	\$ 102,500,000.00	10.21%	3.24%	6/18/2024
Overcollateralization Amount	\$ 760,010,000.00	75.68%		
Initial Loan Principal Balance:	\$ 244,224,686.26	24.32%		
	\$ 1,004,234,686.26	100.00%		

<b>Note and Loan Action Date Aggregate Principal Balance Information</b>									
		<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	\$	657,510,000.00	1.00000	2.43%	\$	657,510,000.00	1.00000	2.43%	\$ -
Class B Notes	\$	102,500,000.00	1.00000	3.24%	\$	102,500,000.00	1.00000	3.24%	\$ -
Aggregate Note Principal Balance	\$	760,010,000.00	1.00000		\$	760,010,000.00	1.00000		\$ -
<b>Pool Information</b>									
Weighted Avg. Coupon (WAC)		25.32%				25.31%			
Weighted Avg. Loan Remaining Term (WALRT)		43				44			
Loan Action Date Aggregate Principal Balance	\$	1,010,365,557.93			\$	1,010,561,894.69			
Number of Loans		162,230				161,572			

<b>Loan Action Date Aggregate Principal Balance</b>	
Beginning Loan Action Date Aggregate Principal Balance	\$ 1,010,365,557.93
Loan Principal Balance Reductions	\$ (23,755,416.24)
Charge-Offs	\$ (6,499,782.38)
Terminated Loans	\$ (34,761,871.82)
Renewal Loans	\$ 50,886,828.87
Other Customer Charges Net Increase/Decrease	\$ 44,849.52
Additional Loan Purchases	\$ 15,196,995.14
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (915,266.33)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 1,010,561,894.69

<b>Collections</b>	
Principal and Interest Collections on Loans	\$ 43,950,794.20
Repurchase Proceeds related to Principal	\$ 915,266.33
Collection of Fees and other Misc. Charges	\$ 357,695.44
Recoveries/Liquidation Proceeds	\$ 434,453.34
Total Loan Collections	\$ 45,658,209.31
Collection Account Interest	\$ 2,570.62
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 535.26
Reserve Draw Amount	\$ 10,000,049.88
Total Collections	\$ 55,661,365.07

<u>Distributions</u>						Remaining Available
	Amount	Amount Paid	Shortfall	Carryover Shortfall	Funds	
Indenture Trustee/Owner Trustee/Note Registrar/Custodian	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 55,660,365.07	
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ 55,660,365.07	
Back-Up Servicer Fees and Servicing Transition costs	\$ 32,990.71	\$ 32,990.71	\$ -	\$ -	\$ 55,627,374.36	
Servicing Fee	\$ 3,826,921.89	\$ 3,826,921.89	\$ -	\$ -	\$ 51,800,452.48	
Class A Monthly Interest Amount	\$ 1,331,457.75	\$ 1,331,457.75	\$ -	\$ -	\$ 50,468,994.73	
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 50,468,994.73	
Class B Monthly Interest Amount	\$ 276,750.00	\$ 276,750.00	\$ -	\$ -	\$ 50,192,244.73	
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 50,192,244.73	
Required Reserve Amount	\$ 10,000,049.88	\$ 10,000,049.88	\$ -	\$ -	\$ 40,192,194.85	
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ 40,192,194.85	
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 40,192,194.85	
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ 40,192,194.85	
Residual released to Principal Distribution Account	\$ 31,321,952.19	\$ 31,321,952.19	\$ -	\$ -	\$ 8,870,242.66	
Residual released to Depositor	\$ 8,870,242.66	\$ 8,870,242.66	\$ -	\$ -	\$ -	
<b>Total</b>	<b>\$ 55,661,365.07</b>	<b>\$ 55,661,365.07</b>	<b>\$ -</b>	<b>\$ -</b>		

<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

Principal Distribution Account

	<u>Amount</u>
Beginning Period Principal Distribution Account Amount	\$ -
Principal Distribution Draw Amount	\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ -
Principal distribution Deposit Amount	\$ 31,321,952.19
Distribution to Noteholders (except during Revolving Period)	\$ -
Class A Noteholders	\$ -
Class B Noteholders	\$ -
Purchase of Loans on Payment Date	\$ (31,321,952.19)
Ending Period Principal Distribution Account Amount	\$ -
Change in Principal Distribution Account Amount	\$ -

Overcollateralization

Loan Action Date Aggregate Principal Balance	\$ 1,010,561,894.69
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 760,010,000.00
Total Overcollateralization Amount	\$ 250,551,894.69
Required Overcollateralization Amount	\$ 239,994,988.05
Overcollateralization Event:	No

Delinquency

	<u>Loan Principal Balance</u>	<u>% of Loan Principal Balance</u>	<u># of Loans</u>	<u>% of # of Loans</u>
Current	\$ 966,843,463.99	95.67%	154,677	95.73%
One Payment Past Due	\$ 11,372,112.64	1.13%	1,836	1.14%
Two Payments Past Due	\$ 8,233,906.18	0.81%	1,268	0.78%
Three Payments Past Due	\$ 7,140,432.31	0.71%	1,115	0.69%
Four thru Six Payments Past Due	\$ 16,682,196.74	1.65%	2,628	1.63%
Seven or More Payments Past Due	\$ 289,782.83	0.03%	48	0.03%
Total	\$ 1,010,561,894.69	100%	161,572	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 989,721,177.57
Charged-Off Loans	\$ (6,499,782.38)
Recoveries	\$ 434,453.34
Net Charged-Off Loans	\$ (6,065,329.04)

Monthly Net Loss percentage Annualized	7.35%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period	6.78%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period	2.88%
3 Month Average Monthly Net Loss Percentage	5.67%

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	\$ -	0.00%	1.00%	Yes
AOT's and No Custom Scores	\$ 45,126,830.58	4.47%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 49,191,306.71	4.87%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 66,052,006.18	6.54%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 152,215,354.78	15.06%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 410,946,094.01	40.67%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 761,759,338.80	75.38%	90.0%	Yes
Loan Current Deferral Limitation	\$ 24,436,672.13	2.42%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 100,172,998.47	9.9%	15.0%	Yes
Top three (3) Origination States	\$ 264,406,287.52	26.2%	40.0%	Yes
Weighted Average Coupon	25.31%		22.00%	Yes
Weighted Average Loan Remaining Term	44		49	Yes
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
	\$ 250,551,894.69		\$ 239,994,988.05	
Overcollateralization Event:	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

Amortization Events

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
Monthly Net Loss percentages Annualized	5.67%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO

Servicer Certification

By: \_\_\_\_\_  
Title: Vice President & Assistant Treasurer

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MONTHLY SERVICER REPORT

COLLECTION PERIOD	
Beginning Date	11/1/2014
Ending Date	11/1/2014
Payment Date	12/18/2014
Transaction Month	7
30/360 Days	36

Servicer Certification  
By:   
Title: Vice President & Managing Director

