

OneMain Financial Issuance Trust 2014-1
MONTHLY SERVICER REPORT

COLLECTION PERIOD

Beginning Date	12/1/2016
Ending Date	12/31/2016
Payment Date	1/18/2017
Transaction Month	32
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	\$ 1,004,234,888.26	165,531	25.30%	44
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
Class A Notes	\$ 857,510,000.00	65.47%	2.43%	8/18/2024
Class B Notes	\$ 102,500,000.00	10.21%	3.24%	8/18/2024
Aggregate Note Principal Balance	\$ 760,010,000.00	75.68%		
Overcollateralization Amount	\$ 244,224,888.26	24.32%		
Initial Loan Principal Balance	\$ 1,004,234,888.26	100.00%		

Note and Loan Action Date Aggregate Principal Balance Information

	Beginning of Period			End of Period			Change
	Note Balance	Note Factor	Interest Rate	Note Balance	Note Factor	Interest Rate	
Class A Notes	\$ 264,530,476.00	0.40232	2.43%	\$ 224,560,443.15	0.34163	2.43%	\$ 39,970,032.85
Class B Notes	\$ 102,500,000.00	1.00000	3.24%	\$ 102,500,000.00	1.00000	3.24%	\$ -
Aggregate Note Principal Balance	\$ 367,030,476.00	0.48293		\$ 327,060,443.15	0.43034		\$ 39,970,032.85
Pool Information:							
Weighted Avg. Coupon (WAC)	25.03%			24.95%			
Weighted Avg. Loan Remaining Term (WALRT)	39			39			
Loan Action Date Aggregate Principal Balance	\$ 607,025,464.05			\$ 567,055,431.20			
Number of Loans	101,262			95,748			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 607,025,464.05
Loan Principal Balance Reductions	\$ (17,296,500.61)
Charge-Offs	\$ (6,487,814.29)
Terminated Loans	\$ (16,194,221.07)
Renewal Loans	\$ -
Other Customer Charges Net Increase/Decrease	\$ 19,238.66
Additional Loan Purchases	\$ -
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (10,733.54)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 567,055,431.20

Collections

Principal and Interest Collections on Loans	\$ 29,018,565.60
Repurchase Proceeds related to Principal	\$ 10,733.54
Collection of Fees and other Misc. Charges	\$ 294,823.69
Recoveries/Liquidation Proceeds	\$ 483,072.32
Total Loan Collections	\$ 29,807,186.15
Collection Account Interest	\$ 12,854.38
Principal Distribution Account Interest	\$ 7,871.81
Reserve Account Interest	\$ 4,093.49
Reserve Draw Amount	\$ 10,000,049.88
Total Collections	\$ 39,832,054.71

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<u>Distributions</u>						
	Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available	
					Funds	
Indenture Trustee/Owner Trustee/Note Registrar/Custodian	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ -	\$ 39,831,054.71
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 39,831,054.71
Back-Up Servicer Fees and Servicing Transition costs	\$ 20,234.18	\$ 20,234.18	\$ -	\$ -	\$ -	\$ 39,810,820.53
Servicing Fee	\$ 2,347,165.13	\$ 2,347,165.13	\$ -	\$ -	\$ -	\$ 37,463,655.40
Class A Monthly Interest Amount	\$ 535,674.21	\$ 535,674.21	\$ -	\$ -	\$ -	\$ 36,927,981.19
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 36,927,981.19
Class B Monthly Interest Amount	\$ 276,750.00	\$ 276,750.00	\$ -	\$ -	\$ -	\$ 36,651,231.19
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 36,651,231.19
Required Reserve Amount	\$ 10,000,049.88	\$ 10,000,049.88	\$ -	\$ -	\$ -	\$ 26,651,181.31
Regular Principal Payment Amount	\$ 23,775,811.78	\$ 23,775,811.78	\$ -	\$ -	\$ -	\$ 2,875,369.53
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,875,369.53
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,875,369.53
Residual released to Principal Distribution Account	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,875,369.53
Residual released to Depositor	\$ 2,875,369.53	\$ 2,875,369.53	\$ -	\$ -	\$ -	\$ -
Total	\$ 39,832,054.71	\$ 39,832,054.71	\$ -	\$ -	\$ -	\$ -

<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	\$ 16,194,221.07
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ 16,194,221.07
Principal Distribution Deposit Amount	\$ 23,775,811.78
Distribution to Noteholders (except during Revolving Period)	\$ (39,970,032.85)
Class A Noteholders	\$ -
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	\$ 567,055,431.20
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 327,060,443.15
Total Overcollateralization Amount	\$ 239,994,988.05
Required Overcollateralization Amount	\$ 239,994,988.05
Overcollateralization Event:	No

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Delinquency

	<u>Loan Principal Balance</u>	<u>% of Loan Principal Balance</u>	<u># of Loans</u>	<u>% of # of Loans</u>
Current	\$ 532,475,906.50	93.90%	90,229	94.24%
One Payment Past Due	\$ 8,463,975.05	1.49%	1,451	1.52%
Two Payments Past Due	\$ 6,313,863.63	1.11%	1,022	1.07%
Three Payments Past Due	\$ 6,324,619.96	1.12%	981	1.02%
Four thru Six Payments Past Due	\$ 13,331,543.83	2.35%	2,042	2.13%
Seven or More Payments Past Due	\$ 155,522.23	0.03%	23	0.02%
Total	\$ 567,055,431.20	100%	95,748	100.00%

Charged-Off Loans

Beginning Adjusted Loan Principal Balance	\$ 607,025,464.05
Charged-Off Loans	\$ (6,487,814.29)
Recoveries	\$ 483,072.32
Net Charged-Off Loans	\$ (6,004,741.97)

Monthly Net Loss percentage Annualized	11.87%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period	10.92%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period	9.91%
3 Month Average Monthly Net Loss Percentage	10.90%

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	\$ 57,968,186.39	10.22%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 60,509,808.81	10.67%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 68,591,446.72	12.10%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 104,023,295.79	18.34%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 224,421,727.13	39.58%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 413,599,403.50	72.94%	90.0%	Yes
Loan Current Deferral Limitation	\$ 27,918,486.34	4.92%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 54,630,902.81	9.6%	15.0%	Yes
Top three (3) Origination States	\$ 148,467,388.35	26.2%	40.0%	Yes
Weighted Average Coupon	24.95%		22.00%	Yes
Weighted Average Loan Remaining Term	39		49	Yes
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
Overcollateralization Event	\$ 239,994,988.05		\$ 239,994,988.05	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	10.90%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Beginning Date	12/1/2016
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Payment Date	1/18/2017
Transaction Month	32
30/365 Days	30

Service Certification

By: 
Authorized Signatory