

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	09/01/2017
End Date	09/30/2017
Payment Date	10/18/2017
Transaction Month	32
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	899,300,000.00	1.00000	3.19%	899,300,000.00	1.00000	3.19%	\$ 0.00
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	1,229,160,000.00	1.00000		1,229,160,000.00	1.00000		\$ 0.00

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	24.85%	24.85%
Weighted Avg. Loan Remaining Term (WALRT)	42	42
Loan Action Date Aggregate Principal Balance	1,391,896,780.27	1,388,940,580.71
Number of Loans	209,753	209,849

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	1,391,896,780.27
Loan Principal Balance Reductions	(35,584,550.65)
Charged-Offs	(9,398,468.40)
Terminated Loans	(27,423,590.74)
Renewal Loans	37,538,564.05
Other Customer Charges Net Increase / Decrease	355,810.56
Additional Loan Purchases	31,566,252.07
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	(10,216.45)
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<u>1,388,940,580.71</u>

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COLLECTIONS

Principal and Interest Collections on Loans	62,458,993.99
Renewal Loan Replacement Purchase Price	(10,114,973.31)
Collections used for Servicing Fee	(5,244,570.43)
Collections used for Additional Loan Purchases	(31,566,252.07)
Repurchase Proceeds related to Principal	10,216.45
Collection of Fees and other Misc. Charges	37,160.49
Recoveries/Liquidation Proceeds	775,440.00
Total Loan Collections	<u>16,356,015.12</u>
Collection Account Interest	38,628.54
Principal Distribution Account Interest	-
Reserve Account Interest	11,923.78
Reserve Draw Amount	13,888,903.07
Total Collections	<u>30,295,470.51</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	-	-	30,294,470.51
Indemnification Amounts up to Indemnity Cap	-	-	-	-	30,294,470.51
Back-Up Servicer Fees and Servicing Transition costs	45,211.81	45,211.81	-	-	30,249,258.70
Servicing Fee	-	-	-	-	30,249,258.70
Class A Monthly Interest Amount	2,390,639.17	2,390,639.17	-	-	27,858,619.53
First Priority Principal Payment	-	-	-	-	27,858,619.53
Class B Monthly Interest Amount	401,041.67	401,041.67	-	-	27,457,577.86
Second Priority Principal Payment	-	-	-	-	27,457,577.86
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	27,146,452.53
Third Priority Principal Payment	-	-	-	-	27,146,452.53
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	26,417,484.03
Fourth Priority Principal Payment	-	-	-	-	26,417,484.03
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	12,528,580.96
Servicer Advance Repayment	-	-	-	-	12,528,580.96
Regular Principal Payment Amount	-	-	-	-	12,528,580.96
Additional Transaction Fees	-	-	-	-	12,528,580.96
Unpaid Indemnified Amounts	-	-	-	-	12,528,580.96
Residual released to Principal Distribution Account	-	-	-	-	12,528,580.96
Residual Released to Depositor	12,528,580.96	12,528,580.96	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	30,295,470.51		-	-	

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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	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	-
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	-
Change in Principal Distribution Account Amount	-

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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	1,388,940,580.71
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	1,229,160,000.00
Total Overcollateralization Amount	<u>159,780,580.71</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	199,989	95.30%	1,323,660,385.11	95.30%
One Payment Past Due	3,123	1.49%	19,726,587.18	1.42%
Two Payments Past Due	2,020	0.96%	13,668,700.18	0.98%
Three Payments Past Due	1,744	0.83%	11,608,289.18	0.84%
Four thru Six Payments Past Due	2,957	1.41%	20,167,988.62	1.45%
Seven or More Payments Past Due	16	0.01%	108,630.44	0.01%
Total	<u>209,849</u>	<u>100.00%</u>	<u>1,388,940,580.71</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	1,356,354,422.69
Charged-Off Loans	(9,398,468.40)
Recoveries	775,440.00
Net Charged-Off Loans	<u>(8,623,028.40)</u>

Monthly Net Loss Percentage Annualized	7.63%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	6.93%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	8.81%
Three (3) Month Average Monthly Net Loss Percentage	<u>7.79%</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	61,972.81	0.00%	1.00%	YES
AOT's and No Custom Scores	61,396,828.83	4.42%	12.50%	YES
AOT's and No Custom Scores and Custom Scores 0-159	76,955,482.08	5.54%	12.50%	YES
AOT's and No Custom Scores and Custom Scores 0-179	111,326,594.76	8.02%	15.00%	YES
AOT's and No Custom Scores and Custom Scores 0-199	234,947,346.88	16.92%	27.50%	YES
AOT's and No Custom Scores and Custom Scores 0-219	592,841,829.41	42.68%	57.50%	YES
AOT's and No Custom Scores and Custom Scores 0-239	1,059,064,311.34	76.25%	90.00%	YES
Loan Current Deferral Limitation	23,348,471.08	1.68%	10.00%	YES
Origination State Concentration				
Top Origination State	138,944,516.00	10.00%	15.00%	YES
Top three (3) Origination States	361,415,389.18	26.02%	40.00%	YES
Weighted Average Coupon	24.85%		22.00%	YES
Weighed Average Loan Remaining Term	42		49	YES
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	7.79%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO