

OneMain Financial Issuance Trust 2014-1

MONTHLY SERVICER REPORT

COLLECTION PERIOD

Beginning Date	11/1/2016
Ending Date	11/30/2016
Payment Date	12/19/2016
Transaction Month	31
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	\$ 1,004,234,686.26	165,531	25.30%	44
	Note Balance	% of Loan Prin Bal	Interest Rate	Stated Maturity Date
Class A Notes	\$ 667,610,000.00	65.47%	2.43%	6/18/2024
Class B Notes	\$ 102,500,000.00	10.21%	3.24%	6/18/2024
Aggregate Note Principal Balance	\$ 760,010,000.00	75.68%		
Overcollateralization Amount	\$ 244,224,686.26	24.32%		
Initial Loan Principal Balance	\$ 1,004,234,686.26	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	\$ 311,709,290.15	0.47408	2.43%	\$ 264,530,476.00	0.40232	2.43%	\$ 47,178,814.15
Class B Notes	\$ 102,500,000.00	1.00000	3.24%	\$ 102,500,000.00	1.00000	3.24%	\$ -
Aggregate Note Principal Balance	\$ 414,209,290.15	0.54501		\$ 367,030,476.00	0.48293		\$ 47,178,814.15
Pool Information:							
Weighted Avg. Coupon (WAC)	25.10%			25.03%			
Weighted Avg. Loan Remaining Term (WALRT)	40			39			
Loan Action Date Aggregate Principal Balance	\$ 654,204,278.20			\$ 607,025,464.06			
Number of Loans	107,646			101,262			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 654,204,278.20
Loan Principal Balance Reductions	\$ (18,267,611.86)
Charge-Offs	\$ (6,445,201.30)
Terminated Loans	\$ (22,484,785.08)
Renewal Loans	\$ -
Other Customer Charges Net Increase/Decrease	\$ 18,784.09
Additional Loan Purchases	\$ -
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ -
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 607,025,464.06

Collections

Principal and Interest Collections on Loans	\$ 31,063,961.66
Repurchase Proceeds related to Principal	\$ -
Collection of Fees and other Misc. Charges	\$ 301,583.69
Recoveries/Liquidation Proceeds	\$ 493,425.28
Total Loan Collections	\$ 31,848,970.63
Collection Account Interest	\$ 10,961.23
Principal Distribution Account Interest	\$ 4,960.38
Reserve Account Interest	\$ 3,249.18
Reserve Draw Amount	\$ 10,000,049.88
Total Collections	\$ 41,868,191.20

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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	\$ -	\$ -	\$ 41,867,191.20
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ 41,867,191.20
Back-Up Servicer Fees and Servicing Transition costs	\$ 21,806.81	\$ 21,806.81	\$ -	\$ -	\$ 41,845,384.39
Servicing Fee	\$ 2,529,589.88	\$ 2,529,589.88	\$ -	\$ -	\$ 39,315,794.51
Class A Monthly Interest Amount	\$ 631,211.31	\$ 631,211.31	\$ -	\$ -	\$ 38,684,583.20
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 38,684,583.20
Class B Monthly Interest Amount	\$ 276,750.00	\$ 276,750.00	\$ -	\$ -	\$ 38,407,833.20
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 38,407,833.20
Required Reserve Amount	\$ 10,000,049.88	\$ 10,000,049.88	\$ -	\$ -	\$ 28,407,783.32
Regular Principal Payment Amount	\$ 24,694,029.07	\$ 24,694,029.07	\$ -	\$ -	\$ 3,713,754.25
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ 3,713,754.25
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ 3,713,754.25
Residual released to Principal Distribution Account	\$ -	\$ -	\$ -	\$ -	\$ 3,713,754.25
Residual released to Depositor	\$ 3,713,754.25	\$ 3,713,754.25	\$ -	\$ -	\$ -
Total	\$ 41,868,191.20	\$ 41,868,191.20	\$ -	\$ -	

<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	<u>\$ 10,000,049.88</u>
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		\$ 22,484,785.08
Ending Principal Distribution Account Amount Prior to Payment Waterfall		\$ 22,484,785.08
Principal Distribution Deposit Amount		\$ 24,694,029.07
Distribution to Noteholders (except during Revolving Period)		
Class A Noteholders		\$ (47,178,814.15)
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	\$ 607,025,464.05
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 367,030,476.00
Total Overcollateralization Amount	\$ 239,994,988.05
Required Overcollateralization Amount	\$ 239,994,988.05
Overcollateralization Event:	No

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<u>Delinquency</u>				
	Loan Principal Balance	% of Loan Principal Balance	# of Loans	% of # of Loans
Current	\$ 669,983,683.16	93.90%	96,375	94.19%
One Payment Past Due	\$ 8,594,207.83	1.42%	1,481	1.46%
Two Payments Past Due	\$ 7,268,439.72	1.20%	1,145	1.13%
Three Payments Past Due	\$ 7,693,630.62	1.27%	1,178	1.16%
Four thru Six Payments Past Due	\$ 13,339,179.49	2.20%	2,061	2.04%
Seven or More Payments Past Due	\$ 166,323.23	0.03%	22	0.02%
Total	\$ 607,026,464.05	100%	101,262	100.00%
<u>Charged-Off Loans</u>				
Beginning Adjusted Loan Principal Balance	\$ 654,204,278.20			
Charged-Off Loans	\$ (6,445,201.30)			
Recoveries	\$ 493,426.28			
Net Charged-Off Loans	\$ (5,951,776.02)			
Monthly Net Loss percentage Annualized		10.92%		
Monthly Net Loss percentage annualized for 1st Preceding Collection Period		9.91%		
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period		9.79%		
3 Month Average Monthly Net Loss Percentage		10.21%		

<u>Reinvestment Criteria Events</u>				
	Amount	%	Trigger Level	Compliance
OneMain Risk Level Range				
Custom Score Range				
No Custom Scores	\$ 12,984.87	0.00%	1.00%	Yes
AOT's and No Custom Scores	\$ 57,894,765.16	9.54%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-159	\$ 60,683,543.26	10.00%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 69,649,401.68	11.47%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 108,228,918.64	17.83%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 238,865,666.06	39.35%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 442,911,448.48	72.96%	90.0%	Yes
Loan Current Deferral Limitation	\$ 20,441,918.37	3.37%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 58,463,721.08	9.6%	15.0%	Yes
Top three (3) Origination States	\$ 169,163,397.00	26.2%	40.0%	Yes
Weighted Average Coupon	26.03%		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

<u>Amortization Events</u>			
	Amount	Trigger Level	Amortization Event
Monthly Net Loss percentages Annualized	10.21%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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COLLECTION PERIOD	
Beginning Date	11/1/2018
Ending Date	11/30/2018
Payment Date	12/19/2018
Transaction Month	31
30/360 Days	30

Servicer Certification

By: 
Authorized Signatory