

Springleaf Funding Trust 2014-A

Monthly Servicer Report

Collection Period	
Beginning Date	9/1/2014
Ending Date	9/30/2014
Payment Date	10/15/2014
Transaction Month	7
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2014
Closing Date: March 26, 2014

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 644,330,689.90	167,615	27.50%	32.32
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	\$ 500,000,000.00	77.60%	2.41%	December 15, 2022
Class B Notes	\$ 39,940,000.00	6.20%	3.45%	December 15, 2022
Class C Notes	\$ 19,320,000.00	3.00%	4.45%	December 15, 2022
Class D Notes	\$ 32,860,000.00	5.10%	5.00%	December 15, 2022
Aggregate Note Principal Balance	\$ 592,120,000.00	91.90%		
Overcollateralization Amount	\$ 52,210,689.90	8.10%		
Initial Loan Principal Balance:	\$ 644,330,689.90	100.00%		

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Pool Factor</u>	
Class A Notes	\$ 500,000,000.00	1.0000000	\$ 500,000,000.00	1.0000000	\$ -
Class B Notes	\$ 39,940,000.00	1.0000000	\$ 39,940,000.00	1.0000000	\$ -
Class C Notes	\$ 19,320,000.00	1.0000000	\$ 19,320,000.00	1.0000000	\$ -
Class D Notes	\$ 32,860,000.00	1.0000000	\$ 32,860,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 592,120,000.00	1.0000000	\$ 592,120,000.00	1.0000000	\$ -
Pool Information					
Weighted Avg. Coupon (WAC)	27.40%		27.38%		
Weighted Avg. Loan Remaining Term (WALRT)	32.04		32.22		
Loan Principal Balance:	\$644,345,004.40		\$644,345,826.37		
Number of Loans	166,157		165,518		

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 644,345,004.40
Principal Collections (Scheduled Principal and Prepayments)	\$ (25,495,503.14)
Charged-Off Loans	\$ (3,807,525.33)
Terminated Loans	\$ (19,498,912.94)
Additional Loans	\$ 31,988,897.65
Other Customer Charges Net Increase / (Decrease)	\$ 370,619.04
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 627,902,579.68
Purchase of Loans On Payment Date	\$ 16,443,246.69
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 644,345,826.37

IV. COLLECTIONS

Principal:	
Principal Collections	\$ 25,495,503.14
Principal Used for Incremental Renewals	N/A
Other Customer Charges Net Increase / (Decrease)	\$ (370,619.04)
Repurchased Contract Proceeds Related to Principal	\$ -
Additional Deposit made for true-up	\$ -
Recoveries/Liquidation Proceeds	\$ 11,239.29
Total Principal Collections	\$ 25,136,123.39
Interest:	
Interest Collections	\$ 14,034,820.29
Late Fees & Other Misc. Charges	\$ 588,229.09
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 14,623,049.38
Collection Account Interest	\$ 1,847.99
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 304.48
Reserve Draw Amount	\$ 6,443,306.90
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 46,204,632.14

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover	Shortfall	Remaining Available Funds
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ -	46,203,632.14
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	46,203,632.14
Back-up Servicing Fee and Servicing Transition	0.04% \$ 21,478.17	\$ 21,478.17	\$ -	\$ -	\$ -	46,182,153.97
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ -	43,572,556.71
Servicing Fee @ 4.86%	4.86% \$ 2,609,597.27	\$ 2,609,597.27	\$ -	\$ -	\$ -	43,572,556.71
Class A Monthly Interest Amount	\$ 1,004,166.67	\$ 1,004,166.67	\$ -	\$ -	\$ -	42,568,390.04
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	42,568,390.04
Class B Monthly Interest Amount	\$ 114,827.50	\$ 114,827.50	\$ -	\$ -	\$ -	42,453,562.54
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	42,453,562.54
Class C Monthly Interest Amount	\$ 71,645.00	\$ 71,645.00	\$ -	\$ -	\$ -	42,381,917.54
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	42,381,917.54
Class D Monthly Interest Amount	\$ 136,916.67	\$ 136,916.67	\$ -	\$ -	\$ -	42,245,000.87
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	42,245,000.87
Required Reserve Account Amount	\$ 6,443,306.90	\$ 6,443,306.90	\$ -	\$ -	\$ -	35,801,693.97
Regular Principal Payment Amount	\$ 16,428,110.22	\$ 16,428,110.22	\$ -	\$ -	\$ -	19,373,583.75
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ -	19,373,583.75
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	19,373,583.75
Residual Released to the PDA	\$ 15,136.47	\$ 15,136.47	\$ -	\$ -	\$ -	19,358,447.28
Residual Released to the Depositor	\$ 19,358,447.28	\$ 19,358,447.28	\$ -	\$ -	\$ -	-
Total		\$ 46,204,632.14				

VI. RESERVE ACCOUNT

Beginning Period Reserve Account Amount		\$ 6,443,306.90
Reserve Draw Amount		\$ 6,443,306.90
Reserve Deposit Amount		\$ 6,443,306.90
Ending Period Reserve Account Amount		\$ 6,443,306.90
Change in Reserve Account Balance		\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	\$ 6,443,306.90

VII. 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		\$ 16,443,246.69
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		\$ (16,443,246.69)
Ending Period Principal Distribution Account Amount		\$ -
Change in Principal Distribution Account Amount		\$ -

VIII. OVERCOLLATERALIZATION

Principal Distribution Account Balance		\$ -
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)		\$ 52,225,826.37
Required Overcollateralization Amount		\$ 52,210,689.90
In Compliance		YES

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IX. DELINQUENCY AND NET LOSS ACTIVITY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	127,760	77.19%	\$502,620,792.84	78.00%
1 - 29 Days	27,916	16.87%	\$111,577,213.75	17.32%
30 - 59 Days	3,093	1.87%	\$9,834,009.46	1.53%
60 - 89 Days	2,025	1.22%	\$6,320,305.95	0.98%
90 + Days	4,724	2.85%	\$13,993,504.37	2.17%
	165,518		\$ 644,345,826.37	
Total Delinquent Loans	6,749	4.08%	20,313,810	3.15%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$ 3,796,286.04	
Beginning Period Loan Principal Balance			\$644,345,004.40	
Monthly Net Loss Percentage				7.07%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.33%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				1.69%
Three-month average Monthly Net Loss Percentage for Current Period				4.70%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				2.66%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				1.09%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	15.30%	20.00%	YES
Unsecured or Other Secured Loans	53.89%	60.00%	YES
Risk Level			
E	1.68%	6.00%	YES
E or D	9.82%	15.00%	YES
E to (and including) C	37.98%	50.00%	YES
E to (and including) B	65.58%	75.00%	YES
E to (and including) A	84.60%	90.00%	YES
E to (and including) P	92.46%	95.00%	YES
No Risk Level	0.27%	10.00%	YES
Customer State			
Top 3 States	27.22%	40.00%	YES
Any state (except for the top 3)	6.37%	15.00%	YES
Original Term			
Original Term > 60 months	2.46%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.38%	19.00%	YES
Weighted Average Loan Remaining Term	32.22	36.00	YES
Coupon			
Coupon below 10%	0.39%	7.5%	YES
Original Balance			
Original Balance > \$25,000	0.92%	4.0%	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		
12-Month Exchanged / Released Loans	\$ -	\$ 128,866,137.98	YES
UPB of Replacement loans ≥ UPB of Exchanged loans	TRUE	95%	YES

XI. AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event		NO
3-Month Annualized Net Loss Trigger	17.00%	NO
Servicer Default		NO