

SpringCastle Funding Asset-Backed Notes 2016-A
Monthly Servicer Report

Collection Period	
Beginning Date	4/1/2017
Ending Date	4/30/2017
Payment Date	5/25/2017
Transaction Month	7
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: September 30, 2016
 Closing Date: October 25, 2016

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>
Initial Loan Principal Balance:	1,741,874,389.06	204,346	18.24%

	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	1,373,470,000.00	78.85%	3.05%	November 25, 2023
Class B Notes	210,770,000.00	12.10%	4.10%	March 25, 2024
Class C-1 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class C-2 Notes	39,407,500.00	2.26%	5.63%	March 25, 2024
Class D-1 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Class D-2 Notes	39,407,500.00	2.26%	5.80%	March 25, 2024
Aggregate Note Principal Balance	<u>1,741,870,000.00</u>	100.00%		
Target Overcollateralization Amount	17,418,743.89	1.00%		
Initial Adjusted Loan Principal Balance:	<u>1,741,874,389.06</u>	100.00%		

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Principal Collected</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	1,157,459,239.92	0.8427263	1,126,267,108.70	0.8200158	31,192,131.22
Class B Notes	210,770,000.00	1.0000000	210,770,000.00	1.0000000	-
Class C-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class C-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-1 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Class D-2 Notes	39,407,500.00	1.0000000	39,407,500.00	1.0000000	-
Aggregate Note Principal Balance	<u>1,525,859,239.92</u>	0.8759892	1,494,667,108.70	0.8580819	-

Pool Information	<u>Beginning of Period</u>	<u>Ending of Period</u>
	Weighted Avg. Coupon (WAC)	18.22%
Loan Principal Balance:	1,543,277,983.81	1,512,085,852.59
Number of Loans	187,082	184,526

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	1,543,277,983.81
Collections (scheduled loan payments and prepayments)	(28,631,471.27)
Charged-Off Loans	(7,939,550.60)
Draws on Revolving Loans	4,685,668.61
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	693,222.04
Portfolio Called Loan	-
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>1,512,085,852.59</u>

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	28,631,471.27
Draws on Revolving Loans	(4,685,668.61)
Recoveries/Liquidation Proceeds	577,978.66
Total Principal Collections	<u>24,523,781.32</u>
Interest:	
Interest Collections	22,063,354.65
Total Interest Collections	<u>22,063,354.65</u>
Collection Account Interest	46,676.91
Principal Distribution Account Interest	-
Advance Reserve Account Interest	3,716.90
Reserve Account Interest	5,646.81
Advance Reserve Draw Amount	
Reserve Account	7,716,389.92
Principal Distribution Account Draw Amount	-
Total Gross Collections	54,359,566.51
Servicer Collection Charges	(955,362.69)
Total Net Collections	<u><u>53,404,203.82</u></u>

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Paying Agent/Note Registrar/Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	53,401,203.82
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	32,151.62	32,151.62	-	-	53,369,052.20
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (2.50%)	3,215,162.47	3,215,162.47	-	-	50,153,889.73
(iv) Administration Fee	1,666.67	1,666.67	-	-	50,152,223.06
(v) Advance Reserve Shortfall Amount	-	-	-	-	50,152,223.06
(vi) Class A Monthly Interest Amount	2,941,875.57	2,941,875.57	-	-	47,210,347.49
(vii) First Priority Principal Payment	-	-	-	-	47,210,347.49
(viii) Class B Senior Interest Amount	720,130.83	720,130.83	-	-	46,490,216.66
(ix) Second Priority Principal Payment	-	-	-	-	46,490,216.66
(x) Class B Subordinated Interest Amount	-	-	-	-	46,490,216.66
(xi) Class C-1 Senior Interest Amount	184,886.85	184,886.85	-	-	46,305,329.81
(xii) Third Priority Principal Payment	-	-	-	-	46,305,329.81
(xiii) Class C-1 Subordinated Interest Amount	-	-	-	-	46,305,329.81
(xiv) Class C-2 Senior Interest Amount	184,886.85	184,886.85	-	-	46,120,442.95
(xv) Fourth Priority Principal Payment	-	-	-	-	46,120,442.95
(xvi) Class C-2 Subordinated Interest Amount	-	-	-	-	46,120,442.95
(xvii) Class D-1 Senior Interest Amount	190,469.58	190,469.58	-	-	45,929,973.37
(xviii) Fifth Priority Principal Payment	-	-	-	-	45,929,973.37
(xix) Class D-1 Subordinated Interest Amount	-	-	-	-	45,929,973.37
(xx) Class D-2 Senior Interest Amount	190,469.58	190,469.58	-	-	45,739,503.79
(xxi) Sixth Priority Principal Payment	13,773,387.33	13,773,387.33	-	-	31,966,116.46
(xxii) Class D-2 Subordinated Interest Amount	-	-	-	-	31,966,116.46
(xxiii) Required Reserve Account Amount	7,560,429.26	7,560,429.26	-	-	24,405,687.19
(xxiv) Regular Principal Payment Amount	17,418,743.89	17,418,743.89	-	-	6,986,943.30
(xxv) Fees & Out of pocket expenses not paid pursuant to 1 above	-	-	-	-	6,986,943.30
(xxvi) Co-Issuers Obligations	-	-	-	-	6,986,943.30
(xxvii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,986,943.30	6,986,943.30	-	-	0.00
Total	-	53,404,203.82	-	-	0.00

VI. ADVANCE RESERVE ACCOUNT

Beginning Period Advance Reserve Account Amount	5,000,000.35
Advance Reserve Draw Amount	-
Advance Reserve Shortfall Amount	-
Advance Reserve Deposit Amount	-
Ending Period Advance Reserve Account Amount	5,000,000.35
Change in Advance Reserve Account Balance	-
Required Advance Reserve Account Amount	5,000,000.00

VII. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	7,716,389.92
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	7,560,429.26
Change in Reserve Account Balance	(155,960.66)
Required Reserve Account Amount equal to the greater of .50% aggregate Loan Principal Balance and 0.15% of the aggregate Loan Principal Balance as of the Cut-Off Date	7,560,429.26

VIII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	
Principal Distribution Draw Amount	-
Ending Principal Distribution Account Amount Prior to Payment Waterfall	-
Distribution to Noteholders	
Class A Noteholders	31,192,131.22
Class B Noteholders	-
Class C-1 Noteholders	-
Class C-2 Noteholders	-
Class D-1 Noteholders	-
Class D-2 Noteholders	-
Ending Period Principal Distribution Account Amount	31,192,131.22
Change in Principal Distribution Account Amount	31,192,131.22

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	17,418,743.89
Actual Overcollateralization Amount	17,418,743.89
Shortfall	(0.00)

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X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	161,224	87.37%	1,259,627,342.44	83.30%
1 - 29 Days	13,116	7.11%	146,230,457.34	9.67%
30 - 59 Days	4,101	2.22%	45,055,862.62	2.98%
60 - 89 Days	2,116	1.15%	21,619,871.67	1.43%
90 + Days	3,969	2.15%	39,552,318.52	2.62%
	<u>184,526</u>	<u>100.00%</u>	<u>1,512,085,852.59</u>	<u>100.00%</u>
Total Delinquent Loans	10,186	5.52%	106,228,052.81	7.03%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				7,361,571.94
Beginning Period Loan Principal Balance				1,543,277,983.81
Cumulative Net Loss Percentage				3.38%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	1,036,462,373.29	20.89%	1,015,760,239.99	20.91%
PUL Closed-End	974,217.82	18.88%	918,081.11	18.95%
PHL Revolving	202,253,349.88	14.48%	198,765,795.58	14.47%
PHL Closed-End	303,588,042.82	11.62%	296,641,735.91	11.61%

SERVICER CERTIFICATION

Springleaf Finance, Inc.

By: _____

Name: _____