

# OneMain Financial Issuance Trust 2019-1

## Monthly Servicer Report

<b>Collection Period</b>	
<b>Beginning Date</b>	01/01/2020
<b>End Date</b>	01/31/2020
<b>Payment Date</b>	02/14/2020
<b>Transaction Month</b>	13
<b>30/360 Days</b>	30

### ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: December 31, 2018  
 Closing Date: January 23, 2019

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAFICO</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	654,176,287.88	99,795	630	26.86%	46
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>	
Class A Notes	430,120,000.00	65.75%	3.48%	February 14, 2031	
Class B Notes	58,550,000.00	8.95%	3.79%	February 14, 2031	
Class C Notes	37,620,000.00	5.75%	3.89%	February 14, 2031	
Class D Notes	47,430,000.00	7.25%	4.22%	February 14, 2031	
Class E Notes	57,890,000.00	8.85%	5.69%	February 14, 2031	
Aggregate Note Principal Balance	631,610,000.00	96.55%			
Overcollateralization Amount	22,566,287.88	3.45%			
Initial Loan Principal Balance:	654,176,287.88	100.00%			

### NOTE AND LOAN 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>Note Balance</u>	<u>Note Factor</u>	
Class A Notes	430,120,000.00	1.00000	430,120,000.00	1.00000	\$0.00
Class B Notes	58,550,000.00	1.00000	58,550,000.00	1.00000	\$0.00
Class C Notes	37,620,000.00	1.00000	37,620,000.00	1.00000	\$0.00
Class D Notes	47,430,000.00	1.00000	47,430,000.00	1.00000	\$0.00
Class E Notes	57,890,000.00	1.00000	57,890,000.00	1.00000	\$0.00
Aggregate Note Principal Balance	631,610,000.00	1.00000	631,610,000.00	1.00000	\$0.00

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### LOAN PRINCIPAL BALANCE

Beginning of Period Loan Principal Balance	654,228,028.81
Principal Collections (Scheduled Principal and Prepayments)	(15,495,644.68)
Charged-Off Loans	(4,187,592.27)
Other Customer Charges Net Increase / (Decrease)	(136,024.04)
Terminated Loans	(14,107,958.75)
New Loans (Renewals)	21,799,360.10
Proposed Loans (to be added to the Loan Schedule as Additional Loans)	12,131,388.19
Exchanged Loans	0.00
Replacement Loans (to be added to the Loan Schedule as Additional Loans)	0.00
Excluded Loans	0.00
Released Loans	0.00
Repurchased Loans	0.00
Ending Loan Principal Balance	<u>654,231,557.36</u>

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	26.28%	26.23%
Weighted Avg. FICO*	627	627
Weighted Avg. Loan Remaining Term (WALRT)	45	45
Loan Principal Balance	654,228,028.81	654,231,557.36
Number of Loans	90,616	90,191

### **Additional Loan\*\* Information for the Payment Date on 2/14/2020**

Weighted Avg. Coupon (WAC)	26.69%
Weighted Avg. FICO*	622
Loan Principal Balance	33,841,431.01
Number of Loans	3,349

\*FICO scores determined at time of origination

\*\*Additional Loans include New Loans (Renewals), Proposed Loans, and Replacement Loans

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### COLLECTIONS

#### Principal:

Principal Collections	15,495,644.68
Other Customer Charges Net Increase / (Decrease)	136,024.04
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	105,143.21
Total Principal Collections	<u>15,736,811.93</u>

#### Interest:

Interest Collections	14,088,279.44
Interest on Repurchase Principal	-
Total Interest Collections	<u>14,088,279.44</u>

Collections Used for Incremental Renewals	(7,691,401.35)
Collections Used for Proposed Loans	(12,131,388.19)
Collections Used for Servicing Fee at 3.50%	(1,908,165.08)
Total Collections Used	<u>(21,730,954.62)</u>

Collection Account Interest	20,878.34
Principal Distribution Account Interest	-
Reserve Account Interest	4,161.04
Reserve Draw Account	3,270,881.44
Principal Distribution Account Draw Amount	-
Total Collections	<u>11,390,057.57</u>

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### DISTRIBUTIONS

		<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees		17,333.33	17,333.33	-	-	11,372,724.24
Indemnified Amounts		-	-	-	-	11,372,724.24
Back-up Servicing Fee and Servicing Transition	0.025%	13,629.75	13,629.75	-	-	11,359,094.49
Servicing Transition Costs		-	-	-	-	11,359,094.49
Servicing Fee	3.50%	-	-	-	-	11,359,094.49
Class A Monthly Interest Amount		1,247,348.00	1,247,348.00	-	-	10,111,746.49
First Priority Principal Payment		-	-	-	-	10,111,746.49
Class B Monthly Interest Amount		184,920.42	184,920.42	-	-	9,926,826.07
Second Priority Principal Payment		-	-	-	-	9,926,826.07
Class C Monthly Interest Amount		121,951.50	121,951.50	-	-	9,804,874.57
Third Priority Principal Payment		-	-	-	-	9,804,874.57
Class D Monthly Interest Amount		166,795.50	166,795.50	-	-	9,638,079.07
Fourth Priority Principal Payment		-	-	-	-	9,638,079.07
Class E Monthly Interest Amount		274,495.08	274,495.08	-	-	9,363,583.99
Fifth Priority Principal Payment		-	-	-	-	9,363,583.99
Required Reserve Account Amount		3,270,881.44	3,270,881.44	-	-	6,092,702.55
Regular Principal Payment Amount		-	-	-	-	6,092,702.55
Additional Transaction Participant Fees		-	-	-	-	6,092,702.55
Additional Indemnified Amounts		-	-	-	-	6,092,702.55
Residual Released to the PDA		-	-	-	-	6,092,702.55
Residual Released to the Depositor		6,092,702.55	6,092,702.55	-	-	-
Total			<u>11,390,057.57</u>			

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### RESERVE ACCOUNT

Beginning Period Reserve Account Amount	3,270,881.44
Reserve Draw Amount	(3,270,881.44)
Reserve Deposit Amount	3,270,881.44
Ending Period Reserve Account Amount	3,270,881.44
Change in Reserve Account Balance	-
Required Reserve Account Amount	3,270,881.44

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount	-
Principal Distribution Draw Amount	-
Ending Principal Distribution 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	-
Class E Noteholders	-
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

### OVERCOLLATERALIZATION

End of Period Loan Principal Balance	654,231,557.36
End of Period Principal Distribution Account Amount	-
End of Period Note Principal Balance	631,610,000.00
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	22,621,557.36
Required Overcollateralization Amount	22,566,287.88
In Compliance	YES

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### 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 (0 Days)	81,562	90.43%	592,561,828.43	90.57%
One Payment Past Due (1-29 Days)	4,588	5.09%	34,398,623.91	5.26%
Two Payments Past Due (30-59 Days)	1,084	1.20%	7,414,389.47	1.13%
Three Payments Past Due (60-89 Days)	832	0.92%	5,721,545.40	0.87%
Four thru Six Payments Past Due (90-179 Days)	2,100	2.33%	13,982,861.28	2.14%
Seven or More Payments Past Due (180+)	25	0.03%	152,308.87	0.02%
	<u>90,191</u>	<u>100.00%</u>	<u>654,231,557.36</u>	<u>100.00%</u>

### CHARGED-OFF LOANS

Beginning Period Loan Principal Balance	654,228,028.81
Charged-Off Loans	4,187,592.27
Recoveries	105,143.21
Net Charged-Off Loans	<u>4,082,449.06</u>

Monthly Net Loss Percentage	7.49%
Monthly Net Loss Percentage for 1st Preceding Collection Period	7.23%
Monthly Net Loss Percentage for 2nd Preceding Collection Period	<u>6.76%</u>
Three-month average Monthly Net Loss Percentage for Current Period	7.16%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period	6.64%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period	6.26%

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### REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Unsecured	62.39%	59.29%	70.00%	YES
No Risk Level / F	0.06%	0.05%	0.50%	YES
No Risk Level / F to (and including) E	0.06%	0.05%	2.50%	YES
No Risk Level / F to (and including) D	1.42%	2.66%	10.00%	YES
No Risk Level / F to (and including) C	8.26%	8.52%	25.00%	YES
No Risk Level / F to (and including) B	25.77%	27.96%	50.00%	YES
No Risk Level / F to (and including) A	56.03%	51.41%	75.00%	YES
No Risk Level / F to (and including) P	79.10%	79.32%	92.50%	YES
No Risk Level / F to (and including) S	100.00%	100.00%	100.00%	YES
Top 3 Customer State	22.33%	21.43%	40.00%	YES
Any Customer State (except for the top 3)	6.07%	6.10%	15.00%	YES
Original Term > 60 months	0.12%	0.18%	6.00%	YES
Weighed Avg. Coupon (WAC)	26.86%	26.23%	23.00%	YES
Weighed Average Loan Remaining Term	46	45	50	YES
Coupon below 10%	0.03%	1.59%	7.50%	YES
Original balance > \$25,000	0.36%	0.70%	4.00%	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/Reserved Loans	-	-	130,835,257.58	YES
UPB of Replacement loans >= UPB of Exchanged loans		True	95.00%	YES

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### AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Consecutive Month Reinvestment Criteria Event			NO
3-Month Annualized Net Loss Trigger	7.16%	17.00%	NO
Servicer Default			NO

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