

**SpringCastle Funding Asset-Backed Notes 2019-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	10/1/2019
Ending Date	10/31/2019
Payment Date	11/25/2019
Transaction Month	6
30/360 Days	30

**I. ORIGINAL DEAL PARAMETERS**

Initial Cut-Off Date: April 30, 2019  
 Closing Date: June 4, 2019

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>
Initial Loan Principal Balance:	938,728,133.74	133,088	18.22%

	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	849,548,000.00	90.50%	3.20%	May 27, 2036
Class B Notes	70,405,000.00	7.50%	3.58%	May 27, 2036
Class C Notes	<u>18,775,000.00</u>	<u>2.00%</u>	5.06%	May 27, 2036
Aggregate Note Principal Balance	938,728,000.00	100.00%		
Target Overcollateralization Amount	<u>7,509,825.07</u>	<u>0.80%</u>		
Initial Adjusted Loan Principal Balance:	938,728,133.74	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	752,622,055.66	0.8859088	734,672,842.34	0.8647809	17,949,213.32
Class B Notes	70,405,000.00	1.0000000	70,405,000.00	1.0000000	-
Class C Notes	<u>18,775,000.00</u>	<u>1.0000000</u>	<u>18,775,000.00</u>	<u>1.0000000</u>	-
Aggregate Note Principal Balance	841,802,055.66	0.8967476	823,852,842.34	0.8776268	-

**Pool Information**

	<u>Beginning of Period</u>	<u>Ending of Period</u>
Weighted Avg. Coupon (WAC)	18.15%	18.12%
Loan Principal Balance:	849,311,880.73	831,362,667.41
Number of Loans	112,923	111,040

**III. LOAN PRINCIPAL BALANCE**

Beginning Adjusted Loan Principal Balance	849,311,880.73
Collections (scheduled loan payments and prepayments)	(19,145,219.97)
Charged-Off Loans	(3,277,318.53)
Draws on Revolving Loans	4,285,822.99
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	187,502.19
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	<u>831,362,667.41</u>

**IV. AVAILABLE FUNDS**

Principal:	
Principal Collections	19,145,219.97
Draws on Revolving Loans	(4,285,822.99)
Recoveries/Liquidation Proceeds	<u>79,668.28</u>
Total Principal Collections	14,939,065.26
Interest:	
Interest Collections	<u>12,891,549.57</u>
Total Interest Collections	12,891,549.57
Collection Account Interest	52,586.24
Principal Distribution Account Interest	-
Advance Reserve Account Interest	7,812.48
Reserve Account Interest	6,525.88
Advance Reserve Draw Amount	
Reserve Account	4,246,559.40
Principal Distribution Account Draw Amount	-
Total Gross Collections	32,144,098.83
Servicer Collection Charges	<u>(533,138.31)</u>
Total Net Collections	<u>31,610,960.52</u>

**SpringCastle Funding Asset-Backed Notes 2019-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	10/1/2019
Ending Date	10/31/2019
Payment Date	11/25/2019
Transaction Month	6
30/360 Days	30

**V. DISTRIBUTIONS**

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
(i) Indenture Trustee/Note Registrar/BUS Expense/ Loan Trustee/ Custodial Fee	3,000.00	3,000.00	-	-	31,607,960.52
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	17,694.00	17,694.00	-	-	31,590,266.52
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,150,109.84	1,150,109.84	-	-	30,440,156.68
(iv) Administration Fee	1,666.67	1,666.67	-	-	30,438,490.01
(v) Advance Reserve Shortfall Amount	-	-	-	-	30,438,490.01
(vi) Class A Monthly Interest Amount	2,006,992.15	2,006,992.15	-	-	28,431,497.86
(vii) First Priority Principal Payment	-	-	-	-	28,431,497.86
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	28,221,456.28
(ix) Second Priority Principal Payment	-	-	-	-	28,221,456.28
(x) Class B Subordinated Interest Amount	-	-	-	-	28,221,456.28
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	28,142,288.36
(xii) Third Priority Principal Payment	10,439,388.25	10,439,388.25	-	-	17,702,900.11
(xiii) Class C Subordinated Interest Amount	-	-	-	-	17,702,900.11
(xiv) Required Reserve Account Amount	4,156,813.34	4,156,813.34	-	-	13,546,086.77
(xv) Regular Principal Payment Amount	7,509,825.07	7,509,825.07	-	-	6,036,261.70
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	6,036,261.70
(xvii) Co-Issuers Obligations	-	-	-	-	6,036,261.70
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,036,261.70	6,036,261.70	-	-	0.00
<b>Total</b>		<u>31,610,960.52</u>			0.00

**VI. ADVANCE RESERVE ACCOUNT**

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

**VII. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount	4,246,559.40
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,156,813.34
Change in Reserve Account Balance	<u>(89,746.06)</u>
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	4,156,813.34

**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	17,949,213.32
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	17,949,213.32
Change in Principal Distribution Account Amount	17,949,213.32

**IX. OVERCOLLATERALIZATION**

Target Overcollateralization Amount	7,509,825.07
Actual Overcollateralization Amount	<u>7,509,825.07</u>
Shortfall	(0.00)

**SpringCastle Funding Asset-Backed Notes 2019-A**  
**Monthly Servicer Report**

<b>Collection Period</b>	
Beginning Date	10/1/2019
Ending Date	10/31/2019
Payment Date	11/25/2019
Transaction Month	6
30/360 Days	30

**X. DELINQUENCY AND NET LOSS ACTIVITY**

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current (0 Days)	98,504	88.71%	710,822,193.76	85.50%
One Payment Past Due (1 - 29 Days)	7,330	6.60%	71,746,903.43	8.63%
Two Payments Past Due (30 - 59 Days)	2,035	1.83%	19,585,645.63	2.36%
Three Payments Past Due (60 - 89 Days)	1,294	1.17%	12,638,507.27	1.52%
Four or Greater Payments Past Due (90+ Days)	1,877	1.69%	16,569,417.32	1.99%
	111,040	100%	831,362,667.41	100%
 Total Delinquent Loans	 5,206	 4.69%	 48,793,570.22	 5.87%
 Charged-Offs Loans				
Current Period NET Charged-Off Loans				3,197,650.25
Beginning Period Loan Principal Balance				849,311,880.73
 Cumulative Net Loss Percentage				2.07%

**XII. PORTFOLIO COMPOSITION**

	Beginning of Period		Ending of Period	
	Balance	WAC	Balance	WAC
PUL Revolving	577,469,606.34	20.70%	565,939,522.74	20.64%
PUL Closed-End	298,604.88	17.16%	285,432.20	17.32%
PHL Revolving	130,634,747.19	14.32%	128,441,565.92	14.29%
PHL Closed-End	140,908,922.32	11.29%	136,696,146.55	11.25%

**SERVICER CERTIFICATION**

Springleaf Finance, Corp.

By: \_\_\_\_\_

Name: \_\_\_\_\_