

# Springleaf Funding Trust 2013-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	5/1/2013
Ending Date	5/31/2013
Payment Date	6/17/2013
Transaction Month	4
30/360 Days	30

### I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: January 31, 2013  
Closing Date: February 19, 2013

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 662,247,871.98	190,738	25.47%	28.69
	<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	75.50%	2.580%	September 15, 2021
Class B Notes	\$ 46,350,000.00	7.00%	3.570%	September 15, 2021
Class C Notes	\$ 21,530,000.00	3.25%	5.000%	September 15, 2021
Class D Notes	\$ 36,420,000.00	5.50%	5.000%	September 15, 2021
Aggregate Note Principal Balance	\$ 604,300,000.00	91.25%		
Overcollateralization Amount	\$ 57,947,871.98	8.75%		
Initial Loan Principal Balance:	\$ 662,247,871.98	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	\$ 46,350,000.00	1.0000000	\$ 46,350,000.00	1.0000000	\$ -
Class C Notes	\$ 21,530,000.00	1.0000000	\$ 21,530,000.00	1.0000000	\$ -
Class D Notes	\$ 36,420,000.00	1.0000000	\$ 36,420,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 604,300,000.00	1.0000000	\$ 604,300,000.00	1.0000000	\$ -
<b>Pool Information</b>					
Weighted Avg. Coupon (WAC)	25.66%		25.71%		
Weighted Avg. Loan Remaining Term (WALRT)	29.71		29.92		
Loan Principal Balance:	\$662,249,835.33		\$662,250,752.44		
Number of Loans	187,493		184,871		

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 662,249,835.33
Principal Collections (Scheduled Principal and Prepayments)	\$ (30,683,408.34)
Charged-Off Loans	\$ (419,765.65)
Terminated Loans	\$ (29,118,439.62)
Additional Loans	\$ 50,465,567.65
Other Customer Charges Net Increase / (Decrease)	\$ 225,947.29
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 652,719,736.66
Purchase of Loans On Payment Date	\$ 9,531,015.78
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Ddesignated as such	\$ -
Ending Loan Principal Balance	\$ 662,250,752.44

### IV. COLLECTIONS

<b>Principal:</b>	
Principal Collections	\$ 30,683,408.34
Other Customer Charges Net Increase / (Decrease)	\$ (225,947.29)
Repurchased Contract Proceeds Related to Principal	\$ -
Recoveries/Liquidation Proceeds	\$ 1,052.80
Total Principal Collections	\$ 30,458,513.85
<b>Interest:</b>	
Interest Collections	\$ 13,857,054.89
Late Fees & Other Misc. Charges	\$ 621,516.57
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 14,478,571.46
Collection Account Interest	\$ 1,447.19
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 212.34
Reserve Draw Amount	\$ 6,622,470.49
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 51,561,215.33

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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	\$ -	\$ -	\$ 51,560,215.33
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 51,560,215.33
Back-up Servicing Fee and Servicing Transition	0.04% \$ 22,074.99	\$ 22,074.99	\$ -	\$ -	\$ 51,538,140.34
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 48,856,028.50
Servicing Fee @ 4.86%	4.86% \$ 2,682,111.83	\$ 2,682,111.83	\$ -	\$ -	\$ 48,856,028.50
Class A Monthly Interest Amount	\$ 1,075,000.00	\$ 1,075,000.00	\$ -	\$ -	\$ 47,781,028.50
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 47,781,028.50
Class B Monthly Interest Amount	\$ 137,891.25	\$ 137,891.25	\$ -	\$ -	\$ 47,643,137.25
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 47,643,137.25
Class C Monthly Interest Amount	\$ 89,708.33	\$ 89,708.33	\$ -	\$ -	\$ 47,553,428.92
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 47,553,428.92
Class D Monthly Interest Amount	\$ 151,750.00	\$ 151,750.00	\$ -	\$ -	\$ 47,401,678.92
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 47,401,678.92
Required Reserve Account Amount	\$ 6,622,470.49	\$ 6,622,470.49	\$ -	\$ -	\$ 40,779,208.43
Regular Principal Payment Amount	\$ 9,526,880.12	\$ 9,526,880.12	\$ -	\$ -	\$ 31,252,328.31
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 31,252,328.31
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 31,252,328.31
Residual Released to the PDA	\$ 4,135.66	\$ 4,135.66	\$ -	\$ -	\$ 31,248,192.65
Residual Released to the Depositor	\$ 31,248,192.65	\$ 31,248,192.65	\$ -	\$ -	\$ -
<b>Total</b>		\$ 51,561,215.33			

**VI. RESERVE ACCOUNT**

Beginning Period Reserve Account Amount		\$ 6,622,470.49
Reserve Draw Amount		\$ 6,622,470.49
Reserve Deposit Amount		\$ 6,622,470.49
Ending Period Reserve Account Amount		\$ 6,622,470.49
Change in Reserve Account Balance		\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	\$ 6,622,470.49

**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		\$ 9,531,015.78
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		\$ (9,531,015.78)
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)		\$ 57,950,752.44
Required Overcollateralization Amount		\$ 57,946,616.78
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	152,533	82.51%	\$549,662,539.13	83.00%
1 - 29 Days	26,630	14.40%	\$96,509,124.57	14.57%
30 - 59 Days	2,749	1.49%	\$7,930,979.30	1.20%
60 - 89 Days	1,327	0.72%	\$3,674,510.11	0.55%
90 + Days	1,632	0.88%	\$4,473,599.33	0.68%
	184,871		\$ 662,250,752.44	
Total Delinquent Loans	2,959	1.6006%	8,148,109	1.2304%
Charged-Offs Loans				
Current Period Charged-Off Loans			\$ 419,765.65	
Beginning Period Loan Principal Balance			\$ 662,249,835.33	
Monthly Net Loss Percentage				0.76%
Monthly Net Loss Percentage for 1st Preceding Collection Period				0.46%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.28%
Three-month average Monthly Net Loss Percentage for Current Period				0.50%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				0.26%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				0.20%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	11.17%	20.00%	YES
Unsecured or Other Secured Loans	53.49%	60.00%	YES
Risk Level			
E	1.73%	6.00%	YES
E or D	9.07%	15.00%	YES
E to (and including) C	38.88%	50.00%	YES
E to (and including) B	67.67%	75.00%	YES
E to (and including) A	86.59%	90.00%	YES
E to (and including) P	93.85%	95.00%	YES
No Risk Level	0.43%	4.00%	YES
Customer State			
Top 3 States	30.45%	40.00%	YES
Any state (except for the top 3)	11.91%	15.00%	YES
Original Term			
Original Term > 60 months	3.09%	4.00%	YES
Weighted Avg. Coupon (WAC)	25.71%	19.00%	YES
Weighted Average Loan Remaining Term	29.92	36.00	YES
Coupon			
Coupon below 10%	0.23%	7.5%	YES
Original Balance			
Original Balance > \$25,000	2.01%	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	\$ 6,587.88	\$ 132,449,409.79	YES

### XI. AMORTIZATION EVENTS

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