

Springleaf Funding Trust 2014-A

Monthly Servicer Report

Collection Period	
Beginning Date	2/1/2015
Ending Date	2/28/2015
Payment Date	3/16/2015
Transaction Month	12
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)	27.39%	27.36%
Weighted Avg. Loan Remaining Term (WALRT)	33.34	33.48
Loan Principal Balance:	\$644,338,154.63	\$644,340,171.07
Number of Loans	162,809	162,939

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 644,338,154.63
Principal Collections (Scheduled Principal and Prepayments)	\$ (31,373,268.54)
Charged-Off Loans	\$ (4,151,145.88)
Terminated Loans	\$ (14,005,312.84)
Additional Loans	\$ 22,868,326.92
Other Customer Charges Net Increase / (Decrease)	\$ 318,955.31
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 617,995,709.60
Purchase of Loans On Payment Date	\$ 26,340,890.43
Exchanged Loans	\$ (141,496.20)
Replacement Loans	\$ 145,067.24
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 644,340,171.07

IV. COLLECTIONS

Principal:	
Principal Collections	\$ 31,373,268.54
Principal Used for Incremental Renewals	N/A
Other Customer Charges Net Increase / (Decrease)	\$ (318,955.31)
Repurchased Contract Proceeds Related to Principal	\$ -
Additional Deposit made for true-up	\$ -
Recoveries/Liquidation Proceeds	\$ 185,175.42
Total Principal Collections	\$ 31,239,488.65
Interest:	
Interest Collections	\$ 14,384,638.49
Late Fees & Other Misc. Charges	\$ 563,281.39
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 14,947,919.88
Collection Account Interest	\$ 2,675.06
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 387.39
Reserve Draw Amount	\$ 6,443,306.90
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 52,633,777.88

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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	\$ -	\$ -	\$ 52,632,777.88
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 52,632,777.88
Back-up Servicing Fee and Servicing Transition	0.04% \$ 21,477.94	\$ 21,477.94	\$ -	\$ -	\$ 52,611,299.94
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 50,001,730.42
Servicing Fee @ 4.86%	4.86% \$ 2,609,569.53	\$ 2,609,569.53	\$ -	\$ -	\$ 50,001,730.42
Class A Monthly Interest Amount	\$ 1,004,166.67	\$ 1,004,166.67	\$ -	\$ -	\$ 48,997,563.75
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 48,997,563.75
Class B Monthly Interest Amount	\$ 114,827.50	\$ 114,827.50	\$ -	\$ -	\$ 48,882,736.25
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 48,882,736.25
Class C Monthly Interest Amount	\$ 71,645.00	\$ 71,645.00	\$ -	\$ -	\$ 48,811,091.25
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 48,811,091.25
Class D Monthly Interest Amount	\$ 136,916.67	\$ 136,916.67	\$ -	\$ -	\$ 48,674,174.58
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 48,674,174.58
Required Reserve Account Amount	\$ 6,443,306.90	\$ 6,443,306.90	\$ -	\$ -	\$ 42,230,867.68
Regular Principal Payment Amount	\$ 26,334,980.30	\$ 26,334,980.30	\$ -	\$ -	\$ 15,895,887.38
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 15,895,887.38
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 15,895,887.38
Residual Released to the PDA	\$ 5,910.13	\$ 5,910.13	\$ -	\$ -	\$ 15,889,977.25
Residual Released to the Depositor	\$ 15,889,977.25	\$ 15,889,977.25	\$ -	\$ -	\$ -
Total		\$ 52,633,777.88			

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	\$ 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	\$ 26,340,890.43
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	\$ (26,340,890.43)
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)	\$ 52,220,171.07
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	129,527	79.49%	\$512,767,747.73	79.58%
1 - 29 Days	24,253	14.88%	\$101,077,376.03	15.69%
30 - 59 Days	2,885	1.77%	\$9,795,642.91	1.52%
60 - 89 Days	1,731	1.06%	\$5,633,347.49	0.87%
90 + Days	4,543	2.79%	\$15,066,056.91	2.34%
	162,939		\$ 644,340,171.07	
Total Delinquent Loans	6,274	3.85%	20,699,404	3.21%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	3,965,970.46
Beginning Period Loan Principal Balance				\$644,338,154.63
Monthly Net Loss Percentage				7.39%
Monthly Net Loss Percentage for 1st Preceding Collection Period				7.41%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.36%
Three-month average Monthly Net Loss Percentage for Current Period				7.38%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.32%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.32%

X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	16.44%	20.00%	YES
Unsecured or Other Secured Loans	53.71%	60.00%	YES
Risk Level			
E	2.01%	6.00%	YES
E or D	10.43%	15.00%	YES
E to (and including) C	38.62%	50.00%	YES
E to (and including) B	65.93%	75.00%	YES
E to (and including) A	84.52%	90.00%	YES
E to (and including) P	92.35%	95.00%	YES
No Risk Level	0.23%	10.00%	YES
Customer State			
Top 3 States	25.74%	40.00%	YES
Any state (except for the top 3)	6.14%	15.00%	YES
Original Term			
Original Term > 60 months	2.42%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.36%	19.00%	YES
Weighted Average Loan Remaining Term	33.48	36.00	YES
Coupon			
Coupon below 10%	0.63%	7.5%	YES
Original Balance			
Original Balance > \$25,000	0.80%	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	\$ 695,187.59	\$ 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