

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

Collection Period	
Beginning Date	7/1/2019
Ending Date	7/31/2019
Payment Date	8/26/2019
Transaction Month	3
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	18,775,000.00	2.00%	5.06%	May 27, 2036
Aggregate Note Principal Balance	938,728,000.00	100.00%		

Target Overcollateralization Amount	7,509,825.07	0.80%
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	805,202,188.02	0.9478007	787,861,871.77	0.9273895	17,340,316.25
Class B Notes	70,405,000.00	1.0000000	70,405,000.00	1.0000000	-
Class C Notes	18,775,000.00	1.0000000	18,775,000.00	1.0000000	-
Aggregate Note Principal Balance	894,382,188.02	0.9527597	877,041,871.77	0.9342875	-

	<u>Beginning of Period</u>	<u>Ending of Period</u>
Pool Information		
Weighted Avg. Coupon (WAC)	18.20%	18.20%
Loan Principal Balance:	901,892,013.09	884,551,696.84
Number of Loans	129,622	116,652

III. LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	901,892,013.09
Collections (scheduled loan payments and prepayments)	(19,303,400.54)
Charged-Off Loans	(3,056,825.71)
Draws on Revolving Loans	4,861,822.66
Principal Adjustments (Other Customer Charges Net Increase / (Decrease))	158,087.34
Ending Adjusted Loan Principal Balance Prior to Payment Waterfall	884,551,696.84

IV. AVAILABLE FUNDS

Principal:	
Principal Collections	19,303,400.54
Draws on Revolving Loans	(4,861,822.66)
Recoveries/Liquidation Proceeds	76,263.57
Total Principal Collections	14,517,841.45
Interest:	
Interest Collections	13,592,002.21
Total Interest Collections	13,592,002.21
Collection Account Interest	70,295.16
Principal Distribution Account Interest	-
Advance Reserve Account Interest	10,221.96
Reserve Account Interest	9,060.06
Advance Reserve Draw Amount	
Reserve Account	4,517,363.85
Principal Distribution Account Draw Amount	-
Total Gross Collections	32,716,784.69
Servicer Collection Charges	(506,500.60)
Total Net Collections	32,210,284.09

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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	-	-	32,207,284.09
(ii) Back-up Servicing Fee and Servicing Transition Costs (0.025%)	18,789.42	18,789.42	-	-	32,188,494.67
(iii) Current/Previously Unpaid Servicing Fee and Other amounts due to Servicer (1.625%)	1,221,312.10	1,221,312.10	-	-	30,967,182.57
(iv) Administration Fee	1,666.67	1,666.67	-	-	30,965,515.90
(v) Advance Reserve Shortfall Amount	-	-	-	-	30,965,515.90
(vi) Class A Monthly Interest Amount	2,147,205.83	2,147,205.83	-	-	28,818,310.07
(vii) First Priority Principal Payment	-	-	-	-	28,818,310.07
(viii) Class B Senior Interest Amount	210,041.58	210,041.58	-	-	28,608,268.49
(ix) Second Priority Principal Payment	-	-	-	-	28,608,268.49
(x) Class B Subordinated Interest Amount	-	-	-	-	28,608,268.49
(xi) Class C Senior Interest Amount	79,167.92	79,167.92	-	-	28,529,100.57
(xii) Third Priority Principal Payment	-	-	-	-	28,529,100.57
(xiii) Class C Subordinated Interest Amount	-	-	-	-	28,529,100.57
(xiv) Required Reserve Account Amount	4,422,758.48	4,422,758.48	-	-	24,106,342.09
(xv) Regular Principal Payment Amount	17,340,316.25	17,340,316.25	-	-	6,766,025.84
(xvi) Fees & Out of pocket expenses not paid pursuant to 1-4 above	-	-	-	-	6,766,025.84
(xvii) Co-Issuers Obligations	-	-	-	-	6,766,025.84
(xviii) Any remainder to the Allocation Agent for payment to the Co-Issuers	6,766,025.84	6,766,025.84	-	-	(0.00)
Total		32,210,284.09	-	-	(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	4,509,460.07
Reserve Draw Amount	-
Reserve Deposit Amount	-
Ending Period Reserve Account Amount	4,422,758.48
Change in Reserve Account Balance	(86,701.59)
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	4,422,758.48

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	17,340,316.25
Class B Noteholders	-
Class C Noteholders	-
Ending Period Principal Distribution Account Amount	17,340,316.25
Change in Principal Distribution Account Amount	17,340,316.25

IX. OVERCOLLATERALIZATION

Target Overcollateralization Amount	7,509,825.07
Actual Overcollateralization Amount	7,509,825.07
Shortfall	-

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X. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current (0 Days)	103,624	88.83%	756,404,246.26	85.51%
One Payment Past Due (1 - 29 Days)	7,881	6.76%	77,984,089.87	8.82%
Two Payments Past Due (30 - 59 Days)	2,089	1.79%	20,686,081.85	2.34%
Three Payments Past Due (60 - 89 Days)	1,204	1.03%	11,893,195.39	1.34%
Four or Greater Payments Past Due (90+ Days)	1,854	1.59%	17,584,083.47	1.99%
	<u>116,652</u>	<u>100%</u>	<u>884,551,696.84</u>	<u>100%</u>
Total Delinquent Loans	5,147	4.41%	50,163,361	5.67%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				2,980,562.14
Beginning Period Loan Principal Balance				901,892,013.09
Cumulative Net Loss Percentage				1.07%

XII. PORTFOLIO COMPOSITION

	Beginning of Period Balance	WAC	Ending of Period Balance	WAC
PUL Revolving	612,205,478.28	20.78%	601,055,997.72	20.76%
PUL Closed-End	314,267.08	17.32%	310,605.12	17.94%
PHL Revolving	136,231,635.27	14.37%	134,356,495.45	14.34%
PHL Closed-End	153,140,632.46	11.33%	148,828,598.55	11.32%

SERVICER CERTIFICATION

Springleaf Finance, Corp.

By: _____

Name: _____