

# Springleaf Funding Trust 2014-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	6/1/2015
Ending Date	6/30/2015
Payment Date	7/15/2015
Transaction Month	16
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)	27.23%	27.24%
Weighted Avg. Loan Remaining Term (WALRT)	34.21	34.57
Loan Principal Balance:	\$644,352,690.14	\$644,341,259.25
Number of Loans	161,216	159,476

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 644,352,690.14
Principal Collections (Scheduled Principal and Prepayments)	\$ (26,629,642.42)
Charged-Off Loans	\$ (3,202,618.22)
Terminated Loans	\$ (19,164,408.43)
Additional Loans	\$ 31,375,452.11
Other Customer Charges Net Increase / (Decrease)	\$ 348,303.32
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 627,079,776.50
Purchase of Loans On Payment Date	\$ 30,592,238.65
Exchanged Loans	\$ (13,330,755.90)
Replacement Loans	\$ 13,329,964.26
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 644,341,259.25

### IV. COLLECTIONS

Principal:	
Principal Collections	\$ 26,629,642.42
Principal Used for Incremental Renewals	N/A
Other Customer Charges Net Increase / (Decrease)	\$ (348,303.32)
Repurchased Contract Proceeds Related to Principal	\$ -
Additional Deposit made for true-up	\$ -
Recoveries/Liquidation Proceeds	\$ 469,923.52
Total Principal Collections	\$ 26,751,262.62
Interest:	
Interest Collections	\$ 14,200,172.51
Late Fees & Other Misc. Charges	\$ 549,578.42
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 14,749,750.93
Collection Account Interest	\$ 3,115.95
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 519.84
Reserve Draw Amount	\$ 6,443,306.90
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 47,947,956.24

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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	\$ 5,000.00	\$ 5,000.00	\$ -	\$ -	\$ 47,942,956.24
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 47,942,956.24
Back-up Servicing Fee and Servicing Transition	0.04% \$ 21,478.42	\$ 21,478.42	\$ -	\$ -	\$ 47,921,477.82
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 45,311,849.42
Servicing Fee @ 4.86%	4.86% \$ 2,609,628.40	\$ 2,609,628.40	\$ -	\$ -	\$ 45,311,849.42
Class A Monthly Interest Amount	\$ 1,004,166.67	\$ 1,004,166.67	\$ -	\$ -	\$ 44,307,682.76
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 44,307,682.76
Class B Monthly Interest Amount	\$ 114,827.50	\$ 114,827.50	\$ -	\$ -	\$ 44,192,855.26
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 44,192,855.26
Class C Monthly Interest Amount	\$ 71,645.00	\$ 71,645.00	\$ -	\$ -	\$ 44,121,210.26
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 44,121,210.26
Class D Monthly Interest Amount	\$ 136,916.67	\$ 136,916.67	\$ -	\$ -	\$ 43,984,293.59
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 43,984,293.59
Required Reserve Account Amount	\$ 6,443,306.90	\$ 6,443,306.90	\$ -	\$ -	\$ 37,540,986.69
Regular Principal Payment Amount	\$ 17,250,913.40	\$ 17,250,913.40	\$ -	\$ -	\$ 20,290,073.29
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 20,290,073.29
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 20,290,073.29
Residual Released to the PDA	\$ 13,341,325.25	\$ 13,341,325.25	\$ -	\$ -	\$ 6,948,748.04
Residual Released to the Depositor	\$ 6,948,748.04	\$ 6,948,748.04	\$ -	\$ -	\$ -
<b>Total</b>		\$ 47,947,956.24			

### 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	\$ 30,592,238.65
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	\$ (30,592,238.65)
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)	\$ 52,221,259.25
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	124,896	78.32%	\$506,992,365.73	78.68%
1 - 29 Days	25,091	15.73%	\$105,099,150.45	16.31%
30 - 59 Days	3,568	2.24%	\$12,118,228.45	1.88%
60 - 89 Days	2,015	1.26%	\$6,670,316.08	1.04%
90 + Days	3,906	2.45%	\$13,461,198.54	2.09%
	<u>159,476</u>		<u>\$ 644,341,259.25</u>	
Total Delinquent Loans	5,921	3.71%	20,131,515	3.12%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	2,732,694.70
Beginning Period Loan Principal Balance				\$644,352,690.14
Monthly Net Loss Percentage				5.09%
Monthly Net Loss Percentage for 1st Preceding Collection Period				6.34%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.17%
Three-month average Monthly Net Loss Percentage for Current Period				6.20%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				6.91%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.26%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	18.00%	20.00%	YES
Unsecured or Other Secured Loans	52.63%	60.00%	YES
Risk Level			
E	2.47%	6.00%	YES
E or D	11.66%	15.00%	YES
E to (and including) C	40.69%	50.00%	YES
E to (and including) B	67.79%	75.00%	YES
E to (and including) A	85.30%	90.00%	YES
E to (and including) P	92.67%	95.00%	YES
No Risk Level	0.42%	10.00%	YES
Customer State			
Top 3 States	27.67%	40.00%	YES
Any state (except for the top 3)	6.20%	15.00%	YES
Original Term			
Original Term > 60 months	2.13%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.24%	19.00%	YES
Weighted Average Loan Remaining Term	34.57	36.00	YES
Coupon			
Coupon below 10%	0.73%	7.5%	YES
Original Balance			
Original Balance > \$25,000	0.72%	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	\$ 14,025,943.49	\$ 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