

# OneMain Direct Auto Receivables Trust 2022-1

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	10/01/2024
End Date	10/31/2024
<b>Payment Date</b>	11/14/2024
<b>Transaction Month</b>	29
<b>Class A-1, B, C, D Interest Period (Days)</b>	30
<b>Class A-2 Interest Period (Days)</b>	31
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	6.60981%

### ORIGINAL DEAL PARAMETERS

	<u>Note Balance</u>	<u>% of Note Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A-1 Notes	370,520,000.00	61.75%	4.65%	March 14, 2029
Class A-2 Notes	70,000,000.00	11.67%		March 14, 2029
Class B Notes	74,840,000.00	12.47%	5.07%	June 14, 2029
Class C Notes	50,520,000.00	8.42%	5.31%	June 14, 2029
Class D Notes	34,120,000.00	5.69%	5.90%	December 16, 2030
Aggregate Note Principal Balance	600,000,000.00	100.00%		
Overcollateralization Amount	31,582,355.42			
Initial Loan Principal Balance:	631,582,355.42			

### NOTE BALANCE

	<u>Beginning of Period</u>		<u>End of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Note Factor</u>	
Class A-1 Notes	270,070,797.43	0.72890	247,905,585.37	0.66907	22,165,212.06
Class A-2 Notes	51,022,767.51	0.72890	46,835,234.20	0.66907	4,187,533.31
Class B Notes	74,840,000.00	1.00000	74,840,000.00	1.00000	0.00
Class C Notes	50,520,000.00	1.00000	50,520,000.00	1.00000	0.00
Class D Notes	34,120,000.00	1.00000	34,120,000.00	1.00000	0.00
Aggregate Note Principal Balance	480,573,564.94	0.80096	454,220,819.57	0.75703	26,352,745.37

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<b>Class A-1, B, C, D Interest Period (Days)</b>	<b>30</b>
<b>Class A-2 Interest Period (Days)</b>	<b>31</b>
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	<b>6.60981%</b>

### LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	515,226,866.13
Principal Collections (Scheduled Principal and Prepayments)	(16,064,606.99)
Charged-Off Loans	(2,214,949.43)
Other Customer Charges Net Increase / (Decrease)	228,763.22
Terminated Loans	(9,630,210.30)
Renewal Loan Replacements	0.00
Additional Loans (other than Renewal Loans)	0.00
Exchanged Loans	0.00
Replacement Loans	0.00
Excluded Loans	0.00
Optional Reassignment Loans	0.00
Repurchased Loans	(205,499.54)
Ending Adjusted Loan Principal Balance/Loan Action Date Loan Principal Balance	487,340,363.09

### POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	20.52%	20.47%
Weighted Avg. FICO*	623	623
Weighted Avg. Loan Remaining Term (WALRT)	41	40
Weighted Avg. Loan to Value	137.87%	137.92%
Adjusted Loan Principal Balance	515,226,866.13	487,340,363.09
Number of Loans	39,316	37,627

#### **Additional Loan\*\* Information for the Payment Date on 11/14/2024:**

Weighted Avg. Coupon (WAC)	N/A
Weighted Avg. FICO*	N/A
Weighted Avg. Loan to Value	N/A
Loan Principal Balance	N/A
Number of Loans	N/A

\*FICO scores determined at time of origination

\*\*Contains Additional Loans including Renewal Loans and Replacement Loans

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<b>Class A-1, B, C, D Interest Period (Days)</b>	<b>30</b>
<b>Class A-2 Interest Period (Days)</b>	<b>31</b>
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	<b>6.60981%</b>

### AVAILABLE FUNDS

<u>Principal:</u>	
Principal Collections	16,064,606.99
Other Customer Charges Net Increase / (Decrease)	(228,763.22)
Repurchased Contract Proceeds Related to Principal	205,499.54
Recoveries/Liquidation Proceeds	<u>166,861.36</u>
Total Principal Collections	16,208,204.67
 <u>Interest:</u>	
Interest Collections	8,207,736.59
Interest on Repurchase Principal	<u>-</u>
Total Interest Collections	8,207,736.59
 Collections Used/Sent for Renewals	-
Collections Used for Proposed Loans	-
Collections Used for Servicing Fee	(858,711.44)
Total Collections Used	(858,711.44)
 Collection Account Interest	93,560.69
Principal Distribution Account Interest	37,609.09
Reserve Account Interest	12,781.65
Reserve Draw Account	3,157,911.78
Principal Distribution Account Draw Amount	-
Total Collections	<u>26,859,093.03</u>

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<b>Class A-1, B, C, D Interest Period (Days)</b>	<b>30</b>
<b>Class A-2 Interest Period (Days)</b>	<b>31</b>
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	<b>6.60981%</b>

### DISTRIBUTIONS

	<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfal</u>	<u>Remaining Available Funds</u>
Indenture/Owner Trustee/Depositor Loan/Issuer Loan Trustee	416.67	416.67	-	-	26,858,676.36
Indemnified Amounts Due/Servicing Transfer Costs					
Servicing Fee	2.00%	-	-	-	26,858,676.36
Class A-1 Monthly Interest Amount (pari passu with Class A-2)	1,046,524.34	1,046,524.34	-	-	25,812,152.02
Class A-2 Monthly Interest Amount (pari passu with Class A-1)	290,410.41	290,410.41	-	-	25,521,741.61
First Priority Principal Payment	-	-	-	-	25,521,741.61
Class B Monthly Interest Amount	316,199.00	316,199.00	-	-	25,205,542.61
Second Priority Principal Payment	-	-	-	-	25,205,542.61
Class C Monthly Interest Amount	223,551.00	223,551.00	-	-	24,981,991.61
Third Priority Principal Payment	-	-	-	-	24,981,991.61
Class D Monthly Interest Amount	167,756.67	167,756.67	-	-	24,814,234.94
Fourth Priority Principal Payment	-	-	-	-	24,814,234.94
Required Reserve Account Amount	3,157,911.78	3,157,911.78	-	-	21,656,323.16
Advances made by the Servicer (aggregate unpaid balance)	-	-	-	-	21,656,323.16
Regular Principal Payment Amount	16,722,535.07	16,722,535.07	-	-	4,933,788.09
Additional Transaction Participant Fees	-	-	-	-	4,933,788.09
Additional Indeminified Amounts	-	-	-	-	4,933,788.09
Advances that remain unpaid after giving effect to distributions above	-	-	-	-	4,933,788.09
Residual released to the Depositor	4,933,788.09	4,933,788.09	-	-	-
Deposited into the Principal Distribution Account	-	-	-	-	-
Reserve Account Deposit to increase Reserve Account Required Amount	-	-	-	-	-
Purchase of Additional Loans to increase Required Overcollateralization Amount	-	-	-	-	-
<b>Total</b>		<u>26,859,093.03</u>			

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<b>Class A-1, B, C, D Interest Period (Days)</b>	<b>30</b>
<b>Class A-2 Interest Period (Days)</b>	<b>31</b>
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	<b>6.60981%</b>

### RESERVE ACCOUNT

Beginning Period Reserve Account Amount	3,157,911.78
Reserve Draw Amount	(3,157,911.78)
Reserve Deposit Amount	3,157,911.78
Ending Period Reserve Account Amount	3,157,911.78
Change in Reserve Account Balance	-
Required Reserve Account Amount	3,157,911.78

### PRINCIPAL DISTRIBUTION ACCOUNT

Beginning of Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	9,630,210.30
Principal Distribution Amount Prior to Payment Waterfall	9,630,210.30
Principal Distribution Deposit Amount	16,722,535.07
Distribution to Noteholders (except during Revolving Period)	
Class A-1 Noteholders (pari passu with Class A-2)	(22,165,212.06)
Class A-2 Noteholders (pari passu with Class A-1)	(4,187,533.31)
Class B Noteholders	-
Class C Noteholders	-
Class D Noteholders	-
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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<b>Class A-1, B, C, D Interest Period (Days)</b>	<b>30</b>
<b>Class A-2 Interest Period (Days)</b>	<b>31</b>
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	<b>6.60981%</b>

### OVERCOLLATERALIZATION

Beginning of Period Overcollateralization	34,653,301.19
Adjusted Loan Principal Balance	487,340,363.09
Minimum Overcollateralization Amount	6,315,823.55
Revolving Period: 5.00% of Initial Loan Balance / Amortization Period: 5.50% of Loan Principal Balance + 1.00% of the Loan Principal Balance as of the Initial Cut- Off Date	
Target Overcollateralization Amount	33,119,543.52
Target Note Balance needed for Target Overcollateralization	454,220,819.57
Amortization Period:	
Target Principal Payment to Notes for Target Overcollateralization	26,352,745.37
Regular Principal Payment Amount Due	(16,722,535.07)
Regular Principal Payment Amount Paid	(26,352,745.37)
Shortfall   Overcollateralization Deficiency Amount	-
End of Period Overcollateralization	33,119,543.52
Overcollateralization Event	NO

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<b>Class A-2 Interest Period (Days)</b>	<b>31</b>
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	<b>6.60981%</b>

### 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 (0 Days)	32,907	87.46%	423,016,040.97	86.80%
One Payment Past Due (1-29 Days)	3,241	8.61%	44,712,727.79	9.17%
Two Payments Past Due (30-59 Days)	584	1.55%	7,722,502.10	1.58%
Three Payments Past Due (60-89 Days)	317	0.84%	4,110,912.88	0.84%
Four thru Six Payments Past Due (90-179 Days)	571	1.52%	7,695,693.88	1.58%
Seven or More Payments Past Due (180+)	7	0.02%	82,485.47	0.02%
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	37,627	100.00%	487,340,363.09	100.00%
Charged-Off Loans				
Current Period NET Charged-Off Loans				2,048,088.07
Beginning Adjusted Loan Principal Balance				
				515,226,866.13
Monthly Net Loss Percentage				
				4.77%
Monthly Net Loss Percentage for 1st Preceding Collection Period				
				3.60%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				
				3.89%
Three-month average Monthly Net Loss Percentage for Current Period				
				4.09%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				
				3.52%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				
				3.20%

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<b>Class A-2 Interest Period (Days)</b>	31
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	6.60981%

### REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Top 3 Customer State	30.43%	31.14%	40.00%	N/A
Any Customer State (except for the top 3)	7.38%	6.80%	15.00%	N/A
Weighed Avg. Coupon (WAC)	19.87%	20.47%	17.00%	N/A
Weighed Average Loan Remaining Term	47	40	60	N/A
<u>Risk Level:</u>				
Risk Level D	0.13%	0.13%	2.00%	N/A
Risk Level D to (and including) C	9.21%	5.41%	15.00%	N/A
Risk Level D to (and including) B	25.51%	18.22%	35.00%	N/A
Risk Level D to (and including) A	46.12%	42.56%	55.00%	N/A
Risk Level D to (and including) P	73.47%	73.41%	85.00%	N/A
Risk Level D to (and including) S	100.00%	100.00%	100.00%	N/A
Overcollateralization Event		NO		
Reinvestment Criteria Event		NO		
Reinvestment Criteria Event for first Preceding Collection Period		NO		
Reinvestment Criteria Event for second Preceding Collection Period		NO		
12-Month Exchanged/Reserved Loans	-	-	126,316,471.08	N/A
UPB of Replacement loans >= UPB of Exchanged loans		N/A	95.00%	N/A



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<b>Class A-2 Interest Period (Days)</b>	31
<b>Class A-2 Interest Rate: Compounded SOFR (5.00981%) + (1.60%)</b>	6.60981%

### EARLY AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Month Monthly Net Loss Trigger	4.09%	6.50%	N/A
3-Month Reinvestment Criteria Event			N/A
Servicer Default			N/A

OMFC or one of its affiliates has retained as of the Closing Date a material net economic interest in the transaction in the form of the Class A Trust Certificates in an amount not less than 5% of the aggregate Loan Principal Balance of the Loans in accordance with paragraph (d) of Article 6(3) of each Securitization Regulation (collectively, the "Retention Requirements") and has not sold, hedged or otherwise mitigated its credit risk under or associated with the material net economic interest retained by it, except to the extent permitted in accordance with the Retention Requirements.