

OneMain Direct Auto Receivables Trust 2021-1

Monthly Servicer Report

Collection Period	
Beginning Date	07/01/2024
End Date	07/31/2024
Payment Date	08/14/2024
Transaction Month	34
30/360 Days	30

ORIGINAL DEAL PARAMETERS

	<u>Note Balance</u>	<u>% of Note Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	773,685,000.00	77.37%	0.87%	July 14, 2028
Class B Notes	128,947,000.00	12.89%	1.26%	July 14, 2028
Class C Notes	68,421,000.00	6.84%	1.42%	July 14, 2028
Class D Notes	28,947,000.00	2.89%	1.62%	November 14, 2030
Aggregate Note Principal Balance	1,000,000,000.00	100.00%		
Overcollateralization Amount	52,633,704.99			
Initial Loan Principal Balance:	1,052,633,704.99			

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 Notes	388,523,481.24	0.50217	351,778,295.44	0.45468	36,745,185.80
Class B Notes	128,947,000.00	1.00000	128,947,000.00	1.00000	0.00
Class C Notes	68,421,000.00	1.00000	68,421,000.00	1.00000	0.00
Class D Notes	28,947,000.00	1.00000	28,947,000.00	1.00000	0.00
Aggregate Note Principal Balance	614,838,481.24	0.61484	578,093,295.44	0.57809	36,745,185.80

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LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	661,761,712.48
Principal Collections (Scheduled Principal and Prepayments)	(23,484,845.91)
Charged-Off Loans	(3,067,862.96)
Other Customer Charges Net Increase / (Decrease)	224,897.08
Terminated Loans	(12,258,453.83)
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	(297,528.88)
Ending Adjusted Loan Principal Balance/Loan Action Date Loan Principal Balance	622,877,917.98

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	19.95%	19.92%
Weighted Avg. FICO*	621	621
Weighted Avg. Loan Remaining Term (WALRT)	38	37
Weighted Avg. Loan to Value	139.77%	139.80%
Adjusted Loan Principal Balance	661,761,712.48	622,877,917.98
Number of Loans	55,032	52,563

Additional Loan** Information for the Payment Date on 8/14/2024:

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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AVAILABLE FUNDS

Principal:

Principal Collections	23,484,845.91
Other Customer Charges Net Increase / (Decrease)	(224,897.08)
Repurchased Contract Proceeds Related to Principal	297,528.88
Recoveries/Liquidation Proceeds	343,611.88
Total Principal Collections	23,901,089.59

Interest:

Interest Collections	10,194,882.24
Interest on Repurchase Principal	-
Total Interest Collections	10,194,882.24
Collections Used/Sent for Renewals	-
Collections Used for Proposed Loans	-
Collections Used for Servicing Fee	(1,102,936.19)
Total Collections Used	(1,102,936.19)
Collection Account Interest	115,978.18
Principal Distribution Account Interest	40,212.30
Reserve Account Interest	20,271.48
Reserve Draw Account	5,263,168.52
Principal Distribution Account Draw Amount	-
Total Collections	38,432,666.12

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DISTRIBUTIONS

	<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfal</u>	<u>Remaining Available Funds</u>
Indenture Trustee/ Owner Trustee/ Depositor Loan Trustee/ Issuer Loan Trustee	416.67	416.67	-	-	38,432,249.45
Servicing Fee 2.00%	-	-	-	-	38,432,249.45
Class A Monthly Interest Amount	281,679.52	281,679.52	-	-	38,150,569.93
First Priority Principal Payment	-	-	-	-	38,150,569.93
Class B Montly Interest Amount	135,394.35	135,394.35	-	-	38,015,175.58
Second Priority Principal Payment	-	-	-	-	38,015,175.58
Class C Monthly Interest Amount	80,964.85	80,964.85	-	-	37,934,210.73
Third Priority Principal Payment	-	-	-	-	37,934,210.73
Class D Monthly Interest Amount	39,078.45	39,078.45	-	-	37,895,132.28
Fourth Priority Principal Payment	-	-	-	-	37,895,132.28
Required Reserve Account Amount	5,263,168.52	5,263,168.52	-	-	32,631,963.76
Advances made by the Servicer (aggregate unpaid balance)	-	-	-	-	32,631,963.76
Regular Principal Payment Amount	24,486,731.97	24,486,731.97	-	-	8,145,231.79
Additional Transaction Participant Fees	-	-	-	-	8,145,231.79
Additional Indemnified Amounts	-	-	-	-	8,145,231.79
Advances that remain unpaid after giving effect to distributions above	-	-	-	-	8,145,231.79
Residual Released to the Depositor	8,145,231.79	8,145,231.79	-	-	-
Reserve Account Deposit to increase Reserve Account Required Amount	-	-	-	-	-
Purchase of Additional Loans to increase Required Overcollateralization Amount	-	-	-	-	-
Total		<u>38,432,666.12</u>			

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	5,263,168.52
Reserve Draw Amount	(5,263,168.52)
Reserve Deposit Amount	5,263,168.52
Ending Period Reserve Account Amount	<u>5,263,168.52</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	5,263,168.52

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount	-
Principal Distribution Draw Amount	12,258,453.83
Ending Principal Distribution Amount Prior to Payment Waterfall	12,258,453.83
Principal Distribution Deposit Amount	24,486,731.97
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(36,745,185.80)
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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OVERCOLLATERALIZATION

Beginning of Period Overcollateralization	46,923,231.24
Adjusted Loan Principal Balance	622,877,917.98
Minimum Overcollateralization Amount	10,526,337.05
Target Overcollateralization Amount	44,784,622.54
Target Note Balance needed for Target Overcollateralization	578,093,295.44

Amortization Period:

Target Principal Payment to Notes for Target Overcollateralization	36,745,185.80
Regular Principal Payment Amount Due	(24,486,731.97)
Regular Principal Payment Amount Paid	(36,745,185.80)
Shortfall Overcollateralization Deficiency Amount	-
End of Period Overcollateralization	44,784,622.54
Overcollateralization Event	NO

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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)	44,708	85.06%	522,526,885.56	83.89%
One Payment Past Due (1-29 Days)	5,568	10.59%	71,727,558.57	11.52%
Two Payments Past Due (30-59 Days)	968	1.84%	12,178,045.37	1.96%
Three Payments Past Due (60-89 Days)	466	0.89%	5,881,454.71	0.94%
Four thru Six Payments Past Due (90-179 Days)	839	1.60%	10,393,830.90	1.67%
Seven or More Payments Past Due (180+)	14	0.03%	170,142.87	0.03%
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	52,563	100.00%	622,877,917.98	100.00%
Charged-Offs Loans				
Current Period NET Charged-Off Loans				2,724,251.08
Beginning Adjusted Loan Principal Balance				
				661,761,712.48
Monthly Net Loss Percentage				
				4.94%
Monthly Net Loss Percentage for 1st Preceding Collection Period				4.85%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.34%
Three-month average Monthly Net Loss Percentage for Current Period				
				5.05%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.10%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				4.93%

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REINVESTMENT CRITERIA EVENTS

	<u>Initial Pool</u>	<u>Current Pool</u>	<u>Limit</u>	<u>In Compliance</u>
Top 3 Customer State	25.90%	28.12%	40.00%	N/A
Any Customer State (except for the top 3)	6.97%	7.82%	15.00%	N/A
Weighed Avg. Coupon (WAC)	19.64%	19.92%	17.00%	N/A
Weighed Average Loan Remaining Term	47	37	60	N/A
<u>Risk Level:</u>				
Risk Level D	0.15%	0.23%	2.00%	N/A
Risk Level D to (and including) C	8.85%	6.62%	15.00%	N/A
Risk Level D to (and including) B	24.55%	20.46%	35.00%	N/A
Risk Level D to (and including) A	44.68%	42.99%	55.00%	N/A
Risk Level D to (and including) P	73.17%	74.87%	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	-	-	210,526,741.00	N/A
UPB of Replacement loans >= UPB of Exchanged loans		N/A	95.00%	N/A

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EARLY AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Month Monthly Net Loss Trigger	5.05%	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.
