

OneMain Direct Auto Receivables Trust 2019-1

Monthly Servicer Report

Collection Period	
Beginning Date	03/01/2024
End Date	03/31/2024
Payment Date	04/15/2024
Transaction Month	61
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	533,250,000.00	72.37%	3.63%	September 14, 2027
Class B Notes	89,630,000.00	12.16%	3.95%	November 14, 2028
Class C Notes	59,620,000.00	8.09%	4.19%	November 14, 2028
Class D Notes	54,380,000.00	7.38%	4.68%	April 14, 2031
Aggregate Note Principal Balance	736,880,000.00	100.00%		
Overcollateralization Amount	13,128,297.16			
Initial Loan Principal Balance:	750,008,297.16			

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	533,250,000.00	1.00000	497,390,261.40	0.93275	35,859,738.60
Class B Notes	89,630,000.00	1.00000	89,630,000.00	1.00000	0.00
Class C Notes	59,620,000.00	1.00000	59,620,000.00	1.00000	0.00
Class D Notes	54,380,000.00	1.00000	54,380,000.00	1.00000	0.00
Aggregate Note Principal Balance	736,880,000.00	1.00000	701,020,261.40	0.95134	35,859,738.60

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LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	750,063,427.86
Principal Collections (Scheduled Principal and Prepayments)	(25,113,109.29)
Charged-Off Loans	(1,992,818.79)
Other Customer Charges Net Increase / (Decrease)	142,084.87
Terminated Loans	(10,971,057.85)
Renewal Loan Replacements	9,285,878.81
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	(249,752.25)
Ending Adjusted Loan Principal Balance/Loan Action Date Loan Principal Balance	721,164,653.36

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	20.17%	20.17%
Weighted Avg. FICO*	623	623
Weighted Avg. Loan Remaining Term (WALRT)	43	43
Weighted Avg. Loan to Value	133.48%	134.02%
Adjusted Loan Principal Balance	750,063,427.86	721,164,653.36
Number of Loans	55,770	53,909

Additional Loan Information for the Payment Date on 4/15/2024:**

Weighted Avg. Coupon (WAC)	23.09%
Weighted Avg. FICO*	612
Weighted Avg. Loan to Value	160.10%
Loan Principal Balance	9,229,660.44
Number of Loans	473

*FICO scores determined at time of origination

**Contains Additional Loans including Renewal Loans and Replacement Loans

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AVAILABLE FUNDS

<u>Principal:</u>	
Principal Collections	25,113,109.29
Other Customer Charges Net Increase / (Decrease)	(142,084.87)
Repurchased Contract Proceeds Related to Principal	249,752.25
Recoveries/Liquidation Proceeds	437,096.07
Total Principal Collections	<u>25,657,872.74</u>
<u>Interest:</u>	
Interest Collections	11,996,738.53
Interest on Repurchase Principal	-
Total Interest Collections	<u>11,996,738.53</u>
Collections Used/Sent for Renewals	1,685,179.04
Collections Used for Proposed Loans	-
Collections Used for Servicing Fee	(1,250,105.71)
Total Collections	38,089,684.60
Collection Account Interest	115,901.81
Principal Distribution Account Interest	-
Reserve Account Interest	15,480.34
Reserve Draw Account	3,750,041.49
Principal Distribution Account Draw Amount	-
Total Collections	<u>41,971,108.24</u>

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DISTRIBUTIONS

	<u>Calculated Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/ Owner Trustee/ Back-up Servicer/ Depositor Loan Trustee/ Issuer Loan Trustee	17,333.33	17,333.33	-	-	41,953,774.91
Back-up Servicing Fee and Servicing Transition costs	15,626.32	15,626.32	-	-	41,938,148.59
Servicing Fee	-	-	-	-	41,938,148.59
Class A Monthly Interest Amount	1,613,081.25	1,613,081.25	-	-	40,325,067.34
First Priority Principal Payment	-	-	-	-	40,325,067.34
Class B Monthly Interest Amount	295,032.08	295,032.08	-	-	40,030,035.26
Second Priority Principal Payment	-	-	-	-	40,030,035.26
Class C Monthly Interest Amount	208,173.17	208,173.17	-	-	39,821,862.09
Third Priority Principal Payment	-	-	-	-	39,821,862.09
Class D Monthly Interest Amount	212,082.00	212,082.00	-	-	39,609,780.09
Fourth Priority Principal Payment	-	-	-	-	39,609,780.09
Required Reserve Account Amount	3,750,041.49	3,750,041.49	-	-	35,859,738.60
Advances made by the Servicer (aggregate unpaid balance)	-	-	-	-	35,859,738.60
Regular Principal Payment Amount	35,859,738.60	35,859,738.60	-	-	-
Additional Transaction Participant Fees	-	-	-	-	-
Additional Indemnified Amounts	-	-	-	-	-
Advances that remain unpaid after giving effect to distributions above	-	-	-	-	-
Residual Released to the Depositor	-	-	-	-	-
Total		<u>41,971,108.24</u>			

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	3,750,041.49
Reserve Draw Amount	(3,750,041.49)
Reserve Deposit Amount	3,750,041.49
Ending Period Reserve Account Amount	<u>3,750,041.49</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	3,750,041.49

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Distribution Account Amount	-
Principal Distribution Draw Amount	-
Ending Principal Distribution Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	35,859,738.60
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	(35,859,738.60)
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	13,183,427.86
Adjusted Loan Principal Balance	721,164,653.36
Minimum Overcollateralization Amount	15,000,165.94
Target Overcollateralization Amount	61,875,868.41
Target Note Balance needed for Target Overcollateralization	659,288,784.95
Amortization Period:	
Target Principal Payment to Notes for Target Overcollateralization	77,591,215.05
Regular Principal Payment Amount Due	(77,591,215.05)
Regular Principal Payment Amount Paid	(35,859,738.60)
Shortfall Overcollateralization Deficiency Amount	41,731,476.45
End of Period Overcollateralization	20,144,391.96
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)	48,884	90.68%	654,508,703.35	90.76%
One Payment Past Due (1-29 Days)	3,641	6.75%	49,105,147.43	6.81%
Two Payments Past Due (30-59 Days)	576	1.07%	7,296,034.98	1.01%
Three Payments Past Due (60-89 Days)	264	0.49%	3,289,992.74	0.46%
Four thru Six Payments Past Due (90-179 Days)	542	1.01%	6,943,899.91	0.96%
Seven or More Payments Past Due (180+)	2	0.00%	20,874.95	0.00%
	<u>53,909</u>	<u>100.00%</u>	<u>721,164,653.36</u>	<u>100.00%</u>
Charged-Offs Loans				
Current Period NET Charged-Off Loans				1,555,722.72
Beginning Adjusted Loan Principal Balance				750,063,427.86
Monthly Net Loss Percentage				
Monthly Net Loss Percentage				2.49%
Monthly Net Loss Percentage for 1st Preceding Collection Period				2.96%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				2.93%
Three-month average Monthly Net Loss Percentage for Current Period				2.79%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				2.79%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				2.56%

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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	26.30%	30.97%	40.00%	N/A
Any Customer State (except for the top 3)	6.51%	6.71%	15.00%	N/A
Weighed Avg. Coupon (WAC)	19.68%	20.17%	16.50%	N/A
Weighed Average Loan Remaining Term	51	43	56	N/A
<u>Risk Level:</u>				
No Risk Level/ F or E	0.00%	0.00%	0.50%	N/A
No Risk Level/ F to (and including) D	0.45%	0.17%	2.50%	N/A
No Risk Level/ F to (and including) C	9.30%	5.70%	15.00%	N/A
No Risk Level/ F to (and including) B	22.75%	19.45%	35.00%	N/A
No Risk Level/ F to (and including) A	47.53%	42.13%	55.00%	N/A
No Risk Level/ F to (and including) P	73.41%	72.44%	80.00%	N/A
No Risk Level/ F 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	-	-	150,001,659.43	N/A
UPB of Replacement loans >= UPB of Exchanged loans		N/A	95.00%	N/A

EARLY AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Month Monthly Net Loss Trigger	2.79%	6.50%	N/A
3-Month Reinvestment Criteria Event			N/A
Servicer Default			N/A