

OneMain Direct Auto Receivables Trust 2025-1

Monthly Servicer Report

Collection Period	
Beginning Date	01/01/2025
End Date	01/31/2025
Payment Date	02/14/2025
Transaction Month	1
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	650,160,000.00	72.24%	5.36%	04/16/2035
Class B Notes	97,630,000.00	10.85%	5.56%	10/15/2035
Class C Notes	68,960,000.00	7.66%	5.76%	10/15/2035
Class D Notes	83,250,000.00	9.25%	6.10%	07/14/2037
Aggregate Note Principal Balance	900,000,000.00	100.00%		
Overcollateralization Amount	25,519,595.05			
Initial Loan Principal Balance:	925,519,595.05			

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	650,160,000.00	1.00000	650,160,000.00	1.00000	0.00
Class B Notes	97,630,000.00	1.00000	97,630,000.00	1.00000	0.00
Class C Notes	68,960,000.00	1.00000	68,960,000.00	1.00000	0.00
Class D Notes	83,250,000.00	1.00000	83,250,000.00	1.00000	0.00
Aggregate Note Principal Balance	900,000,000.00	1.00000	900,000,000.00	1.00000	0.00

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LOAN PRINCIPAL BALANCE

Beginning Adjusted Loan Principal Balance	925,519,595.05
Principal Collections (Scheduled Principal and Prepayments)	(21,745,322.72)
Charged-Off Loans	(19,376.50)
Other Customer Charges Net Increase / (Decrease)	50,085.88
Terminated Loans	(13,641,511.77)
Renewal Loan Replacements	10,119,869.85
Additional Loans (other than Renewal Loans)	25,287,447.72
Exchanged Loans	-
Replacement Loans	-
Excluded Loans	-
Optional Reassignment Loans	-
Repurchased Loans	-
Ending Adjusted Loan Principal Balance/Loan Action Date Loan Principal Balance	<u>925,570,787.51</u>

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	21.99%	22.01%
Weighted Avg. FICO*	632	631
Weighted Avg. Loan Remaining Term (WALRT)	55	55
Weighted Avg. Loan to Value	132.00%	132.57%
Adjusted Loan Principal Balance	925,519,595.05	925,570,787.51
Number of Loans	55,600	55,979

Additional Loan Information for the Payment Date on 02/14/2025 :**

Weighted Avg. Coupon (WAC)	23.82%
Weighted Avg. FICO*	623
Weighted Avg. Loan to Value	137.96%
Loan Principal Balance	35,304,795.50
Number of Loans	2,118

*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	21,745,322.72
Other Customer Charges Net Increase / (Decrease)	(50,085.88)
Repurchased Contract Proceeds Related to Principal	-
Recoveries/Liquidation Proceeds	-
Total Principal Collections	<u>21,695,236.84</u>

Interest:

Interest Collections	17,197,917.04
Interest on Repurchase Principal	-
Total Interest Collections	<u>17,197,917.04</u>
Collections Used/Sent for Renewals	3,521,641.92
Collections Used for Proposed Loans	(25,287,447.72)
Collections Used for Servicing Fee	(1,542,532.66)
Total Collections Used	(23,308,338.46)
Collection Account Interest	30,385.67
Principal Distribution Account Interest	-
Reserve Account Interest	5,400.44
Reserve Draw Account	4,627,597.98
Principal Distribution Account Draw Amount	-
Total Collections	20,248,199.51

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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/Owner Trustee/Depositor Loan/Issuer Loan Trustee Indemnified Amounts Due/Servicing Transfer Costs	416.67	416.67	-	-	20,247,782.84
Servicing Fee 2.00%	-	-	-	-	20,247,782.84
Class A Monthly Interest Amount	2,226,436.80	2,226,436.80	-	-	18,021,346.04
First Priority Principal Payment	-	-	-	-	18,021,346.04
Class B Monthly Interest Amount	346,803.46	346,803.46	-	-	17,674,542.58
Second Priority Principal Payment	-	-	-	-	17,674,542.58
Class C Monthly Interest Amount	253,772.80	253,772.80	-	-	17,420,769.78
Third Priority Principal Payment	-	-	-	-	17,420,769.78
Class D Monthly Interest Amount	324,443.75	324,443.75	-	-	17,096,326.03
Fourth Priority Principal Payment	-	-	-	-	17,096,326.03
Required Reserve Account Amount	4,627,597.98	4,627,597.98	-	-	12,468,728.05
Advances made by the Servicer (aggregate unpaid balance)	-	-	-	-	12,468,728.05
Regular Principal Payment Amount	-	-	-	-	12,468,728.05
Additional Transaction Participant Fees	-	-	-	-	12,468,728.05
Additional Indemnified Amounts	-	-	-	-	12,468,728.05
Advances that remain unpaid after giving effect to distributions above	-	-	-	-	12,468,728.05
Residual Released to the Depositor	12,468,728.05	12,468,728.05	-	-	-
Deposited into the Principal Distribution Account	-	-	-	-	-
Reserve Account Deposit to increase Reserve Account Required Amount	-	-	-	-	-
Purchase of Additional Loans to increase Required Overcollateralization Amount	-	-	-	-	-
Total		<u>20,248,199.51</u>			

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	4,627,597.98
Reserve Draw Amount	(4,627,597.98)
Reserve Deposit Amount	4,627,597.98
Ending Period Reserve Account Amount	<u>4,627,597.98</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	4,627,597.98

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning of Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	-
Principal Distribution Amount Prior to Payment Waterfall	-
Principal Distribution Deposit Amount	-
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	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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OVERCOLLATERALIZATION

Beginning of Period Overcollateralization	25,519,595.05
Adjusted Loan Principal Balance	925,570,787.51
Minimum Overcollateralization Amount	25,519,595.05
Amortization Period: 7.00% of the aggregate Loan Principal Balance + 1.00% of the aggregate Loan Principal Balance as of the Initial Cut-Off Date	
Target Overcollateralization Amount	25,519,595.05
Target Note Balance needed for Target Overcollateralization	N/A
Amortization Period:	
Target Principal Payment to Notes for Target Overcollateralization	-
Regular Principal Payment Amount Due	-
Regular Principal Payment Amount Paid	-
Shortfall Overcollateralization Deficiency Amount	-
End of Period Overcollateralization	25,570,787.51
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)	54,695	97.71%	902,177,047.76	97.47%
One Payment Past Due (1-29 Days)	1,269	2.27%	23,059,577.32	2.49%
Two Payments Past Due (30-59 Days)	15	0.03%	334,162.43	0.04%
Three Payments Past Due (60-89 Days)	-	0.00%	-	0.00%
Four thru Six Payments Past Due (90-179 Days)	-	0.00%	-	0.00%
Seven or More Payments Past Due (180+ Days)	-	0.00%	-	0.00%
	<u>55,979</u>	<u>100.00%</u>	<u>925,570,787.51</u>	<u>100.00%</u>

Charged-Off Loans

Current Period Net Charged-Off Loans 19,376.50

Beginning Adjusted Loan Principal Balance 925,519,595.05

Monthly Net Loss Percentage 0.03%

Monthly Net Loss Percentage for 1st Preceding Collection Period N/A

Monthly Net Loss Percentage for 2nd Preceding Collection Period N/A

Three-month average Monthly Net Loss Percentage for Current Period 0.03%

Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period N/A

Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period N/A

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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	27.59%	27.49%	40.00%	YES
Any Customer State (except for the top 3)	5.06%	5.05%	15.00%	YES
Weighted Avg. Coupon (WAC)	21.99%	22.01%	16.00%	YES
Weighted Average Loan Remaining Term	55	55	66	YES
OM Seller Risk Level D and OM Foursight Risk Level 3	3.03%	2.99%	5.30%	YES
OM Seller Risk Level D, OM Seller Risk Level C, and OM Foursight Risk Level 3	7.61%	7.41%	15.10%	YES
OM Seller Risk Level D, OM Seller Risk Level C, OM Foursight Risk Level 3, and OM Foursight Risk Level 2	12.10%	11.83%	20.80%	YES
OM Seller Risk Level D to (and including) OM Seller Risk Level B, OM Foursight Risk Level 3, and OM Foursight Risk Level 2	21.41%	20.97%	35.80%	YES
OM Seller Risk Level D to (and including) OM Seller Risk Level A, OM Foursight Risk Level 3, and OM Foursight Risk Level 2	41.28%	41.06%	50.80%	YES
OM Seller Risk Level D to (and including) OM Seller Risk Level A, OM Foursight Risk Level 3, OM Foursight Risk Level 2, and OM APP	51.28%	51.06%	63.30%	YES
OM Seller Risk Level D to (and including) OM Seller Risk Level P, OM Foursight Risk Level 3, OM Foursight Risk Level 2, and OM APP	74.53%	74.54%	85.80%	YES
OM Seller Risk Level D to (and including) OM Seller Risk Level P, OM Foursight Risk Level 3 to (and including) OM Foursight Risk Level 1, and OM APP	77.03%	76.98%	88.80%	YES
OM Seller Risk Level D to (and including) OM Seller Risk Level S, OM Foursight Risk Level 3 to (and including) OM Foursight Risk Level 1, and OM APP	100.00%	100.00%	100.00%	YES
OM Foursight Risk Level 3	3.00%	2.96%	3.80%	YES
OM Foursight Risk Level 3 and OM Foursight Risk Level 2	7.50%	7.37%	9.50%	YES
OM Foursight Risk Level 3 to (and including) OM Foursight Risk Level 1	10.00%	9.81%	12.50%	YES
OneMain APP Loans	10.00%	10.00%	12.50%	YES
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		-	185,103,919.01	YES
UPB of Replacement loans >= UPB of Exchanged loans		TRUE	95.00%	YES

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EARLY AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3-Month Monthly Net Loss Trigger	0.03%	7.50%	NO
3-Month Reinvestment Criteria Event			NO
Servicer Default			NO

CREDIT RISK RETENTION INFORMATION

	<u>Coupon</u>	<u>Price</u>	<u>Fair Value</u>	<u>Fair Value (%)</u>
Class A Notes	5.36%	99.97284%	\$649,983,417	49.27%
Class B Notes	5.56%	99.97765%	\$97,608,180	7.40%
Class C Notes	5.67%	99.98172%	\$68,947,394	5.23%
Class D Notes	6.10%	99.97391%	\$83,228,280	6.31%
Residual Interest			\$419,564,804	31.80%
			<u>\$1,319,332,074</u>	<u>100.00%</u>

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 (i) paragraph (d) of Article 6(3) of the EU Securitization Regulation, (ii) paragraph (1)(d) of SECN 5.2.8R and (iii) paragraph (d) of Article 6(3) of Chapter 2 of the PRASR (in each case, as in effect as of the Closing Date) (the "SR Retained Interest") 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. Further, OMFC has not changed the manner in which it retains the SR Retained Interest except under extraordinary circumstances or as otherwise permitted under the Securitization Laws.