

# Consumer Loan Underlying Bond Credit Trust 2017-NP1

Distribution Date: 10/16/2017

Report Type: Payment

Restatement 10/16/2017

## Investor Report

### Deal Contact Information

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**Loan Data Agent sent a revised file to correct the servicing compensation fee**

Please note: Income on Eligible Accounts includes last month's amount this month

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## Class Distribution Summary (USD's)

Notes	Cusip	Prior Balance	Interest Rate	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	21050EAA2	117,055,989.99	2.390%	233,136.51	17,232,991.39	17,466,127.90	99,822,998.60
B	21050EAB0	41,235,000.00	3.170%	108,929.13	0.00	108,929.13	41,235,000.00
C	21050EAC8	75,738,000.00	5.130%	323,779.95	0.00	323,779.95	75,738,000.00
Total Notes		234,028,989.99		665,845.59	17,232,991.39	17,898,836.98	216,795,998.60
CERT		70,315,848.33				0.00	74,829,116.65
<b>Totals</b>		<b>304,344,838.32</b>		<b>665,845.59</b>	<b>17,232,991.39</b>	<b>17,898,836.98</b>	<b>291,625,115.25</b>

\*CERT is a Notional Balance equal to the Overcollateralized Amounts

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## Class Factors per \$1,000

Notes	CUSIP	Original Balance	Prior Balance	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	21050EAA2	162,415,000.00	720.72154659	1.43543706	106.10467869	107.54011575	614.61686790
B	21050EAB0	41,235,000.00	1000.00000000	2.64166679	0.00000000	2.64166679	1000.00000000
C	21050EAC8	75,738,000.00	1000.00000000	4.27500000	0.00000000	4.27500000	1000.00000000
CERT	21050E104	57,224,747.15	1228.76643117	0.00000000	0.00000000	0.00000000	1307.63560132

# Consumer Loan Underlying Bond Credit Trust 2017-NP1



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## Class Interest Summary Detail

Notes	Accrual Convention	Accrual Days	Prior Balance	Interest Rate	Prior Interest Shortfall	Interest on Shortfall	Current Interest Due	Total Interest Due	Interest Distribution	Ending Interest Shortfall
A	30/360	30	117,055,989.99	2.390%	0.00	0.00	233,136.51	233,136.51	233,136.51	0.00
B	30/360	30	41,235,000.00	3.170%	0.00	0.00	108,929.13	108,929.13	108,929.13	0.00
C	30/360	30	75,738,000.00	5.130%	0.00	0.00	323,779.95	323,779.95	323,779.95	0.00
Totals			234,028,989.99		0.00	0.00	665,845.59	665,845.59	665,845.59	0.00

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## Fee Summary Detail

Fee Category	Prior Unpaid	Current Due	Total Due	Total Paid	Ending Unpaid
Administrator Fee	0.00	6,075.52	6,075.52	6,075.52	0.00
Loan Data Agent Fee	0.00	5,072.41	5,072.41	5,072.41	0.00
Backup Servicer Fee	0.00	1,000.00	1,000.00	1,000.00	0.00
Rating Agency & 17g-5 Maintenance	0.00	0.00	0.00	0.00	0.00
Owner and Grantor Trust Fee	0.00	0.00	0.00	0.00	0.00
Servicing Compensation	0.00	265,620.54	265,620.54	265,620.54	0.00
Sub-Backup Servicer Fee	0.00	3,000.00	3,000.00	3,000.00	0.00
Indenture Trustee and Paying Agent Fee	0.00	3,000.00	3,000.00	3,000.00	0.00
	0.00	283,768.47	283,768.47	283,768.47	0.00

Certain Fees are Due and Payable Annually per the Indenture

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## Collateral Summary Snapshot

Collateral Reconciliation	Amount
Prior Loan Balance	304,344,838.32
Less: Scheduled Principal	6,612,367.32
Less: Unscheduled Principal	5,634,509.54
Less: Repurchased Principal	0.00
Less: Current Charge-Offs	472,846.21
Less: Non Cash Principal Adj.	0.00
Less: Chargebacks - Principal	0.00
Less: Principal True-up	0.00
Current Loan Balance	291,625,115.25

Collateral Details	Cutoff	Prior	Current	Change
Loan Count	47,661	45,506	44,622	-884
Loan Balance	336,612,890.82	304,344,838.32	291,625,115.25	-12,719,723
Average Balance	7,062.65	6,688.02	6,535.46	-152.56
Weighted Average Rate	27.235%	27.248%	27.254%	0.006%
Weighted Average Term (months)	31.92	29.65	28.90	0.75

Charge-Off Summary	Amount
Cumulative Charge-Offs	561,004.87
Cumulative Recoveries	0.00
Loans 120+ Past Due	14,939.88
Cumulative Net Default Amount	575,944.75
Cumulative Net Default Ratio	0.171%
Cumulative Net Default Ratio Test	7.000%
Cumulative Net Default Ratio Result	PASS

Delinquency Details	Count	Balance	% Count	% Balance
1-15 Days	1,668	12,553,036.00	3.738%	4.305%
16-29 Days	679	4,846,878.72	1.522%	1.662%
30-59 Days	854	6,792,542.15	1.914%	2.329%
60-89 Days	662	5,152,300.45	1.484%	1.767%
90-119 Days	359	3,046,552.47	0.805%	1.045%
120+ Days	2	14,939.88	0.004%	0.005%
Totals	4,224	32,406,249.67	9.466%	11.112%

Events	Yes or No
Amortization Event	No
Event of Default	No

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## Monthly Activity

Collection Account	Amount	Reserve Account	Amount	Distribution Summary	Amount
Scheduled Principal Collected	6,612,367.32	Reserve Fund Account:		Total Collection Account	18,156,025.10
Prepaid Principal Collected	5,634,509.54	Reserve Requirement	1,683,063.74	plus: Income on Eligible Accounts	26,580.35
Interest Collected	5,942,425.83	Beginning Balance	1,683,063.74	plus: Reserve Account Withdrawals	0.00
Recoveries Collected	0.00	Deposits	0.00		
Repurchased Principal	0.00	Withdrawals	0.00	<b>Available Funds</b>	<b>18,182,605.45</b>
Adjustments to Collections	0.00	Ending Balance	1,683,063.74	less: Total Fees Paid	283,768.47
Late Fees Collected	6,469.48	Servicer Reserve Fund:		less: Total Class Payments	17,898,836.98
Collection Fees Paid	-39,747.07	Reserve Requirement	5,832,502.31	less: Reserve Account Deposit	0.00
Principal True-up	0.00	Beginning Balance	6,086,896.77	<b>Total Payments</b>	<b>18,182,605.45</b>
<b>Total Collection Account</b>	<b>18,156,025.10</b>	Deposits	0.00	Reconciliation	0.00
		Withdrawal: Servicer Release Amount	254,394.46		
		Ending Balance	5,832,502.31		

Overcollateralization	Amount	Required Overcollateralization	Amount
Excess Spread	4,953,064.70	The greatest of,	
Has OC Requirement been Met?	No	i) 35.5% of Ending Pool Balance	103,526,915.91
Ending Pool Balance	0.00	ii) 7% of Cutoff Date Pool Balance	23,562,902.36
Ending Total Class Balance	216,795,998.60	iii) OC Percentage times Ending Collateral Balance prior to Cure event	NA
Overcollateralization Percentage-Beg	23.104%	Has Cumu Net Default Test been Cured?	No
Overcollateralization Percentage-End	25.659%	Required Overcollateralization	103,526,915.91
Ending Overcollateralization	74,829,116.65		

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## Priority of Payments

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Available Funds	18,182,605.45
(i) Pro-rata:	
(A) the Servicer, any unpaid Servicer Compensation due and owing	265,620.54
(B) the Successor Servicer, any incurred Transaction Costs up to maximum allowed	0.00
(ii) Pro-rata:	
(A) the Transaction Parties	
(I) Indenture Trustee & Paying Agent	3,000.00
(II) Backup Servicer	1,000.00
(III) Owner and Grantor Trust Trustee	0.00
(IV) Loan Data Agent	5,072.41
(V) Administrator	6,075.52
(VI) Sub-Backup Servicer	3,000.00
(VII) Rating Agency and 17g-5 website maintenance	0.00
(B) Unpaid Servicer and Successive Servicer expenses and indemnities	0.00
(iii) Class A Noteholder, accrued and unpaid interest	233,136.51
(iv) Principal Distribution Allocation, the First Priority Principal Distribution	0.00
(v) Class B Noteholder, accrued and unpaid interest	108,929.13
(vi) Principal Distribution Allocation, the Second Priority Principal Distribution	0.00
(vii) Class C Noteholder, accrued and unpaid interest	323,779.95
(viii) Principal Distribution Allocation, the Third Priority Principal Distribution	0.00
(ix) Reserve Fund Deposit to replenish the Reserve Fund to the Reserve Fund Requirement	0.00



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(x) Principal Distribution Allocation, the Regular Priority Principal Distribution	17,232,991.39
(xi) Pro-Rata, fees, expenses and idemnities due in excess of related caps or annual limitations in clauses (i) and (ii)	0.00
(xii) any remaining Available Funds applied in accordance with the Trust Agreement, including distributions to the Certificateholders	0.00
Total Payments	<u>18,182,605.45</u>