

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	8/8/2019	
Monthly Period	Beginning Date 7/1/2019	Ending Date 7/31/2019
Interest Period	7/8/2019	8/7/2019
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

Note Summary			
Outstanding balance as of Ending Date of Monthly Period.....	Class A Notes	Class B Notes	Class C Notes
Total principal payments made on Payment Date.....	\$155,550,000.00	\$33,340,000.00	\$11,110,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00
	\$155,550,000.00	\$33,340,000.00	\$11,110,000.00

Total interest payments made on current Payment Date.....	Class A Notes	Class B Notes	Class C Notes
	\$417,392.50	\$118,357.00	\$48,976.58

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$18,126,674.09
Total Recoveries deposited into Collections Account during Monthly Period.....	\$171,058.59
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,052,911.65
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,952.00
Total Collections for Monthly Period.....	\$24,357,596.33
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$9,000.00
Total payments paid to Servicer on Payment Date.....	\$925,941.44
Total payments paid to Class A Noteholders on Payment Date.....	\$417,392.50
Total payments paid to Class B Noteholders on Payment Date.....	\$118,357.00
Total payments paid to Class C Noteholders on Payment Date.....	\$48,976.58
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$20,136,675.22
Total payments paid to Certificateholders on current Payment Date.....	\$2,699,153.58
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$24,357,596.33
Outstanding principal amount of the Series 2017-B Notes as of the Series Transfer Date.....	\$200,000,000.00
Required Overcollateralization Amount.....	\$22,223,106.00
Sub-Total.....	\$222,223,106.00
Less:	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,226,061
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,225,946.40
Total principal payments received on Receivables during Monthly Period.....	\$18,126,674.09
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,002,502.14
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,129,290.89
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,226,061.05
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,429,299.06
Total Collections for Monthly Period.....	\$24,357,596.33
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$20,136,675.22
Amounts distributed during Monthly Period.....	\$4,429,299.06
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,220,921.11

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,002,502.14
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,225,946.40
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.81%

	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$197,746,603.37	83,202	88.98%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,319,165.93	7,802	6.44%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,585,295.76	2,632	2.06%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,218,333.38	1,947	1.45%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,356,358.48	1,401	1.06%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,225,756.92	96,985	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....	32.79%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	28.6	≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,291.34	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	798	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	721	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	671	≥ 625	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$5,421,974.58	2.44%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$869,748.65	0.39%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$5,816,942.67	2.62%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$998,567.70	0.45%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$7,297,859.83	3.28%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,665,121.31	1.65%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$10,663,728.26	4.80%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$65,687.67	0.03%	≤ 15.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.81%		
Monthly Loss Percentage for previous Monthly Period.....	11.19%		
Monthly Loss Percentage for second previous Monthly Period.....	10.22%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....	10.74%		≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,226,061.05		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,220,921.11		
(A) Total.....	\$226,446,982.16		
Class A Note balance as of Ending Date of Monthly Period.....	\$155,550,000.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$33,340,000.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$11,110,000.00		
Required Overcollateralization Amount.....	\$22,223,106.00		
(B) Total.....	\$222,223,106.00		

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	Yes	Result	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No	No
Has a Servicer Default occurred?.....	No	No	No

As a result of a trigger, has a Rapid Amortization Event occurred? No