

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	7/8/2020	
Monthly Period	Beginning Date 6/1/2020	Ending Date 6/30/2020
Interest Period	6/8/2020	7/7/2020
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.....	\$155,550,000.00	\$33,340,000.00	\$11,110,000.00
	\$0.00	\$0.00	\$0.00

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.....	\$15,919,001.21
Total Recoveries deposited into Collections Account during Monthly Period.....	\$299,955.51
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,174,488.27
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$268.54
Total Collections for Monthly Period.....	\$22,393,713.53
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.....	\$925,934.85
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.....	\$18,459,348.62
Total payments paid to Certificateholders on current Payment Date.....	\$2,412,603.98
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,393,713.53
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.....	\$222,224,587
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,224,364.69
Total principal payments received on Receivables during Monthly Period.....	\$15,919,001.21
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,539,856.19
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,459,080.00
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,587.37
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,305,276.15
Total Collections for Monthly Period.....	\$22,393,713.53
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,459,348.62
Amounts distributed during Monthly Period.....	\$4,305,276.15
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,934,364.91

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,539,856.19
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,224,364.69
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	13.72%

	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.....	\$197,743,948.50	84,050	88.98%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,710,986.65	7,396	7.07%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,095,260.02	1,982	1.84%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,347,740.58	1,146	1.06%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,326,651.62	1,142	1.05%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,224,587.37	95,716	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.66%	≥ 28.0%
Weighted average term of Eligible Receivables.....		29.3	≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,321.71		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		795	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		718	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		669	≥ 625

	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.....	\$3,835,715.84	1.73%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$596,536.38	0.27%	≤ 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.....	\$1,994,826.55	0.90%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$777,270.08	0.35%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$6,423,627.23	2.89%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,287,133.67	1.48%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$17,683,585.11	7.96%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$323,858.10	0.15%	≤ 15.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	13.72%		
Monthly Loss Percentage for previous Monthly Period.....	12.12%		
Monthly Loss Percentage for second previous Monthly Period.....	10.93%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		12.26%	≤ 17.0%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,587.37		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,934,364.91		
(A) Total.....	\$226,158,952.28		
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?.....	Result	Trigger?
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	Yes	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	No