

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	7/8/2019	
	Beginning Date	Ending Date
Monthly Period	6/1/2019	6/30/2019
Interest Period	6/10/2019	7/7/2019

Is PF Servicing the current Servicer?	Yes
Is the transaction in the Revolving Period?	Yes

Note Summary

	Class A Notes	Class B Notes	Class C Notes
Outstanding balance as of Ending Date of Monthly Period.....	\$155,550,000.00	\$33,340,000.00	\$11,110,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	\$155,550,000.00	\$33,340,000.00	\$11,110,000.00
	Class A Notes	Class B Notes	Class C Notes
Total interest payments made on current Payment Date.....	\$417,392.50	\$118,357.00	\$48,976.58

Collections and Payment Summary

Total principal Collections deposited into Collections Account during Monthly Period.....	\$18,107,209.55
Total Recoveries deposited into Collections Account during Monthly Period.....	\$207,893.13
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,284,418.45
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,842.43
Total Collections for Monthly Period.....	\$24,606,363.56
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.....	\$925,949.37
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.....	\$20,177,064.50
Total payments paid to Certificateholders on current Payment Date.....	\$2,907,523.61
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$24,606,363.56
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.....	\$222,225,946
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,227,848.17
Total principal payments received on Receivables during Monthly Period.....	\$18,107,209.55
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,071,756.71
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,177,064.50
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,225,946.39
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,390,259.56
Total Collections for Monthly Period.....	\$24,606,363.56
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,177,064.50
Amounts distributed during Monthly Period.....	\$4,390,259.56
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,429,299.06

Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,071,756.71
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,848.17
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.19%

	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.....	\$197,634,289.23	83,247	88.93%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,267,285.03	8,456	6.87%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,004,937.05	2,398	1.80%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,138,524.80	1,784	1.41%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,180,910.29	1,312	0.98%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,225,946.40	97,197		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.75%		≥ 28.0%
Weighted average term of Eligible Receivables.....		28.7		≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,286.35			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		798		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		722		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		671		≥ 625
			As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$5,542,662.74	2.49%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$842,948.36	0.38%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$6,352,968.33	2.86%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$978,523.38	0.44%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$7,183,306.69	3.23%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,602,054.69	1.62%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$10,124,007.46	4.56%		≤ 27.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$117,524.06	0.05%		≤ 15.0%

Rapid Amortization Test

Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period.....	11.19%
Monthly Loss Percentage for previous Monthly Period.....	10.22%

Monthly Loss Percentage for second previous Monthly Period.....	12.42%			
3-Month average Monthly Loss Percentage.....		Amount 11.28%	Rapid Amortization Threshold ≤ 17.0%	Trigger? No
<i>Overcollateralization Test</i>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,225,946.39			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,429,299.06			
(A) Total.....	\$226,655,245.46			
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 Yes	Trigger? No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....			No	No
Has a Servicer Default occurred?.....			No	No
As a result of a trigger, has a Rapid Amortization Event occurred?			No	