

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	11/8/2018	
Monthly Period	Beginning Date	Ending Date
Interest Period	10/1/2018	10/31/2018
	10/9/2018	11/7/2018
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.....	\$15,994,684.06
Total Recoveries deposited into Collections Account during Monthly Period.....	\$99,412.84
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,905,959.51
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,681.84
Total Collections for Monthly Period.....	\$22,005,718.05
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.....	\$925,937.14
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.....	\$17,935,102.05
Total payments paid to Certificateholders on current Payment Date.....	\$2,548,852.78
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,005,718.05
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.....	\$222,226,623
Minimum Collection Account Balance.....	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,224,912.74
Total principal payments received on Receivables during Monthly Period.....	\$15,994,684.06
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,938,708.15
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,935,102.05
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,226,622.58
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,383,903.37
Total Collections for Monthly Period.....	\$22,005,718.05
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,935,102.05
Amounts distributed during Monthly Period.....	\$4,383,903.37
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,070,616.00

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,938,708.15
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,224,912.74
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.47%

	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.....	\$199,824,431.24	80,127	89.92%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,938,514.53	6,838	5.82%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,356,880.48	2,396	1.96%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,063,351.26	1,834	1.39%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,023,445.07	1,284	0.91%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number		
	\$222,226,622.59	92,479		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.21%	≥ 28.0%	Concentration Limit Breached?
Weighted average term of Eligible Receivables.....		29.4	≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,403.00		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	803		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	736		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	676		≥ 625	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$4,433,900.95	2.00%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$984,454.25	0.44%	≤ 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.....	\$9,501,083.69	4.28%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$746,379.68	0.34%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$4,724,403.08	2.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 600.....	\$2,678,082.42	1.21%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$19,097,641.75	8.59%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$4,000,603.18	1.80%	≤ 15.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.47%		
Monthly Loss Percentage for previous Monthly Period.....	9.98%		
Monthly Loss Percentage for second previous Monthly Period.....	8.42%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		9.62%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,226,622.58		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,070,616.00		
(A) Total.....	\$226,297,238.58		
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	