

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	1/8/2018	
Monthly Period	Beginning Date 12/1/2017	Ending Date 12/31/2017
Interest Period	12/1/2017	1/7/2018
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.....	\$15,172,087.23
Total Recoveries deposited into Collections Account during Monthly Period.....	\$610.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,287,737.21
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$2,550.52
Total Collections for Monthly Period.....	\$21,462,984.96
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.....	\$925,936.06
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.....	\$15,264,157.72
Total payments paid to Certificateholders on current Payment Date.....	\$4,677,065.10
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$21,462,984.96
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.....	\$222,224,340.00
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,224,654.30
Total principal payments received on Receivables during Monthly Period.....	\$15,172,087.23
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$92,385.24
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,264,157.72
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,339.53
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,928,621.38
Total Collections for Monthly Period.....	\$21,462,984.96
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,264,157.72
Amounts distributed during Monthly Period.....	\$5,928,621.38
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,198,827.24

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$92,385.24
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,224,654.30
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.50%

	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.....	\$202,818,979.91	79,023	91.27%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,832,868.09	7,261	5.77%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,287,584.66	2,230	1.48%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,096,568.41	1,473	0.94%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,188,318.47	855	0.53%

Concentration Limits					
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number			
	\$222,224,339.54	90,842			
			As of Ending Date of Monthly Period		
Weighted average fixed interest rate of Eligible Receivables.....		32.13%	≥ 28.0%	Concentration Limit	Breached?
Weighted average term of Eligible Receivables.....		28.8	≤ 30 months		No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,446.27		≤ \$3,500		No
Weighted average ADS Score of Eligible Receivables.....		807	≥ 700		No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		745	≥ 650		No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		679	≥ 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.....	\$1,245,046.25	0.56%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,351,767.88	0.61%	≤ 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.....	\$6,588,822.31	2.96%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$448,774.22	0.20%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,216,845.04	1.45%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$1,763,668.10	0.79%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$41,327,144.37	18.60%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$16,519,079.83	7.43%	≤ 15.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	0.50%		
Monthly Loss Percentage for previous Monthly Period.....	0.18%		
Monthly Loss Percentage for second previous Monthly Period.....	0.18%		
3-Month average Monthly Loss Percentage.....		Amount	Rapid Amortization Threshold
		0.29%	≤ 17.0%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,339.53		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,198,827.24		
(A) Total.....	\$228,423,166.78		
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