

**Oportun Funding X Series 2018-C - Monthly Servicer Report**

Payment Date	2/8/2021	
	<b>Beginning Date</b>	<b>Ending Date</b>
Monthly Period	1/1/2021	1/31/2021
Interest Period	1/8/2021	2/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>				
	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Outstanding balance as of Ending Date of Monthly Period.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	<b>\$202,635,000.00</b>	<b>\$43,421,000.00</b>	<b>\$14,472,000.00</b>	<b>\$14,472,000.00</b>

	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Total interest payments made on current Payment Date.....	\$692,336.25	\$166,085.33	\$66,571.20	\$81,887.40

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$18,378,227.16
Total Recoveries deposited into Collections Account during Monthly Period.....	\$227,184.17
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,903,124.16
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$84.02
<b>Total Collections for Monthly Period.....</b>	<b>\$26,508,619.51</b>

Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,500.00
Total payments paid to Servicer on Payment Date.....	\$1,206,160.82
Total payments paid to Class A Noteholders on Payment Date.....	\$692,336.25
Total payments paid to Class B Noteholders on Payment Date.....	\$166,085.33
Total payments paid to Class C Noteholders on Payment Date.....	\$66,571.20
Total payments paid to Class D Noteholders on Payment Date.....	\$81,887.40
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,743,972.74
Total payments paid to Certificateholders on current Payment Date.....	\$3,542,005.78
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$26,508,619.51</b>

Outstanding principal amount of the Series 2018-C Notes as of the Series Transfer Date.....	\$275,000,000.00
Required Overcollateralization Amount.....	\$14,473,684.00
Sub-Total.....	\$289,473,684.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$289,477,373
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
<b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>	<b>\$289,478,596.69</b>
Total principal payments received on Receivables during Monthly Period.....	\$18,378,227.16
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,366,969.37
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,743,972.74
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,477,372.89</b>

Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,231,020.65
Total Collections for Monthly Period.....	\$26,508,619.51
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,743,972.74
Amounts distributed during Monthly Period.....	\$5,231,020.65
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,764,646.77</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,366,969.37
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,478,596.69
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.81%

	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$265,824,609.18	80,941	91.83%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,008,775.45	5,540	5.18%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,883,455.01	1,439	1.34%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,541,190.93	929	0.88%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,219,342.32	788	0.77%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,477,372.89	89,637

	<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....	30.87%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	35.9	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,229.44	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	820	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	745	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	650	≥ 600	No

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,776,869.99	0.96%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,210,464.20	0.76%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$339,408.69	0.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$2,083,180.20	0.72%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,816,431.09	0.63%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.81%		
Monthly Loss Percentage for previous Monthly Period.....	9.44%		
Monthly Loss Percentage for second previous Monthly Period.....	10.09%		
		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
3-Month average Monthly Loss Percentage.....		9.78%	≤ 17.0%
			<b>Trigger?</b>
			No

<i>Overcollateralization Test</i>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,477,372.89
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,764,646.77
<b>(A) Total.....</b>	<b>\$295,242,019.66</b>

Class A Note balance as of Ending Date of Monthly Period.....	\$202,635,000.00
Class B Note balance as of Ending Date of Monthly Period.....	\$43,421,000.00
Class C Note balance as of Ending Date of Monthly Period.....	\$14,472,000.00
Class D Note balance as of Ending Date of Monthly Period.....	\$14,472,000.00
Required Overcollateralization Amount.....	\$14,473,684.00
<b>(B) Total.....</b>	<b>\$289,473,684.00</b>

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	<b>Result</b>	<b>Trigger?</b>
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
	No	No

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