

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	2/8/2018	
Monthly Period	Beginning Date 1/1/2018	Ending Date 1/31/2018
Interest Period	1/8/2018	2/7/2018
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.....	\$13,327,522.29
Total Recoveries deposited into Collections Account during Monthly Period.....	\$260.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,943,367.51
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$3,452.71
Total Collections for Monthly Period.....	\$19,274,602.51
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.....	\$925,934.75
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.....	\$14,427,884.71
Total payments paid to Certificateholders on current Payment Date.....	\$3,324,956.97
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$19,274,602.51
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.....	\$222,224,857
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,224,339.54
Total principal payments received on Receivables during Monthly Period.....	\$13,327,522.29
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,099,844.75
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$14,427,884.71
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,857.20
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,198,827.24
Total Collections for Monthly Period.....	\$19,274,602.51
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$14,427,884.71
Amounts distributed during Monthly Period.....	\$6,198,827.24
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,846,717.80

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,099,844.75
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,224,339.54
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	5.94%

	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.....	\$203,548,033.63	78,459	91.60%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,716,853.94	5,958	4.82%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,833,553.48	2,359	1.73%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,442,737.38	1,672	1.10%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,683,678.78	1,205	0.76%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,224,857.21	89,653	
			As % of Ending Date of Monthly Period
Weighted average fixed interest rate of Eligible Receivables.....		32.02%	≥ 28.0%
Weighted average term of Eligible Receivables.....		29.2	≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,478.72		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		809	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		747	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		680	≥ 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.....	\$1,681,737.53	0.76%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,204,392.43	0.54%	≤ 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.....	\$8,038,867.08	3.62%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$401,189.03	0.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$3,023,701.26	1.36%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$1,713,637.46	0.77%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$43,259,920.53	19.47%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$18,612,144.05	8.38%	≤ 15.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	5.94%		
Monthly Loss Percentage for previous Monthly Period.....	0.50%		
Monthly Loss Percentage for second previous Monthly Period.....	0.18%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		2.21%	≤ 17.0%

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,857.20
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,846,717.80
(A) Total.....	\$227,071,575.00

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	