

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	5/8/2019	
	Beginning Date	Ending Date
Monthly Period	4/1/2019	4/30/2019
Interest Period	4/8/2019	5/7/2019
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.....	\$17,494,481.14	
Total Recoveries deposited into Collections Account during Monthly Period.....	\$190,660.69	
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,039,406.36	
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$7,450.78	
Total Collections for Monthly Period.....	\$23,731,998.97	
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.....	\$925,932.36	
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.....	\$19,800,888.00	
Total payments paid to Certificateholders on current Payment Date.....	\$2,409,352.53	
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00	
Total Payments during Monthly Period and on Payment Date.....	\$23,731,998.97	
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.....	\$222,229,925	
Minimum Collection Account Balance		\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,223,765.30
Total principal payments received on Receivables during Monthly Period.....	\$17,494,481.14
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,300,247.25
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,800,888.00
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,924.90
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,340,021.36
Total Collections for Monthly Period.....	\$23,731,998.97
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,800,888.00
Amounts distributed during Monthly Period.....	\$4,340,021.36
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,931,110.97
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,300,247.25
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,223,765.30
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.42%

	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.....	\$199,311,563.23	84,249	89.69%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,911,321.07	7,710	6.26%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,972,367.61	2,307	1.79%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,931,129.57	1,674	1.32%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,103,543.44	1,232	0.95%

Concentration Limits

	Amount	Number		
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,229,924.91	97,172		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.66%		≥ 28.0%
Weighted average term of Eligible Receivables.....		28.8		≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,286.97		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		799		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		725		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		672		≥ 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.....	\$5,806,233.12	2.61%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$827,146.71	0.37%		≤ 5.0%
Aggregate Outstanding Receivables Balance of all Eligible Receivables with original term or remaining term to maturity greater than forty one (41) months.....	\$7,259,026.57	3.27%		≤ 10.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$906,501.07	0.41%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$6,893,436.79	3.10%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,563,276.59	1.60%		≤ 5.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$7,102,121.48	3.20%		≤ 27.0%
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$416,342.08	0.19%		≤ 15.0%

Rapid Amortization Test

Monthly Loss Percentage

Monthly Loss Percentage for current Monthly Period.....	12.42%
Monthly Loss Percentage for previous Monthly Period.....	11.99%
Monthly Loss Percentage for second previous Monthly Period.....	10.20%

3-Month average Monthly Loss Percentage.....

Amount
11.54%

**Rapid Amortization
Threshold**
≤ 17.0%

Trigger?
No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,229,924.90
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,931,110.97

(A) Total..... **\$226,161,035.87**

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?.....

Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....

Has a Servicer Default occurred?.....

Result
Yes
No
No

Trigger?
No
No
No

As a result of a trigger, has a Rapid Amortization Event occurred?

No