

Opportun Funding X Series 2018-C - Monthly Servicer Report

Payment Date	1/8/2020	
Monthly Period	Beginning Date 12/1/2019	Ending Date 12/31/2019
Interest Period	12/9/2019	1/7/2020
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	Class D Notes
Total principal payments made on Payment Date.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00

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

Collections and Payment Summary	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$19,300,799.13
Total Recoveries deposited into Collections Account during Monthly Period.....	\$112,660.94
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,576,099.01
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,957.85
Total Collections for Monthly Period.....	\$26,995,516.93
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.....	\$1,206,141.19
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.....	\$22,091,623.62
Total payments paid to Certificateholders on current Payment Date.....	\$2,681,271.94
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$26,995,516.93

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.....	\$289,476,283
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,473,886.13
Total principal payments received on Receivables during Monthly Period.....	\$19,300,799.13
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,787,475.19
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$22,090,670.92
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$289,476,282.72
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,549,481.87
Total Collections for Monthly Period.....	\$26,995,516.93
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$22,091,623.62
Amounts distributed during Monthly Period.....	\$5,549,481.87
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,903,893.31

Receivables that became Defaulted Receivables during Monthly Period.....	Amount
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$2,787,475.19
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.56%

	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.....	\$257,883,712.88	78,835	89.12%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$19,049,564.91	7,232	6.58%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$6,003,129.65	2,470	2.07%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,549,751.18	1,542	1.23%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,890,124.10	1,190	1.00%

Concentration Limits				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,476,282.72	91,329		
			As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		31.50%	≥ 28.0%	Concentration Limit Breached?
Weighted average term of Eligible Receivables.....		33.9	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,169.60		≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	818		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	736		≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646		≥ 600	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.....	\$4,861,178.03	1.68%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$763,014.17	0.26%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$895,674.01	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 500.....	\$4,419,044.92	1.53%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$2,777,011.72	0.96%	≤ 5.0%	No

Rapid Amortization Test			
Monthly Loss Percentage			
Monthly Loss Percentage for current Monthly Period.....	11.56%		
Monthly Loss Percentage for previous Monthly Period.....	9.79%		
Monthly Loss Percentage for second previous Monthly Period.....	9.89%		
3-Month average Monthly Loss Percentage.....		Amount 10.41%	Rapid Amortization Threshold ≤ 17.0%
			Trigger? No

Overcollateralization Test	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,476,282.72
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,903,893.31
(A) Total.....	\$294,380,176.03
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) Total.....	\$289,473,684.00

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	