

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	3/8/2019	
Monthly Period	Beginning Date 2/1/2019	Ending Date 2/28/2019
Interest Period	2/8/2019	3/7/2019
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.....	\$16,519,659.73
Total Recoveries deposited into Collections Account during Monthly Period.....	\$163,324.98
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,775,787.56
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,991.17
Total Collections for Monthly Period.....	\$22,465,763.44
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.....	\$925,953.79
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.....	\$18,403,448.87
Total payments paid to Certificateholders on current Payment Date.....	\$2,540,534.69
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,465,763.44
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.....	\$222,223,561.17
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,228,909.32
Total principal payments received on Receivables during Monthly Period.....	\$16,519,659.73
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,889,136.98
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,403,448.87
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,223,561.17
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,997,564.28
Total Collections for Monthly Period.....	\$22,465,763.44
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,403,448.87
Amounts distributed during Monthly Period.....	\$3,997,564.28
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,062,314.57

	Amount	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,889,136.98	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,228,909.32	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.20%	

	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.....	\$198,177,504.12	83,133	89.18%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,429,211.66	7,055	6.04%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,564,089.70	2,552	2.05%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,589,061.29	2,019	1.62%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,463,694.72	1,461	1.11%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,223,561.48	96,220	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.55%	≥ 28.0%
Weighted average term of Eligible Receivables.....		28.9	≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,309.54		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		800	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		729	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		674	≥ 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.....	\$5,881,766.09	2.65%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$915,863.46	0.41%	≤ 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.....	\$8,074,850.56	3.63%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$915,035.24	0.41%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$6,282,248.21	2.83%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,382,877.96	1.52%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$8,376,882.88	3.77%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$2,264,803.97	1.02%	≤ 15.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.20%		
Monthly Loss Percentage for previous Monthly Period.....	11.20%		
Monthly Loss Percentage for second previous Monthly Period.....	11.42%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		10.94%	≤ 17.0%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,223,561.17		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,062,314.57		
(A) Total.....	\$226,285,875.04		
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	