

Oportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	10/9/2018	
	Beginning Date	Ending Date
Monthly Period	9/1/2018	9/30/2018
Interest Period	9/10/2018	10/8/2018

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.....	\$15,801,852.79
Total Recoveries deposited into Collections Account during Monthly Period.....	\$83,306.44
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,143,322.26
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,529.16
Total Collections for Monthly Period.....	\$22,034,010.65
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.....	\$925,940.09
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.....	\$17,650,107.28
Total payments paid to Certificateholders on current Payment Date.....	\$2,862,137.19
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,034,010.65
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.....	\$222,224,913
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,225,621.35
Total principal payments received on Receivables during Monthly Period.....	\$15,801,852.79
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,848,963.10
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$17,650,107.28
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,912.73
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,514,773.06
Total Collections for Monthly Period.....	\$22,034,010.65
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$17,650,107.28
Amounts distributed during Monthly Period.....	\$4,514,773.06
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,383,903.37
	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,848,963.10
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,225,621.35
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.98%

	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.....	\$198,688,423.58	78,514	89.41%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$14,712,574.46	7,754	6.62%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,016,119.92	2,355	1.81%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,700,671.00	1,628	1.22%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,107,123.78	1,285	0.95%

Concentration Limits

	Amount	Number	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$222,224,912.74	91,536			
Weighted average fixed interest rate of Eligible Receivables.....		32.12%		≥ 28.0%	No
Weighted average term of Eligible Receivables.....		29.6		≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,427.73			≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		804		≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		738		≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		676		≥ 625	No
	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.....	\$4,081,438.22	1.84%		≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$994,382.95	0.45%		≤ 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.....	\$9,840,233.23	4.43%		≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$700,250.37	0.32%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$4,401,790.71	1.98%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$2,505,051.48	1.13%		≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$22,609,694.63	10.17%		≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$5,209,576.83	2.34%		≤ 15.0%	No

Rapid Amortization Test

		Amount	Rapid Amortization Threshold	Trigger?
Monthly Loss Percentage				
Monthly Loss Percentage for current Monthly Period.....	9.98%			
Monthly Loss Percentage for previous Monthly Period.....	8.42%			
Monthly Loss Percentage for second previous Monthly Period.....	8.69%			
 3-Month average Monthly Loss Percentage.....		9.03%	≤ 17.0%	No
Overcollateralization Test				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,224,912.73			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,383,903.37			
(A) Total.....	\$226,608,816.10			
 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	