

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	3/8/2018	
Monthly Period	Beginning Date 2/1/2018	Ending Date 2/28/2018
Interest Period	2/8/2018	3/7/2018
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.....	\$13,763,600.29
Total Recoveries deposited into Collections Account during Monthly Period.....	\$14,248.69
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,724,329.92
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$3,799.28
Total Collections for Monthly Period.....	\$19,505,978.18

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.....	\$925,936.91
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.....	\$15,175,453.64
Total payments paid to Certificateholders on current Payment Date.....	\$2,808,761.55
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$19,505,978.18

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.....	\$222,223,955
Minimum Collection Account Balance	\$0.00

Collateral Summary

Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,224,857.21
Total principal payments received on Receivables during Monthly Period.....	\$13,763,600.29
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,412,756.05
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,175,453.64
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,223,954.51
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,846,717.80
Total Collections for Monthly Period.....	\$19,505,978.18
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,175,453.64
Amounts distributed during Monthly Period.....	\$4,846,717.80
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,330,524.54

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,412,756.05
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,224,857.21
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.63%

	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.....	\$204,360,768.46	77,603	91.96%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$10,440,099.18	5,654	4.70%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,251,897.14	2,004	1.46%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,495,966.31	1,545	1.12%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,675,223.43	1,181	0.75%

Concentration Limits

Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number
	\$222,223,954.52	87,987

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.89%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	29.7	≤ 30 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,525.65	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	810	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	747	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	680	≥ 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.....	\$2,049,746.64	0.92%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,159,473.12	0.52%	≤ 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.....	\$9,540,055.42	4.29%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$368,052.76	0.17%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$2,921,142.80	1.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$1,687,880.19	0.76%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$44,403,817.35	19.98%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$20,306,426.40	9.14%	≤ 15.0%	No

Rapid Amortization Test

<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	7.63%		
Monthly Loss Percentage for previous Monthly Period.....	5.94%		
Monthly Loss Percentage for second previous Monthly Period.....	0.50%		

3-Month average Monthly Loss Percentage.....	Amount	Rapid Amortization Threshold	Trigger?
	4.69%	≤ 17.0%	No

Overcollateralization Test

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,223,954.51
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,330,524.54
(A) Total.....	\$226,554,479.04

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