

**Oportun Funding X Series 2018-C - Monthly Servicer Report**

Payment Date	6/8/2021			
Monthly Period	<b>Beginning Date</b> 5/1/2021	<b>Ending Date</b> 5/31/2021		
Interest Period	5/10/2021	6/7/2021		
Is PF Servicing the current Servicer?	Yes			
Is the transaction in the Revolving Period?	Yes			
<b>Note Summary</b>				
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b> \$202,635,000.00	<b>Class B Notes</b> \$43,421,000.00	<b>Class C Notes</b> \$14,472,000.00	<b>Class D Notes</b> \$14,472,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	<b>\$202,635,000.00</b>	<b>\$43,421,000.00</b>	<b>\$14,472,000.00</b>	<b>\$14,472,000.00</b>
Total interest payments made on current Payment Date.....	<b>Class A Notes</b> \$692,336.25	<b>Class B Notes</b> \$166,085.33	<b>Class C Notes</b> \$66,571.20	<b>Class D Notes</b> \$81,887.40
<b>Collections and Payment Summary</b>				
Total principal Collections deposited into Collections Account during Monthly Period.....	\$19,857,554.61			
Total Recoveries deposited into Collections Account during Monthly Period.....	\$334,343.38			
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,707,837.39			
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$139.65			
<b>Total Collections for Monthly Period.....</b>	<b>\$27,899,875.03</b>			
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.....	\$1,206,148.45			
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.....	\$21,575,806.16			
Total payments paid to Certificateholders on current Payment Date.....	\$4,101,440.25			
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00			
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$27,899,875.03</b>			
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.....	\$289,474,395.16			
<b>Minimum Collection Account Balance .....</b>		<b>\$0.00</b>		
<b>Collateral Summary</b>				
<b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>	<b>\$289,475,627.66</b>			
Total principal payments received on Receivables during Monthly Period.....	\$19,857,554.61			
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,719,484.05			
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$21,575,806.16			
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,474,395.15</b>			
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$6,280,156.26			
Total Collections for Monthly Period.....	\$27,899,875.03			
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$21,575,806.16			
Amounts distributed during Monthly Period.....	\$6,280,156.26			
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$6,324,068.87</b>			
	<b>Amount</b>			
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,719,484.05			
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,475,627.66			
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.13%			
	<b>Amount</b>	<b>Number</b>	<b>As % of Receivables Balance as of Ending Date of Monthly Period</b>	
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$267,922,500.03	83,786	92.55%	
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,370,548.78	6,078	5.31%	
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,905,008.21	1,303	1.04%	
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,593,599.88	616	0.55%	
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,578,738.26	602	0.55%	
<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,474,395.16	92,385		
		<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....		30.77%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....		36.3	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$3,133.35	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....		815	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		746	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		651	≥ 600	No
	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>	<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$2,881,416.34	1.00%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$3,274,184.06	1.13%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$662,182.34	0.19%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$1,424,137.59	0.49%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,789,572.20	0.62%	≤ 5.0%	No
<b>Rapid Amortization Test</b>				
<i>Monthly Loss Percentage</i>				
Monthly Loss Percentage for current Monthly Period.....	7.13%			
Monthly Loss Percentage for previous Monthly Period.....	6.54%			
Monthly Loss Percentage for second previous Monthly Period.....	8.30%			
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 7.32%	<b>Rapid Amortization Threshold</b> ≤ 17.0%	<b>Trigger?</b> No
<b>Overcollateralization Test</b>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,474,395.15			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$6,324,068.87			
<b>(A) Total.....</b>	<b>\$295,798,464.02</b>			
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>(B) Total.....</b>	<b>\$289,473,684.00</b>			
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....			<b>Result</b> Yes	<b>Trigger?</b> No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....			No	No
Has a Servicer Default occurred?.....			No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....			No	