

**Oportun Funding VII Series 2017-B - Monthly Servicer Report**

Payment Date	2/8/2019	
Monthly Period	<b>Beginning Date</b> 1/1/2019	<b>Ending Date</b> 1/31/2019
Interest Period	1/8/2019	2/7/2019
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> \$155,550,000.00	<b>Class B Notes</b> \$33,340,000.00	<b>Class C Notes</b> \$11,110,000.00
Total principal payments made on Payment Date.....	\$0.00	\$0.00	\$0.00
Outstanding Balance following Payment Date.....	<b>\$155,550,000.00</b>	<b>\$33,340,000.00</b>	<b>\$11,110,000.00</b>

Total interest payments made on current Payment Date.....	<b>Class A Notes</b> \$417,392.50	<b>Class B Notes</b> \$118,357.00	<b>Class C Notes</b> \$48,976.58
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<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$16,856,129.16
Total Recoveries deposited into Collections Account during Monthly Period.....	\$109,639.06
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,956,338.11
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$6,746.43
<b>Total Collections for Monthly Period.....</b>	<b>\$22,930,862.76</b>
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.....	\$925,937.91
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.....	\$18,933,288.48
Total payments paid to Certificateholders on current Payment Date.....	\$2,475,800.28
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$22,930,862.76</b>
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
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Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$222,228,909
<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>\$222,225,098.52</b>
Total principal payments received on Receivables during Monthly Period.....	\$16,856,129.16
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,073,348.52
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,933,288.48
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$222,228,909.31</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,240,162.82
Total Collections for Monthly Period.....	\$22,930,862.76
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,933,288.48
Amounts distributed during Monthly Period.....	\$4,240,162.82
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$3,997,564.28</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,073,348.52
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,225,098.52
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.20%

	<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.....	\$197,662,018.86	81,538	88.95%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,624,736.35	7,206	6.13%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,066,452.44	2,833	2.28%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$341,550.15	1,969	1.53%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,474,151.52	1,369	1.11%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b> \$222,228,909.32	<b>Number</b> 94,915	
		<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		32.45%	≥ 28.0%
Weighted average term of Eligible Receivables.....		29.1	≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....		\$2,341.35	≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		801	≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....		731	≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....		674	≥ 625

	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly</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.....	\$5,711,861.46	2.57%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$903,236.38	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.....	\$8,468,777.54	3.81%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$683,009.26	0.40%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 520.....	\$5,907,524.48	2.66%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 600.....	\$3,259,534.42	1.47%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$10,504,776.20	4.73%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$2,819,987.16	1.27%	≤ 15.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.20%		
Monthly Loss Percentage for previous Monthly Period.....	11.42%		
Monthly Loss Percentage for second previous Monthly Period.....	9.55%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 10.72%	<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.....	\$222,228,909.31	
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,997,564.28	
<b>(A) Total.....</b>	<b>\$226,226,473.59</b>	
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>(B) Total.....</b>	<b>\$222,223,106.00</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	