

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

Payment Date	1/8/2019	
Monthly Period	<b>Beginning Date</b>	<b>Ending Date</b>
Interest Period	12/1/2018	12/31/2018
	12/10/2018	1/7/2019
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>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Total principal payments made on Payment Date.....	\$202,635,000.00	\$43,421,000.00	\$14,472,000.00	\$14,472,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
	<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>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
	\$692,336.25	\$166,085.33	\$66,571.20	\$81,887.40

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$15,813,407.92
Total Recoveries deposited into Collections Account during Monthly Period.....	\$0.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$8,002,899.09
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$0.00
<b>Total Collections for Monthly Period.....</b>	<b>\$23,816,307.01</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.....	\$1,206,145.76
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.....	\$15,851,706.43
Total payments paid to Certificateholders on current Payment Date.....	\$5,741,974.64
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$23,816,307.01</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.....	\$289,478,677
<b>Minimum Collection Account Balance</b> .....	

<b>Collateral Summary</b>	
<b>Gross Receivables Balance as of Beginning Date of Monthly Period.....</b>	<b>\$289,474,983.03</b>
Total principal payments received on Receivables during Monthly Period.....	\$15,813,407.92
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$34,604.51
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,851,706.43
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,478,677.01</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$10,780,389.05
Total Collections for Monthly Period.....	\$23,816,307.01
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,851,706.43
Amounts distributed during Monthly Period.....	\$10,780,389.05
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$7,964,600.58</b>

	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$34,604.51
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,474,983.03
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.14%

	<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.....	\$263,343,535.70	84,847	90.97%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$17,426,690.48	8,066	6.02%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,102,305.63	2,690	1.76%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,689,559.36	1,606	0.93%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$916,585.86	571	0.32%

<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$289,478,677.02	97,780		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.78%		≥ 28.0%
Weighted average term of Eligible Receivables.....		32.0		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,960.51			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	812			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	736			≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645			≥ 600
	<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.....	\$1,159,632.39	0.40%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,016,508.22	0.35%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$850,780.08	0.29%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 500.....	\$4,717,792.43	1.63%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$3,582,918.46	1.24%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<b>Monthly Loss Percentage</b>			
Monthly Loss Percentage for current Monthly Period.....	0.14%		
Monthly Loss Percentage for previous Monthly Period.....	0.28%		
Monthly Loss Percentage for second previous Monthly Period.....	0.00%		
3-Month average Monthly Loss Percentage.....		0.14%	<b>Rapid Amortization Threshold ≤ 17.0%</b>
			<b>Trigger?</b>
			No

<b>Overcollateralization Test</b>	
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,478,677.01
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$7,964,600.58
<b>(A) Total.....</b>	<b>\$297,443,277.60</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>	<b>Trigger?</b>
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**