

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	12/9/2019	
Monthly Period	Beginning Date 11/1/2019	Ending Date 11/30/2019
Interest Period	11/8/2019	12/8/2019
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.....	\$17,311,475.78
Total Recoveries deposited into Collections Account during Monthly Period.....	\$235,220.88
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,283,702.63
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,948.59
Total Collections for Monthly Period.....	\$23,835,347.88
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.....	\$925,945.59
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.....	\$19,637,279.39
Total payments paid to Certificateholders on current Payment Date.....	\$2,676,296.83
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$23,835,347.88
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.....	\$222,226,661
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,226,940.45
Total principal payments received on Receivables during Monthly Period.....	\$17,311,475.78
Aggregate Outstanding Balance of Receivables that became Defaulted during Monthly Period.....	\$2,187,326.79
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,498,523.62
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,226,661.48
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,953,946.19
Total Collections for Monthly Period.....	\$23,835,347.88
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,637,279.39
Amounts distributed during Monthly Period.....	\$3,953,946.19
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,198,068.49

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,187,326.79
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,226,940.45
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	11.81%

	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.....	\$198,550,854.34	80,486	89.35%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,503,042.78	7,257	6.08%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,251,519.19	2,385	1.91%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,293,967.79	1,814	1.48%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,627,277.39	1,578	1.18%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,226,661.48	93,520	
			As % of Ending Date of Monthly Period
Weighted average fixed interest rate of Eligible Receivables.....		32.72%	≥ 28.0%
Weighted average term of Eligible Receivables.....		29.2	≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,376.25		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	798		≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	720		≥ 650
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	670		≥ 625

	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.....	\$5,014,701.74	2.26%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$771,031.28	0.35%	≤ 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.....	\$4,042,462.25	1.82%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$1,111,349.20	0.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$7,005,257.19	3.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,480,284.44	1.57%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$20,758,730.94	9.34%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$6,311,794.24	2.84%	≤ 15.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	11.81%		
Monthly Loss Percentage for previous Monthly Period.....	11.19%		
Monthly Loss Percentage for second previous Monthly Period.....	12.05%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		11.68%	≤ 17.0%
			Trigger?
			No

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,226,661.48		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,198,068.49		
(A) Total.....	\$226,424,729.98		
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	No