

Opportun Funding VII Series 2017-B - Monthly Servicer Report

Payment Date	2/10/2020	
Monthly Period	Beginning Date 1/1/2020	Ending Date 1/31/2020
Interest Period	1/8/2020	2/9/2020
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.....	\$15,916,247.55
Total Recoveries deposited into Collections Account during Monthly Period.....	\$217,453.82
Total finance charges deposited into Collections Account during Monthly Period.....	\$6,181,822.45
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$4,695.07
Total Collections for Monthly Period.....	\$22,320,218.89

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.....	\$925,948.69
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.....	\$18,332,407.64
Total payments paid to Certificateholders on current Payment Date.....	\$2,466,036.47
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
Total Payments during Monthly Period and on Payment Date.....	\$22,320,218.89

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.....	\$222,227,102
Minimum Collection Account Balance	\$0.00

Collateral Summary	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$222,227,686.21
Total principal payments received on Receivables during Monthly Period.....	\$15,916,247.55
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,250,595.03
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,166,258.57
Gross Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,102.19
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$3,697,304.90
Total Collections for Monthly Period.....	\$22,320,218.89
Total payments paid to issuer to acquire Subsequently Purchased Receivables.....	\$18,332,407.64
Amounts distributed during Monthly Period.....	\$3,697,304.90
Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,987,811.25

	Amount
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,250,595.03
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$222,227,686.21
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	12.15%

	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.....	\$198,418,595.02	79,548	89.29%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,770,782.97	6,579	5.75%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,742,353.75	2,592	2.13%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$3,446,945.22	1,942	1.55%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,848,425.24	1,622	1.28%

Concentration Limits			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$222,227,102.19	92,283	
		As of Ending Date of Monthly Period	Concentration Limit
Weighted average fixed interest rate of Eligible Receivables.....		32.74%	≥ 28.0%
Weighted average term of Eligible Receivables.....		29.3	≤ 30 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,408.10		≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....		797	≥ 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.....	\$4,959,072.07	2.23%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$803,809.29	0.36%	≤ 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.....	\$3,226,552.70	1.45%	≤ 10.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 580.....	\$1,121,937.69	0.50%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$6,938,122.71	3.12%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 560.....	\$3,477,970.01	1.57%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$6,200.....	\$24,175,646.53	10.88%	≤ 27.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with an Outstanding Receivables Balance > \$7,200.....	\$3,519,935.80	1.58%	≤ 15.0%	No

Rapid Amortization Test			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	12.15%		
Monthly Loss Percentage for previous Monthly Period.....	13.19%		
Monthly Loss Percentage for second previous Monthly Period.....	11.81%		
		Amount	Rapid Amortization Threshold
3-Month average Monthly Loss Percentage.....		12.38%	≤ 17.0%

Overcollateralization Test			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$222,227,102.19		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$3,987,811.25		
(A) Total.....	\$226,214,913.44		
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	