

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

Payment Date	12/10/2018	
Monthly Period	<b>Beginning Date</b> 10/22/2018	<b>Ending Date</b> 11/30/2018
Interest Period	10/22/2018	12/9/2018
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>
	\$1,130,815.88	\$271,272.70	\$108,732.96	\$133,749.42

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$19,672,399.54
Total Recoveries deposited into Collections Account during Monthly Period.....	\$450.00
Total finance charges deposited into Collections Account during Monthly Period.....	\$10,846,709.74
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>\$30,519,559.28</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.....	\$1,608,201.90
Total payments paid to Class A Noteholders on Payment Date.....	\$1,130,815.88
Total payments paid to Class B Noteholders on Payment Date.....	\$271,272.70
Total payments paid to Class C Noteholders on Payment Date.....	\$108,732.96
Total payments paid to Class D Noteholders on Payment Date.....	\$133,749.42
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,739,170.23
Total payments paid to Certificateholders on current Payment Date.....	\$7,518,016.20
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$30,519,559.28</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.....	\$289,474,983
<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>\$289,476,341.37</b>
Total principal payments received on Receivables during Monthly Period.....	\$19,672,399.54
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$68,129.04
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$19,739,170.23
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,474,983.02</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$0.00
Total Collections for Monthly Period.....	\$30,519,559.28
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$19,739,170.23
Amounts distributed during Monthly Period.....	\$0.00
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$10,780,389.05</b>

Receivables that became Defaulted Receivables during Monthly Period.....	<b>Amount</b>	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$68,129.04	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	0.28%	

	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.....	\$271,708,645.35	88,485	93.86%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,282,726.64	6,425	4.59%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$3,446,796.66	2,008	1.19%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$1,036,814.38	649	0.36%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$0.00	0	0.00%

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	Amount	Number	
	\$289,474,983.03	97,567	

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	31.85%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	31.7	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,966.94	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	810	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	735	≥ 640	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	645	≥ 600	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$794,285.54	0.27%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$1,104,112.75	0.38%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≥ 500.....	\$911,573.22	0.31%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≥ 500.....	\$4,752,232.30	1.64%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≥ 520.....	\$3,869,420.15	1.27%	≤ 5.0%	No

**Rapid Amortization Test**

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

**Overcollateralization Test**

Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,474,983.02
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$10,780,389.05
<b>(A) Total.....</b>	<b>\$300,255,372.06</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	