

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

Payment Date	2/10/2020			
Monthly Period	<b>Beginning Date</b> 1/1/2020	<b>Ending Date</b> 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			

  

<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>
	\$992,336.25	\$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.....	\$17,877,882.13
Total Recoveries deposited into Collections Account during Monthly Period.....	\$151,771.45
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,639,972.42
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$5,952.42
<b>Total Collections for Monthly Period.....</b>	<b>\$25,675,578.42</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.....	\$1,206,151.18
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.....	\$20,392,354.73
Total payments paid to Certificateholders on current Payment Date.....	\$3,060,592.34
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$25,675,578.42</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.....	\$289,474,378
<b>Minimum Collection Account Balance .....</b>	<b>\$0.00</b>

  

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,476,282.72
Total principal payments received on Receivables during Monthly Period.....	\$17,877,882.13
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,516,348.74
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$20,392,325.91
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,474,377.75</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,903,893.31
Total Collections for Monthly Period.....	\$25,675,578.42
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$20,392,354.73
Amounts distributed during Monthly Period.....	\$4,903,893.31
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,283,223.69</b>
	<b>Amount</b>
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,516,348.74
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,476,282.72
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	10.43%
	<b>Amount</b>
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$261,204,314.41
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,733,084.85
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,611,028.84
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$4,003,027.34
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,922,922.31

  

<b>Concentration Limits</b>			
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>	
	\$289,474,377.75	91,744	
			<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.....	\$261,204,314.41	80,376	90.23%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$15,733,084.85	6,073	5.44%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$5,611,028.84	2,334	1.94%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$4,003,027.34	1,664	1.38%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,922,922.31	1,297	1.01%

  

				<b>Concentration Limit Breached?</b>
Weighted average fixed interest rate of Eligible Receivables.....	31.49%	≥ 28.0%		No
Weighted average term of Eligible Receivables.....	34.0	≤ 36 months		No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,155.24	≤ \$3,500		No
Weighted average ADS Score of Eligible Receivables.....	818	≥ 700		No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	736	≥ 640		No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646	≥ 600		No
				<b>Concentration Limit Breached?</b>
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$5,265,369.39	1.82%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$727,894.09	0.25%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 500.....	\$871,489.34	0.30%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,487,462.84	1.55%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,710,725.97	0.94%	≤ 5.0%	No

  

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	10.43%		
Monthly Loss Percentage for previous Monthly Period.....	11.56%		
Monthly Loss Percentage for second previous Monthly Period.....	9.79%		
3-Month average Monthly Loss Percentage.....	10.59%	<b>Rapid Amortization Threshold</b>	<b>Trigger?</b>
		≤ 17.0%	No

  

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,474,377.75		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,283,223.69		
<b>(A) Total.....</b>	<b>\$294,757,601.44</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>		
		<b>Result</b>	<b>Trigger?</b>
As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....		Yes	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	