

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

Payment Date	6/10/2019	
Monthly Period	<b>Beginning Date</b> 5/1/2019	<b>Ending Date</b> 5/31/2019
Interest Period	5/8/2019	6/9/2019
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.....	\$16,217,703.77
Total Recoveries deposited into Collections Account during Monthly Period.....	\$59,391.73
Total finance charges deposited into Collections Account during Monthly Period.....	\$7,476,166.41
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$8,674.38
<b>Total Collections for Monthly Period.....</b>	<b>\$23,761,936.29</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.....	\$1,206,174.37
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.....	\$18,466,792.34
Total payments paid to Certificateholders on current Payment Date.....	\$3,072,489.41
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$23,761,936.29</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.....	\$289,474,864
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$289,481,848.31
Total principal payments received on Receivables during Monthly Period.....	\$16,217,703.77
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$2,256,072.87
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$18,466,792.34
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$289,474,864.00</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$5,289,325.09
Total Collections for Monthly Period.....	\$23,761,936.29
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$18,466,792.34
Amounts distributed during Monthly Period.....	\$5,289,325.09
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$5,295,143.95</b>

	<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$2,256,072.87	
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$289,481,848.31	
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	9.35%	

	<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.....	\$267,007,641.11	76,993	92.24%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$12,778,640.71	5,085	4.41%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$4,362,477.19	1,886	1.51%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,796,675.79	1,241	0.97%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$2,524,392.46	1,139	0.87%

<b>Concentration Limits</b>				
Eligible Receivables Balance as of Ending Day of Monthly Period.....	<b>Amount</b>	<b>Number</b>		
	\$289,469,827.25	86,345		
			<b>As of Ending Date of Monthly Period</b>	<b>Concentration Limit</b>
Weighted average fixed interest rate of Eligible Receivables.....		31.32%		≥ 28.0%
Weighted average term of Eligible Receivables.....		34.2		≤ 38 months
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$3,352.48			≤ \$3,500
Weighted average ADS Score of Eligible Receivables.....	823			≥ 700
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	741			≥ 640
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	649			≥ 600
	<b>Amount</b>	<b>As % of Eligible Receivables Balance as of Ending Date of Monthly Period</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.....	\$3,042,253.43	1.05%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$706,003.27	0.24%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with ADS Score ≤ 560.....	\$519,959.91	0.18%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 500.....	\$4,164,301.54	1.44%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$2,951,224.03	1.02%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	9.35%		
Monthly Loss Percentage for previous Monthly Period.....	9.40%		
Monthly Loss Percentage for second previous Monthly Period.....	10.34%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b>	<b>Rapid Amortization Threshold</b>
		9.70%	≤ 17.0%

<b>Overcollateralization Test</b>				
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$289,474,864.00			
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$5,295,143.95			
<b>(A) Total.....</b>	<b>\$294,770,007.95</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	