FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

OMB Number: Estimated average burden 0.5 hours per response.

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

Instruction	on 1(b).			File							es Exchang npany Act o			34			Hodis	per response.	0.5
SECOND CURVE CAPITAL LLC							Issuer Name and Ticker or Trading Symbol ONSUMER PORTFOLIO SERVICES NC [CPSS]								5. Relationship of Reportin (Check all applicable) Director Officer (give title			X 10%	Issuer Owner er (specify
(Last) (First) (Middle) 350 5TH AVENUE, SUITE 4730					3. Date of Earliest Transaction (Month/Day/Year) 12/19/2017											belov		belo	
(Street) NEW YORK NY 10118					4. If	Am	endment,	f Original	Original Filed (Month/Day/Year)				6. Individual or Joint/Group Filing (Check Applicable Line) Form filed by One Reporting Person X Form filed by More than One Reporting				erson		
(City)	(S	tate) (Zip)												71	Pers	on		
		Tab	e I - Noi	า-Deriv	ative	Se	ecuritie	s Acc	quired,	Dis	osed o	of, or	Ben	efici	ially	Owne	ed		
1. Title of Security (Instr. 3) 2. Transa Date (Month/D							2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)					4 and Secu		cially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	of Indirect	
									Code	v	Amount		(A) or (D)	Pric	:e	Transa	action(s) 3 and 4)		(insu. 4)
Common Stock, no par value 12/19/					/2017	2017		S		150,000		D	\$4	4.21 2,0		26,884 ⁽¹⁾	I	By advisory clients of Second Curve Capital, LLC	
		Ta	able II - I (sed of, onvertib					vned			
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/Da	Date,	Date, Transacti Code (Ins		n of	rative rities ired r osed)	6. Date Exercis Expiration Date (Month/Day/Yea		e An ar) Se Un De Se		Title and mount of ecurities nderlying erivative ecurity (Instr. 3 and 4)				9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exercisal		Expiration Date	Title	or Nur of	mber ares					
		Reporting Person* /E CAPITAL	LLC																
(Last) 350 5TH	AVENUE,	(First) SUITE 4730	(Midd	lle)		_													
(Street) NEW YO	RK	NY	1011	18															

(City) **Explanation of Responses:**

(State)

(First)

NY

(State)

C/O SECOND CURVE CAPITAL, LLC 350 5TH AVENUE, SUITE 4730

1. Name and Address of Reporting Person* **BROWN THOMAS K**

(Zip)

(Middle)

10118

(Zip)

(City)

(Last)

(Street) **NEW YORK** is the managing member of Second Curve Capital, LLC. Each such Reporting Person disclaims beneficial ownership of the reported securities except to the extent of his or its pecuniary interest therein, and this report shall not be deemed an admission that such Reporting Person is the beneficial owner of the securities for purposes of Section 16 of the Securities Exchange Act of 1934, as amended, or for any other purpose.

Second Curve Capital LLC,

By: /s/ Thomas K. Brown, 12/20/2017

Managing Member

<u>/s/ Thomas K. Brown</u> <u>12/20/2017</u>

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.