

SECURITIES AND EXCHANGE COMMISSION

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PROSPER MARKETPLACE INC

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Prosper Marketplace, Inc.
Borrower Payment Dependent Notes

This Listing Report supplements the prospectus dated Oct 07, 2011 and provides information about each loan request (referred to as a "listing") and series of Borrower Payment Dependent Notes (the "Notes") we are currently offering. Prospective investors should read this Listing Report supplement together with the prospectus dated Oct 07, 2011 to understand the terms and conditions of the Notes and how they are offered, as well as the risks of investing in Notes.

The following series of Notes are currently being offered:

Borrower Payment Dependent Notes Series 525301

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$5,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,000	Estimated loss*:	5.95%		
Term:	36 months				

Lender yield:	16.99%	Borrower rate/APR:	17.99% / 20.20%	Monthly payment:	\$180.74
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Lender servicing fee:	1.00%	Effective Yield*:	16.69%
		Estimated return*:	10.74%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Apr-1997	Debt/Income ratio:	18%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 14	Length of status:	0y 5m
Amount delinquent:	\$0	Total credit lines:	39	Occupation:	Architect
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$14,537	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	69%		
		Homeownership:	No		
Screen name:	tranquil-transaction1	Borrower's state:	Ohio	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

LOAN TO PAY OFF CREDIT CARD

Purpose of loan:

This loan will be used to pay off my high-interest credit card.

My financial situation:

I am a good candidate for this loan because I am a very responsible borrower. I always pay my bills on time each month and have been trying to build my creditworthiness for years.

Monthly net income: \$2938
 Monthly expenses: \$1325
 Housing: \$400
 Insurance: \$0
 Car expenses: \$0
 Utilities: \$50
 Phone, cable, internet: \$75
 Food, entertainment: \$200
 Clothing, household expenses: \$50
 Credit cards and other loans: \$500
 Other expenses: \$50

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 532747

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$5,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$3,500	Estimated loss*:	5.95%		

Term: **36 months**

Lender yield: **16.99%** Borrower rate/APR: **17.99% / 20.20%** Monthly payment: **\$180.74**

Lender servicing fee: **1.00%** Effective Yield*: **16.69%**
Estimated return*: **10.74%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Apr-2004	Debt/Income ratio:	19%
Credit score:	740-759 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 10	Length of status:	3y 5m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$13,307	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	54%		
		Homeownership:	Yes		
Screen name:	loan-gusto0	Borrower's state:	Alaska	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:
This loan will be used to...

My financial situation:
I am a good candidate for this loan because...

Monthly net income: \$5000-8000
Monthly expenses: \$2000
Housing: \$1800
Insurance: \$420
Car expenses: \$450
Utilities: \$400
Phone, cable, internet: \$120
Food, entertainment: \$50 tops
Clothing, household expenses: \$frugal
Credit cards and other loans: \$380
Other expenses: \$

I'm a landlord with two rental incomes that greatly subsidize my own housing.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 534253

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$9,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,300	Estimated loss*:	2.00%		
Term:	36 months				

Lender yield: **10.10%** Borrower rate/APR: **11.10% / 13.22%** Monthly payment: **\$295.07**

Lender servicing fee: **1.00%** Effective Yield*: **10.07%**
Estimated return*: **8.07%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	9	First credit line:	Jan-1999	Debt/Income ratio:	20%
Credit score:	740-759 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 6	Length of status:	8y 4m

Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$15,110	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	42%		
		Homeownership:	No		

Screen name: **Campfire-Marshmallows** Borrower's state: **Illinois** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history	Payment history	Credit score history
Active / total loans: 1 / 1	On-time: 14 (100%)	740-759 (Latest)
Principal borrowed: \$10,000.00	< 31 days late: 0 (0%)	760-779 (Jul-2010)
Principal balance: \$6,401.56	31+ days late: 0 (0%)	
Total payments billed: 14		

Description

ALMOST THERE...JUST NEED A BOOST!

Purpose of loan:

This loan will be used to help my husband start up his Personal Training business. He already has 5 consistent clients and more in the works. He can't take the loan out himself because he's already got a lot of educational loans from a career that didn't work out. But fitness is his passion. He's fantastic at it, and I'm confident this will jump-start him into a successful career in the Fitness Industry.

My financial situation:

I am an excellent candidate for this loan because I have a dependable, professional job at large company. I have been there for 8 years and intend to be there at least 5 years longer. I am a high performer, as I have been promoted a few times, but intend to climb even higher there.

Also, I always make sure I pay off any bill I ever receive--In full. This is something my parents have instilled in me from a very young age. I have too much self respect to not make every payment.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 536361

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$6,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,200	Estimated loss*:	13.85%		
Term:	12 months				

Lender yield:	25.69%	Borrower rate/APR:	26.69% / 35.84%	Monthly payment:	\$575.20
Lender servicing fee:	1.00%	Effective Yield*:	24.52%		
		Estimated return*:	10.67%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Jul-2001	Debt/Income ratio:	49%
Credit score:	660-679 (Oct-2011)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 9	Length of status:	2y 5m
Amount delinquent:	\$0	Total credit lines:	14	Occupation:	Sales - Retail
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,957	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	68%		
		Homeownership:	No		
Screen name:	market-bee4	Borrower's state:	Georgia	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

MY DEBT CONSOLIDATION LOAN

Purpose of loan:

This loan will be used to pay off my current credit card debt

My financial situation: Associated Credit Union

I am a good candidate for this loan because I was young and irresponsible with my money before, but i'm now trying to get my finances back in order.

Monthly net income: \$2500

Monthly expenses: \$1200
Housing: \$0
Insurance: \$161
Car expenses: \$500
Utilities: \$0
Phone, cable, internet: \$60
Food, entertainment: \$200
Clothing, household expenses: \$150
Credit cards and other loans: \$5500
Other expenses: \$

Generally I pay around 1250 for my bills but I always pay more than the minimum.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 536527

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$5,500.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$3,850	Estimated loss*:	14.90%		
Term:	36 months				

Lender yield:	30.60%	Borrower rate/APR:	31.60% / 35.24%	Monthly payment:	\$238.33
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Lender servicing fee:	1.00%	Effective Yield*:	29.20%
		Estimated return*:	14.30%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Aug-1997	Debt/Income ratio:	40%
Credit score:	600-619 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	10 / 8	Length of status:	4y 0m
Amount delinquent:	\$25	Total credit lines:	30	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$2,328	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	56%		
		Homeownership:	No		

Screen name:	Kotoku	Borrower's state:	Virginia	Borrower's group:	FUTURE FINANCIAL FREEDOM 1
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history	Payment history	Credit score history
Active / total loans:	On-time:	600-619 (Latest)
Principal borrowed:	< 31 days late:	620-639 (Nov-2009)
Principal balance:	31+ days late:	640-659 (Jan-2008)
Total payments billed:		

Description

CUTTING COSTS FOR MY BUSINESS

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537053

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,900	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$302.90
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
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Estimated return*: **14.39%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Mar-1981	Debt/Income ratio:	Not calculated
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	19 / 19	Length of status:	21y 2m
Amount delinquent:	\$0	Total credit lines:	40	Occupation:	Attorney
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$38,069	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	75%		
		Homeownership:	No		
Screen name:	marketplace-temple8	Borrower's state:	California	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

BUSINESS LOAN

Purpose of loan: Purchase advertising in order to increase business.
This loan will be used to procure advertising and website optimization for law practice.

My financial situation:
I am a good candidate for this loan because...

Monthly net income: \$
Monthly expenses: \$
Housing: \$
Insurance: \$
Car expenses: \$
Utilities: \$
Phone, cable, internet: \$
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537071

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,000	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$402.85
Lender servicing fee:	1.00%	Effective Yield*:	24.37%		
		Estimated return*:	13.17%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	6	First credit line:	Oct-1996	Debt/Income ratio:	29%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 7	Length of status:	7y 8m
Amount delinquent:	\$0	Total credit lines:	14	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$23,957	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	93%		
		Homeownership:	No		
Screen name:	bonus-confidant1	Borrower's state:	NewJersey	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

SINGLE MOM WITH DEBT

Purpose of loan: Consolidate Debt.

This loan will be used to...Pay off my Debt

My financial situation: Over \$10,000 credit card dept.

I am a good candidate for this loan because: I'm good for it. Monthly payments will be on time, each and every month. Consolidating to one monthly payment will help tremendously. Right now, I have to many cards and can only pay minimum on each. I'll have debt for another 25yrs if I dont get help now. If i can just find someone to lend me money so I can consolidate my bills, and get back on my feet, life would be so much easier!

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537103

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$13,000.00	Prosper Rating:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$13,000	Estimated loss*:	1.50%		
Term:	36 months				

Lender yield:	7.54%	Borrower rate/APR:	8.54% / 8.88%	Monthly payment:	\$410.62
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Lender servicing fee:	1.00%	Effective Yield*:	7.54%
		Estimated return*:	6.04%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	10	First credit line:	Jan-1977	Debt/Income ratio:	16%
Credit score:	820-839 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	15 / 14	Length of status:	8y 0m
Amount delinquent:	\$0	Total credit lines:	27	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$14,288	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	10%		
		Homeownership:	Yes		
Screen name:	jomamma	Borrower's state:	Florida	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

JOMAMA

Purpose of loan:

This loan will be used to organize a few smaller bills, stretching out payments to establish an emergency fund for future home repairs.

My financial situation:

I am a good candidate for this loan because I own my own home, have lived in this community for 27 years, and I have worked at the same job for 8 years. I have never defaulted on a debt and always pay promptly.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537175

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,500.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$3,150	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$194.72
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
		Estimated return*:	14.39%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Jul-2004	Debt/Income ratio:	Not calculated
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	10 / 9	Length of status:	13y 9m
Amount delinquent:	\$0	Total credit lines:	16	Occupation:	Military Enlisted
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,005	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	21%		
		Homeownership:	Yes		

Screen name: **contract-scout3** Borrower's state: **Virginia** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

GREAT DAY

Purpose of loan:

This loan will be used to...Get caught up on some bills

My financial situation:

I am a good candidate for this loan because...I pay my bills on time.

Monthly net income: \$3800

Monthly expenses: \$3400

Housing: \$1700

Insurance: \$190

Car expenses: \$4343

Utilities: \$90

Phone, cable, internet: \$178

Food, entertainment: \$200

Clothing, household expenses: \$100

Credit cards and other loans: \$75

Other expenses: \$400

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537183

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$3,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	2.00%		
Term:	36 months				

Lender yield: **10.10%** Borrower rate/APR: **11.10% / 13.22%** Monthly payment: **\$98.36**

Lender servicing fee: **1.00%** Effective Yield*: **10.07%**
 Estimated return*: **8.07%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Aug-1979	Debt/Income ratio:	8%
Credit score:	680-699 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 3	Length of status:	2y 2m
Amount delinquent:	\$0	Total credit lines:	16	Occupation:	Teacher
Public records last 12m / 10y:	1 / 1	Revolving credit balance:	\$879	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	87%		
		Homeownership:	Yes		

Screen name: **fulfilling-gold97** Borrower's state: **NewYork** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans: **0 / 1**
 Principal borrowed: **\$3,000.00**
 Principal balance: **\$0.00**
 Total payments billed: **1**

Payment history

On-time: **1 (100%)**
 < 31 days late: **0 (0%)**
 31+ days late: **0 (0%)**

Credit score history

680-699 (Latest)
 700-719 (Aug-2011)

Description

SHORT TERM LOAN NEEDED

Purpose of loan:

This loan will be used to cover unexpected expenses

My financial situation:

I am a good candidate for this loan because my credit is good and my source of income is dependable.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537191

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$15,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$15,000	Estimated loss*:	5.95%		
Term:	36 months				

Lender yield:	16.99%	Borrower rate/APR:	17.99% / 20.20%	Monthly payment:	\$542.21
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Lender servicing fee:	1.00%	Effective Yield*:	16.69%
		Estimated return*:	10.74%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Oct-2000	Debt/Income ratio:	17%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 6	Length of status:	0y 3m
Amount delinquent:	\$0	Total credit lines:	14	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$9,344	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	64%		
		Homeownership:	No		

Screen name:	transaction-ferret7	Borrower's state:	Washington	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

CREDIT CARD CONSOLIDATION

Purpose of loan: Consolidate Credit cards

This loan will be used to...

My financial situation: Employed, and living well within my means

I am a good candidate for this loan because...I plan on paying back within 1 year and 7 months as opposed to 3 years.

Monthly net income: \$10,000
 Monthly expenses: \$
 Housing: \$1400 /m
 Insurance: \$200
 Car expenses: \$300
 Utilities: \$90
 Phone, cable, internet: \$160
 Food, entertainment: \$300
 Clothing, household expenses: \$100
 Credit cards and other loans: \$700
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537197

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$6,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,200	Estimated loss*:	11.20%		
Term:	36 months				
<hr/>					
Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$241.71
Lender servicing fee:	1.00%	Effective Yield*:	24.37%		
		Estimated return*:	13.17%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	6	First credit line:	Jan-1996	Debt/Income ratio:	Not calculated
Credit score:	740-759 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Not employed
Now delinquent:	0	Current / open credit lines:	3 / 2	Length of status:	9y 2m
Amount delinquent:	\$0	Total credit lines:	10	Stated income:	Not employed
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$0		
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		
Screen name:	orbital-coin1	Borrower's state:	Colorado	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DECORATION

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537199

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$20,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$14,000	Estimated loss*:	3.80%		
Term:	36 months				
<hr/>					
Lender yield:	12.90%	Borrower rate/APR:	13.90% / 16.06%	Monthly payment:	\$682.58
Lender servicing fee:	1.00%	Effective Yield*:	12.85%		
		Estimated return*:	9.05%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Jul-1986	Debt/Income ratio:	40%
Credit score:	780-799 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	6y 7m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$19,930	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	44%		
		Homeownership:	No		
Screen name:	scholarly-trade9	Borrower's state:	Oregon	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

MY LOAN FOR DEBT CONSOLIDATION

The purpose of this loan is to help my grandson by consolidating his credit card debts into one lower monthly payment, along with a lesser interest rate as well.

I am a good candidate for this loan because I have very little overhead, a good job that I've had for the past 6 1/2 years, and am in the habit of paying a little extra each month to help get that principal down a little faster.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537205

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$5,500.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,500	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$237.99
Lender servicing fee:	1.00%	Effective Yield*:	29.09%		
		Estimated return*:	14.39%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Mar-1986	Debt/Income ratio:	22%
Credit score:	720-739 (Nov-2011)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 7	Length of status:	18y 10m
Amount delinquent:	\$0	Total credit lines:	40	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,979	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	9	Bankcard utilization:	94%		
		Homeownership:	Yes		
Screen name:	forthright-treasure015	Borrower's state:	California	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

PERSONAL DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off small debts that are costing me alot in interest.

My financial situation:

I am a good candidate for this loan because I am still working full time, I have a car that is paid for, and in December I will be getting a Social Security check which I will use to pay this off sooner.

Monthly net income: \$2470

Monthly expenses: \$1936

Housing: \$850

Insurance \$57

Car expenses: 100

Utilities \$45

Phone, cable, internet: \$71,16

Food, entertainment: \$400

Clothing, household expenses: \$

Credit cards and other loans: \$357, \$40

Other expenses: loans I want to get rid of.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537215

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,000	Estimated loss*:	1.50%		
Term:	60 months				

Lender yield:	10.54%	Borrower rate/APR:	11.54% / 11.76%	Monthly payment:	\$220.13
Lender servicing fee:	1.00%	Effective Yield*:	10.53%		
		Estimated return*:	9.03%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same

characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	10	First credit line:	Sep-1993	Debt/Income ratio:	8%
Credit score:	840-859 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 5	Length of status:	5y 7m
Amount delinquent:	\$0	Total credit lines:	29	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$7,741	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	19%		
		Homeownership:	Yes		

Screen name: **open-minded-market193** Borrower's state: **Kentucky** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

CPA NEEDS MARKETING MONEY

Purpose of loan:

This loan will be used to market my new CPA business just in time for tax season to start. I have a few clients now, and am also doing some free local campaign finance accounting to get my name out locally.

My financial situation:

I am a good candidate for this loan because I always repay my debts. My credit score is good, and I am a very hard worker. I WILL make this business succeed. I just need a good start at it. I have degrees in finance and accounting, and have a steady employment history which details my increasing responsibilities and commitment.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537221

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$8,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,600	Estimated loss*:	5.95%		
Term:	36 months				

Lender yield: **16.99%** Borrower rate/APR: **17.99% / 20.20%** Monthly payment: **\$289.18**

Lender servicing fee: **1.00%** Effective Yield*: **16.69%**
Estimated return*: **10.74%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	9	First credit line:	Sep-1986	Debt/Income ratio:	13%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	15 / 15	Length of status:	4y 4m
Amount delinquent:	\$0	Total credit lines:	43	Occupation:	Executive
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$5,852	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	56%		
		Homeownership:	Yes		

Screen name: **payment-winner4** Borrower's state: **Wisconsin** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

FUNERAL

Purpose of loan:

This loan will be used to...Pay for my mothers funeral.

My financial situation:

I am a good candidate for this loan because...i have significant income and have a long history of employment with only two different employers in 25 years and i work in a very stable industry

Monthly net income: \$6200.00

Monthly expenses:

Housing: \$1290

Insurance: \$80
 Car expenses: \$429
 Utilities: \$80
 Phone, cable, internet: \$29.99
 Food, entertainment: \$200
 Clothing, household expenses: \$60
 Credit cards and other loans: \$300
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537245

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	2.00%		
Term:	12 months				

Lender yield:	8.29%	Borrower rate/APR:	9.29% / 15.08%	Monthly payment:	\$175.17
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Lender servicing fee:	1.00%	Effective Yield*:	8.27%
		Estimated return*:	6.27%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Apr-2002	Debt/Income ratio:	14%
Credit score:	680-699 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	4 / 4	Length of status:	5y 5m
Amount delinquent:	\$0	Total credit lines:	8	Occupation:	Computer Programmer
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,528	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	96%		
		Homeownership:	No		
Screen name:	teabaginz	Borrower's state:	California	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history	Payment history	Credit score history
Active / total loans:	On-time:	680-699 (Latest)
Principal borrowed:	< 31 days late:	700-719 (Sep-2008)
Principal balance:	31+ days late:	
Total payments billed:		

Description

DEPOSIT ON NEW APARTMENT

This loan will be used to pay a deposit on a new apartment.

My financial situation:

I still have my deposit for my current apartment on hold, and once that gets released, I'll be able to pay this loan back in less than a year.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537249

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	5.95%		
Term:	60 months				

Lender yield:	20.99%	Borrower rate/APR:	21.99% / 23.48%	Monthly payment:	\$276.13
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Lender servicing fee:	1.00%	Effective Yield*:	20.62%
		Estimated return*:	14.67%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Mar-1979	Debt/Income ratio:	12%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	3 / 3	Length of status:	19y 2m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Nurse (RN)
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$3,538	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	8	Bankcard utilization:	75%		
		Homeownership:	No		
Screen name:	silver-werewolf	Borrower's state:	NorthCarolina	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DIANE
 Purpose of loan:
 This loan will be used to...consolidate,home repairs
 My financial situation:
 I am a good candidate for this loan because...dont have much debt.
 Monthly net income: \$3,000.00
 Monthly expenses: \$1,000.00
 Housing: \$0
 Insurance: \$0
 Car expenses: \$50.00
 Utilities: \$200.00
 Phone, cable, internet: \$200.00
 Food, entertainment: \$200.00
 Clothing, household expenses: \$200.00
 Credit cards and other loans: \$400.00
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537251

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$15,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	3.80%		
Term:	36 months				

Lender yield:	12.90%	Borrower rate/APR:	13.90% / 16.06%	Monthly payment:	\$511.94
Lender servicing fee:	1.00%	Effective Yield*:	12.85%		
		Estimated return*:	9.05%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	9	First credit line:	Dec-1990	Debt/Income ratio:	22%
Credit score:	740-759 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	4 / 4	Length of status:	6y 5m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Truck Driver
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$50,316	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	60%		
		Homeownership:	No		
Screen name:	brightest-jubilant-euro	Borrower's state:	California	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

Pay off and close the credit card account.

My financial situation:

I am a good candidate for this loan because...

I make all my payments on time.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537263

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$3,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$120.86
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Lender servicing fee:	1.00%	Effective Yield*:	24.37%
		Estimated return*:	13.17%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Nov-1993	Debt/Income ratio:	11%
Credit score:	740-759 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	12	Current / open credit lines:	4 / 3	Length of status:	43y 1m
Amount delinquent:	\$5,296	Total credit lines:	36	Occupation:	Other
Public records last 12m / 10y:	0 / 3	Revolving credit balance:	\$0	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	48	Bankcard utilization:	0%		
		Homeownership:	Yes		
Screen name:	coin-phenix8	Borrower's state:	Ohio	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

WORKING61

Purpose of loan:

This loan will be used to...

My financial situation:

I am a good candidate for this loan because...

Monthly net income: \$3000.00
 Monthly expenses: \$800
 Housing: \$492.88
 Insurance: \$100
 Car expenses: \$100
 Utilities: \$100
 Phone, cable, internet: \$75
 Food, entertainment: \$150
 Clothing, household expenses: \$50
 Credit cards and other loans: \$50
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 525384

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$8,980.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,286	Estimated loss*:	2.00%		
Term:	36 months				

Lender yield:	10.10%	Borrower rate/APR:	11.10% / 13.22%	Monthly payment:	\$294.42
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Lender servicing fee: **1.00%** Effective Yield*: **10.07%**
 Estimated return*: **8.07%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Apr-1995	Debt/Income ratio:	46%
Credit score:	720-739 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 9	Length of status:	3y 4m
Amount delinquent:	\$0	Total credit lines:	21	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$13,181	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	36%		
		Homeownership:	No		

Screen name: **Loan-trust25** Borrower's state: **Florida** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans: **1 / 1**
 Principal borrowed: **\$5,000.00**
 Principal balance: **\$2,365.77**
 Total payments billed: **20**

Payment history

On-time: **20 (100%)**
 < 31 days late: **0 (0%)**
 31+ days late: **0 (0%)**

Credit score history

720-739 (Latest)
 760-779 (Jan-2010)
 740-759 (Oct-2009)

Description

BABY ON BOARD

Purpose of loan:

This loan will be used to lower the total interest paid towards balance, and provide some flexibility.

current balance on card is \$8,930 and I'm currently paying \$370 a month so I can have paid off in 3 years. (min payment is \$180)

With Prosper loan, I plan on continuing to pay \$370 a month, but wanted to have flexibility (with my first child on the way), to make the lower payment if needed without dealing with the negative equity of a minimum payment on a revolving card.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 533366

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$10,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	10.50%		
Term:	36 months				

Lender yield:	24.74%	Borrower rate/APR:	25.74% / 29.25%	Monthly payment:	\$401.52
Lender servicing fee:	1.00%	Effective Yield*:	24.13%		
		Estimated return*:	13.63%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Sep-2008	Debt/Income ratio:	55%
Credit score:	640-659 (Oct-2011)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 7	Length of status:	1y 5m
Amount delinquent:	\$0	Total credit lines:	11	Occupation:	Food Service
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$962	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	24%		
		Homeownership:	No		

Screen name: **SLJ3** Borrower's state: **Florida** Borrower's group: **N/A**

Prosper Activity

Loan history		Payment history		Credit score history
Active / total loans:	0 / 1	On-time:	5 (100%)	640-659 (Latest)
Principal borrowed:	\$3,000.00	< 31 days late:	0 (0%)	
Principal balance:	\$0.00	31+ days late:	0 (0%)	720-739 (Nov-2010)
Total payments billed:	5			

Description

PERSONAL LOAN

Purpose of loan: Cover expenses in a smooth manner

This loan will be used to pay cash for a decent used car, meet moving expenses and cover bills while transitioning between jobs.

My financial situation: Stable. Just putting myself in a better financial situation.

I am a good candidate for this loan because I don't have any strikes against my credit. I manage my bills well as I do value my financial status and credit. I have also taken out a prosper loan previously and paid it back with no problems.

Monthly net income: \$1200

Monthly expenses: \$490

Housing: \$0

Insurance: \$0

Car expenses: \$0

Utilities: \$0

Phone, cable, internet: \$85

Food, entertainment: \$50

Clothing, household expenses: \$20

Credit cards and other loans: \$ 335 (Student Loans)

Other expenses: \$0

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 533598

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,500.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,250	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$324.54
Lender servicing fee:	1.00%	Effective Yield*:	29.09%		
		Estimated return*:	14.39%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Apr-1996	Debt/Income ratio:	38%
Credit score:	660-679 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	3 / 3	Length of status:	0y 2m
Amount delinquent:	\$560	Total credit lines:	15	Occupation:	Clerical
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$13,563	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	71%		
		Homeownership:	No		
Screen name:	reflective-reward7	Borrower's state:	Arizona	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

SDAWN

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 535302

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,500.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,250	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$324.54
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
		Estimated return*:	14.39%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Feb-2000	Debt/Income ratio:	22%
Credit score:	680-699 (Oct-2011)	Inquiries last 6m:	4	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	10 / 7	Length of status:	2y 8m
Amount delinquent:	\$332	Total credit lines:	34	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$21,259	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	63%		
		Homeownership:	No		
Screen name:	supreme-basis7	Borrower's state:	Florida	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

PRO
 Purpose of loan: Business
 This loan will be used to help with business.

My financial situation:
 I am a good candidate for this loan because I pay my bills on time and I am credit worthy.

Monthly net income: \$ 5000.00
 Monthly expenses: \$ As below
 Housing: \$ 700
 Insurance: \$ 100
 Car expenses: \$ 550
 Utilities: \$ 120
 Phone, cable, internet: \$ 100
 Food, entertainment: \$ 300
 Clothing, household expenses: \$ 50
 Credit cards and other loans: \$ 50
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 535568

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,500.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,250	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$324.54
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
		Estimated return*:	14.39%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Jun-1998	Debt/Income ratio:	Self-employed (DTI Not Calculated)
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Credit score:	660-679 (Oct-2011)	Inquiries last 6m:	1	Employment status:	Self-employed
Now delinquent:	0	Current / open credit lines:	3 / 3	Length of status:	5y 10m
Amount delinquent:	\$0	Total credit lines:	41	Occupation:	Attorney
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$508	Stated income:	\$100,000+
Delinquencies in last 7y:	6	Bankcard utilization:	53%		
		Homeownership:	No		

Screen name:	velocity-escalator	Borrower's state:	Colorado	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

ADOPTION LOAN

Purpose of loan: International adoption expenses
This loan will be used to...pay for costs and expenses of international adoption

My financial situation: good
I am a good candidate for this loan because...have reliable monthly income just not free cash on hand

Monthly net income: \$8000
Monthly expenses: \$5827
Housing: \$1449
Insurance: \$1235
Car expenses: \$333
Utilities: \$155
Phone, cable, internet: \$255
Food, entertainment: \$1000
Clothing, household expenses: \$200
Credit cards and other loans: \$1000
Other expenses: \$200

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537022

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$6,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,200	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$241.71
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Lender servicing fee:	1.00%	Effective Yield*:	24.37%
		Estimated return*:	13.17%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	6	First credit line:	Oct-1993	Debt/Income ratio:	14%
Credit score:	680-699 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	2 / 2	Length of status:	1y 10m
Amount delinquent:	\$0	Total credit lines:	9	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,665	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	47	Bankcard utilization:	86%		
		Homeownership:	No		

Screen name:	contract-chief5	Borrower's state:	Alabama	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

NEED A HAND TO GET AHEAD.

I was prior military for 14 years until a severe accident that resulted in permanent spine and nerve damage. After discharge, I went back to school full-time to better my skill set and secure a career. Although I have good medical insurance, they did not cover all the costs of treatment. I need a little boost to catch up and get a step ahead. I understand that I may appear risky based on previous delinquencies, however I hope that you would judge me based on current situation. I made mistakes when I was younger and a terrible divorce didn't help much either. I am not that person and really just need some help to get ahead.

Monthly net income: \$ 2130.00
 Monthly expenses: \$
 Housing: \$ 700
 Insurance: \$ 120 (auto and home)
 Car expenses: \$ none, own vehicle, gas and maintenance \$120
 Utilities: \$ 270
 Phone, cable, internet: \$ 180
 Food, entertainment: \$ 400
 Clothing, household expenses: \$
 Credit cards and other loans: \$ 300
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537034

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,900	Estimated loss*:	5.95%		
Term:	36 months				

Lender yield:	16.99%	Borrower rate/APR:	17.99% / 20.20%	Monthly payment:	\$253.03
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Lender servicing fee:	1.00%	Effective Yield*:	16.69%
		Estimated return*:	10.74%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Apr-1998	Debt/Income ratio:	5%
Credit score:	680-699 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	3	Current / open credit lines:	2 / 2	Length of status:	3y 9m
Amount delinquent:	\$8,142	Total credit lines:	13	Occupation:	Construction
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,784	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	13	Bankcard utilization:	23%		
		Homeownership:	No		

Screen name:	thorough-trade595	Borrower's state:	California	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

WOULD LOVE TO SEE YOU GO...

This loan will be used to...Pay collection accounts from 3+ yrs ago

My financial situation:

Financially comfortable past 2 yrs & have been re-building my credit.

I wasn't able to keep up with all of my plastic debt when I was unemployed 4 yrs ago. I managed to keep up with the ones that had the most debt/ longest history. The others became too late.

In the last 2 yrs I have paid off:

2005 Car loan
 12k Credit Cards
 Engagement ring
 Cost of a wedding?all cash

This loan will not only take care of the last blemishes on my credit report, it will also help re-build new history.

I have 6 months of reserves & 401k in case of a rainy day

I am 31 yrs old, recently married with no kids

Thank you for your time and consideration.

Monthly net income-\$4050

Rent-800-Auto Insurance-115-Gas/Toll-235-Utilities-86-Phone/Cable/Internet-112-Food/Entertainment-525-Clothing/Household Items-40-Credit Cards-35

\$1948-Total Monthly Expenses

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537072

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$5,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$3,500	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$216.36
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
		Estimated return*:	14.39%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Apr-1996	Debt/Income ratio:	14%
Credit score:	680-699 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	11 / 8	Length of status:	5y 3m
Amount delinquent:	\$0	Total credit lines:	30	Occupation:	Professional
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$0	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	23	Bankcard utilization:	0%		
		Homeownership:	Yes		
Screen name:	jubilant-fairness4	Borrower's state:	Ohio	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

NEED MONEY FOR CAR REPAIR!!!

Purpose of loan:

This loan will be used to pay for a new engine in our minivan. We currently have a car that works, and our van is at the mechanic. The van does not run at all. The mechanic is waiting for the money to begin fixing the van. We need both cars because both my wife and I work. Please help.

My financial situation:

I am a good candidate for this loan because I have \$4000 available in a savings account just in case anything were to happen to my wife's business, but we want to keep that money in savings if at all possible.

Monthly net income: \$4500
 Monthly expenses: \$3600 (itemized below)
 Housing: \$1,200
 Insurance: \$125
 Car expenses: \$290 (van only, car paid off)
 Utilities: \$300
 Phone, cable, internet: \$125
 Food, entertainment: \$800
 Clothing, household expenses: \$100
 Credit cards and other loans: \$50

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537162

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	3.80%		
Term:	36 months				

Lender yield:	12.90%	Borrower rate/APR:	13.90% / 16.06%	Monthly payment:	\$68.26
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Lender servicing fee:	1.00%	Effective Yield*:	12.85%
		Estimated return*:	9.05%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	9	First credit line:	Sep-1995	Debt/Income ratio:	12%
Credit score:	760-779 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	4 / 4	Length of status:	8y 7m
Amount delinquent:	\$0	Total credit lines:	6	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$213	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	26%		
		Homeownership:	No		

Screen name: **LSTLOAN51** Borrower's state: **Arizona** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description
 TYLINO
 Purpose of loan:
 This loan will be used to... Home Improvemrnt
 My financial situation:
 I am a good candidate for this loan because...
 I always pay my debts on time

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537174

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$5,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$3,500	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$216.36
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
		Estimated return*:	14.39%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Jan-1995	Debt/Income ratio:	15%
Credit score:	680-699 (Nov-2011)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	3 / 3	Length of status:	1y 1m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Construction
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$2,647	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	10	Bankcard utilization:	71%		
		Homeownership:	No		

Screen name: **platinum-pouch** Borrower's state: **California** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description
 VACATION
 Purpose of loan: vacation
 This loan will be used to...pay bills and go on vacation since i get the last 2 weeks of the year off
 My financial situation: good
 I am a good candidate for this loan because...since my bankruptcy i have paid my bills on time with no problems

Monthly net income: \$4000
 Monthly expenses: \$
 Housing: \$0
 Insurance: \$55
 Car expenses: \$
 Utilities: \$200
 Phone, cable, internet: \$200
 Food, entertainment: \$400
 Clothing, household expenses: \$

Credit cards and other loans: \$150
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537182

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,700.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,700	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$116.83
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
		Estimated return*:	14.39%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Feb-1985	Debt/Income ratio:	19%
Credit score:	680-699 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	13 / 7	Length of status:	1y 9m
Amount delinquent:	\$12,082	Total credit lines:	49	Occupation:	Clerical
Public records last 12m / 10y:	0 / 2	Revolving credit balance:	\$1,316	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	24%		
		Homeownership:	No		
Screen name:	jeniwren	Borrower's state:	Wisconsin	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

JEFFIE10

Purpose of loan:

This loan will be used to move to my new location for my job. My expenses have brought me here for help. I am working at building my credit back up due to some unfortunate debt I am trying hard to pay off. This a great smart move in that I sevice our Veterans in my current job and because of relocating to my new area I need additional funds to help me make this move successful..

My financial situation:

I am a good candidate for this loan because...

I have an excellent job but live paycheck to paycheck.

Monthly net income: \$40,000.00

Monthly expenses: \$2,255.00

Housing: \$700.00

Insurance: \$150.00

Car expenses: \$350.00

Utilities: \$55.00

Phone, cable, internet: \$150.00

Food, entertainment: \$200.00

Clothing, household expenses: \$150.00

Credit cards and other loans: \$500.00

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537190

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$282.00
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Lender servicing fee:	1.00%	Effective Yield*:	24.37%
		Estimated return*:	13.17%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Nov-1993	Debt/Income ratio:	176%
Credit score:	760-779 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	9 / 8	Length of status:	5y 1m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$42,496	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	69%		
		Homeownership:	Yes		
Screen name:	return-parse9	Borrower's state:	Colorado	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

BJT07645

Purpose of loan:

This loan will be used to...pay off hospial bills

My financial situation:

I am a good candidate for this loan because... my income is steady and same amount each month

Monthly net income: \$1300.00

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$ 7000.00 dr bills

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537204

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,000.00	Prosper Rating:	HR	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	16.50%		
Term:	36 months				

Lender yield:	30.99%	Borrower rate/APR:	31.99% / 35.64%	Monthly payment:	\$174.20
Lender servicing fee:	1.00%	Effective Yield*:	29.17%		
		Estimated return*:	12.67%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	1	First credit line:	Oct-1995	Debt/Income ratio:	Self-employed (DTI Not Calculated)
Credit score:	740-759 (Nov-2011)	Inquiries last 6m:	2	Employment status:	Self-employed
Now delinquent:	0	Current / open credit lines:	5 / 3	Length of status:	6y 9m
Amount delinquent:	\$0	Total credit lines:	16	Occupation:	Police Officer/Corr...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$0	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	Yes		
Screen name:	asset-prairie1	Borrower's state:	Tennessee	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description
FOR NEW HOUSE

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537212

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,100.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	10.50%		
Term:	36 months				

Lender yield:	24.74%	Borrower rate/APR:	25.74% / 29.25%	Monthly payment:	\$84.32
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Lender servicing fee:	1.00%	Effective Yield*:	24.13%		
		Estimated return*:	13.63%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Sep-1988	Debt/Income ratio:	23%
Credit score:	680-699 (Nov-2011)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	7 / 7	Length of status:	3y 5m
Amount delinquent:	\$203	Total credit lines:	31	Occupation:	Truck Driver
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,851	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	10	Bankcard utilization:	37%		
		Homeownership:	Yes		
Screen name:	openness-piledriver	Borrower's state:	Oklahoma	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history	Payment history	Credit score history		
Active / total loans:	1 / 1	On-time:	13 (100%)	680-699 (Latest)
Principal borrowed:	\$2,000.00	< 31 days late:	0 (0%)	
Principal balance:	\$1,495.77	31+ days late:	0 (0%)	680-699 (Aug-2010)
Total payments billed:	13			

Description

NEEDING A CAR

Purpose of loan:
This loan will be used to...

My financial situation:
I am a good candidate for this loan because...

Monthly net income: \$3600
Monthly expenses: \$600
Housing: \$300
Insurance: \$190
Car expenses: \$
Utilities: \$200
Phone, cable, internet: \$150
Food, entertainment: \$300
Clothing, household expenses: \$
Credit cards and other loans: \$
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537216

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$2,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	2.00%		

Term: **36 months**

Lender yield:	10.10%	Borrower rate/APR:	11.10% / 13.22%	Monthly payment:	\$65.57
Lender servicing fee:	1.00%	Effective Yield*:	10.07%		
		Estimated return*:	8.07%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Jan-1992	Debt/Income ratio:	11%
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	14 / 13	Length of status:	1y 9m
Amount delinquent:	\$5,062	Total credit lines:	39	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$15,743	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	4	Bankcard utilization:	69%		
		Homeownership:	Yes		
Screen name:	wjlaffin	Borrower's state:	Pennsylvania	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 3
Principal borrowed:	\$33,501.00
Principal balance:	\$4,815.42
Total payments billed:	60

Payment history

On-time:	60 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

700-719 (Latest)
720-739 (Apr-2011)
780-799 (Jul-2008)
740-759 (Aug-2006)

Description

RE-INVESTMENT INTO COMMUNITY

Purpose of loan:

I am starting a community of giving, a service that enables those who want to give altruistically. To help those folks who want to give but don't know how... or where... to find and match them directly with folks who are deserving and in need of help in these tough economic times. This loan will get that process that community started.

My financial situation:

I am a good candidate for this loan because i am fully employed, have good credit, and have had multiple loans on prosper for the last 5 or 6 years and have never missed a payment.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537220

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$9,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,300	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$362.57
Lender servicing fee:	1.00%	Effective Yield*:	24.37%		
		Estimated return*:	13.17%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Mar-1999	Debt/Income ratio:	18%
Credit score:	640-659 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	2y 9m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$2,912	Stated income:	\$50,000-\$74,999

Delinquencies in last 7y: **1** Bankcard utilization: **81%**
Homeownership: **No**

Screen name: **jeness5101** Borrower's state: **Pennsylvania** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION LOAN

Purpose of loan: Debt Consolidation

This loan will be used to pay off all credit card bills and have one monthly payment

My financial situation: Excellent

I am a good candidate for this loan because I have a very good credit rating and take my debts and finances very seriously

Monthly net income: \$3200

Monthly expenses: \$

Housing: \$700

Insurance: \$200

Car expenses: \$275

Utilities: \$200

Phone, cable, internet: \$100

Food, entertainment: \$200

Clothing, household expenses: \$100

Credit cards and other loans: \$600

Other expenses: \$200

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537226

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,900	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$302.90
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%
		Estimated return*:	14.39%

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	May-1994	Debt/Income ratio:	33%
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9 / 8	Length of status:	14y 4m
Amount delinquent:	\$0	Total credit lines:	40	Occupation:	Food Service
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$14,794	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	76%		
		Homeownership:	No		

Screen name: **marketplace-dessert2** Borrower's state: **Missouri** Borrower's group: **N/A**

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

CHRIS

Purpose of loan:

This loan will be used to...helping family in phil.

My financial situation:

I am a good candidate for this loan because...i have a good job and very responsible.

Monthly net income: \$2700

Monthly expenses: \$1,800

Housing: \$500 split

Insurance: \$260 in 3 months

Car expenses: \$0

Utilities: \$160
Phone, cable, internet: \$104
Food, entertainment: \$
Clothing, household expenses: \$200
Credit cards and other loans: \$320
Other expenses: \$200

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537232

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$4,200.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,200	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$181.74
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Lender servicing fee:	1.00%	Effective Yield*:	29.09%		
		Estimated return*:	14.39%		

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Aug-2000	Debt/Income ratio:	33%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	4 / 3	Length of status:	0y 7m
Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Social Worker
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$45	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	22%		
		Homeownership:	No		
Screen name:	glowing-market879	Borrower's state:	NorthCarolina	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

CAR

Purpose of loan: auto repair
This loan will be used to...

My financial situation:
I am a good candidate for this loan because...

Monthly net income: \$1912
Monthly expenses: \$1110
Housing: \$0
Insurance: \$0
Car expenses: \$560
Utilities: \$0
Phone, cable, internet: \$200
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$50
Other expenses: \$300

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537236

The following information pertains to the borrower loan being requested, that corresponds to the series of Notes to be issued upon the funding of the borrower loan, in the event the listing receives commitments to purchase Notes in an amount that equals or exceeds the minimum amount required for the loan to fund.

Amount:	\$7,500.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,250	Estimated loss*:	2.00%		
Term:	36 months				

Lender yield:	10.10%	Borrower rate/APR:	11.10% / 13.22%	Monthly payment:	\$245.90
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Lender servicing fee:	1.00%	Effective Yield*:	10.07%		
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Estimated return*: **8.07%**

* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

Borrower's Credit Profile

Prosper score (1-10):	9	First credit line:	Nov-1995	Debt/Income ratio:	13%
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 6	Length of status:	22y 1m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,623	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	1	Bankcard utilization:	55%		
		Homeownership:	No		
Screen name:	12workhard	Borrower's state:	Washington	Borrower's group:	Brighter Financial Future

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 4
Principal borrowed:	\$11,150.00
Principal balance:	\$1,095.70

Payment history

On-time:	84 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

700-719 (Latest)
640-659 (Jun-2010)
640-659 (Sep-2008)
600-619 (Sep-2007)
600-619 (Jun-2007)

Total payments billed: **84**

Description

WANTING TO BUY A CAR

Purpose of loan:

This loan will be used to...to buy a commuter car.

My financial situation:

I am a good candidate for this loan because...

I am good for this loan because I have had several prosper loans and paid all of them off and never missed a payment. My work status is still the same so I can afford the payments as well. I would appreciate your support. Thank you.

Information in the Description is not verified.