

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 507755

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*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$402.85
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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:	Dec-1995	Debt/Income ratio:	39%
Credit score:	760-779 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	8 / 8	Length of status:	5y 3m
Amount delinquent:	\$8,111	Total credit lines:	23	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,108	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	8	Bankcard utilization:	24%		
		Homeownership:	No		
Screen name:	currency-spruce024	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

MY LOAN FOR HOME IMPROVEMENT

Purpose of loan =To purchase lawnmower for part time lawn business.

My financial situation: Good

I am a good candidate for this loan because... Im paying my bills on time and my job is secure.

Monthly net income: \$2000.00
 Monthly expenses: \$1380
 Housing: \$500
 Insurance: \$120
 Car expenses: \$80
 Utilities: \$60
 Phone, cable, internet: \$30
 Food, entertainment: \$250
 Clothing, household expenses: \$40
 Credit cards and other loans: \$ 300.00
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 530395

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:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,000	Estimated loss*:	5.95%		
Term:	36 months				

Lender yield:	16.99%	Borrower rate/APR:	17.99% / 20.20%	Monthly payment:	\$216.88
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:	24%
Credit score:	720-739 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	4 / 2	Length of status:	6y 3m
Amount delinquent:	\$0	Total credit lines:	11	Occupation:	Analyst
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$2,329	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	48%		
		Homeownership:	No		
Screen name:	funds-optimizer4	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

LOOKING FOR HELP WITH A LOAN

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

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

Monthly net income: \$
Monthly expenses: \$
Housing: \$ 600
Insurance: \$ 50
Car expenses: \$ 0
Utilities: \$
Phone, cable, internet: \$ 80
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 532285

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:	\$12,250.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$8,575	Estimated loss*:	2.00%		
Term:	36 months				

Lender yield:	10.10%	Borrower rate/APR:	11.10% / 13.22%	Monthly payment:	\$401.63
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:	Nov-2001	Debt/Income ratio:	20%
Credit score:	700-719 (Oct-2011)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	24 / 23	Length of status:	4y 2m
Amount delinquent:	\$0	Total credit lines:	43	Occupation:	Skilled Labor
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$14,454	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	21%		

Homeownership: **No**

Screen name: **Mississippi_Money** Borrower's state: **Mississippi** 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:	7 (100%)
Principal borrowed:	\$10,000.00	< 31 days late:	0 (0%)
Principal balance:	\$8,615.44	31+ days late:	0 (0%)
Total payments billed:	7		700-719 (Latest)
			720-739 (Mar-2011)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...Pay off some of my bills

My financial situation:

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

I am never late on my payments and have never missed one.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537063

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:	\$10,500	Estimated loss*:	5.95%		
Term:	36 months				

Lender yield: **16.99%** Borrower rate/APR: **17.99% / 20.20%** Monthly payment: **\$542.21**

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:	Jun-1974	Debt/Income ratio:	5%
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	3	Current / open credit lines:	7 / 7	Length of status:	21y 7m
Amount delinquent:	\$20,965	Total credit lines:	39	Occupation:	Civil Service
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$2,330	Stated income:	\$100,000+
Delinquencies in last 7y:	32	Bankcard utilization:	5%		
		Homeownership:	Yes		

Screen name: **enterprising-generosity835** 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.

Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to... improve home. new flooring, new bed, new kitchen

My financial situation:

I am a good candidate for this loan because...I have a full time 20 plus year career with civil service

Monthly net income: \$5,000
Monthly expenses: \$500
Housing: \$2,000
Insurance: \$80
Car expenses: \$370
Utilities: \$100
Phone, cable, internet: \$100
Food, entertainment: \$200
Clothing, household expenses: \$100

Credit cards and other loans: \$100
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537567

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*:	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:	Dec-2002	Debt/Income ratio:	22%
Credit score:	760-779 (Nov-2011)	Inquiries last 6m:	4	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 6	Length of status:	0y 3m
Amount delinquent:	\$0	Total credit lines:	48	Occupation:	Dentist
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$49	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		
Screen name:	valiant-peso2	Borrower's state:	Louisiana	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

WEDDING LOAN

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

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

Monthly net income: \$3500
Monthly expenses: \$300
Housing: \$1100
Insurance: \$100
Car expenses: \$50
Utilities: \$25
Phone, cable, internet: \$70
Food, entertainment: \$0
Clothing, household expenses: \$30
Credit cards and other loans: \$0
Other expenses: \$0

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537593

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$80.57
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):	9	First credit line:	Aug-1969	Debt/Income ratio:	12%
Credit score:	640-659 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	9 / 4	Length of status:	11y 0m
Amount delinquent:	\$0	Total credit lines:	34	Occupation:	Other
Public records last 12m / 10y:	1 / 1	Revolving credit balance:	\$5,880	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	41%		
		Homeownership:	No		
Screen name:	best-authoritative-credit	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

COTTER1967

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

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

Monthly net income: \$1700.00
 Monthly expenses: \$170.00
 Housing: \$500.00
 Insurance: \$200.00
 Car expenses: \$No car
 Utilities: \$80.00
 Phone, cable, internet: \$140.00
 Food, entertainment: \$200.00
 Clothing, household expenses: \$
 Credit cards and other loans: \$50.00
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537639

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
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:	Jul-2002	Debt/Income ratio:	7%
Credit score:	680-699 (Oct-2011)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	7 / 7	Length of status:	3y 10m
Amount delinquent:	\$48	Total credit lines:	13	Occupation:	Sales - Commission
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,835	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	1	Bankcard utilization:	64%		
		Homeownership:	Yes		
Screen name:	sensible-p2ploan1	Borrower's state:	Maryland	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:

This loan will be used to consolidate my debts. I always make my payments on time but I need to close out my credit cards and get a payment I can afford. But more importantly, something that will actually allow me to pay those accounts off completely.

My financial situation:

I am a good candidate for this loan because I have a steady work history. Make good money and always pay my bills on time. I'm a commissioned based salesman, so having one, low monthly payment will definitely help me to pay off my debts as quickly as possible.

Monthly net income: \$4000-\$6000
Housing: \$750
Insurance: \$100
Car expenses: \$150
Utilities: \$120
Phone, cable, internet: \$100
Food, entertainment: \$200
Clothing, household expenses: \$100
Credit cards and other loans: \$100
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537641

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:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	5.95%		
Term:	36 months				
<hr/>					
Lender yield:	16.99%	Borrower rate/APR:	17.99% / 20.20%	Monthly payment:	\$108.44
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:	May-1995	Debt/Income ratio:	5%
Credit score:	700-719 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	9	Current / open credit lines:	1 / 2	Length of status:	19y 6m
Amount delinquent:	\$4,153	Total credit lines:	22	Occupation:	Retail Management
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$6,012	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	11	Bankcard utilization:	25%		
		Homeownership:	Yes		
Screen name:	bid-hyperdrive7	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

CAR REPAIRS NEEDED FOR SON

Purpose of loan: car repairs
This loan will be used to... repair a car

My financial situation:

I am a good candidate for this loan because...I have held my job for 20 years and am in a management position. I am very trustworthy and a hard worker.

Monthly net income: \$2500.00
Monthly expenses: \$2000.00
Housing: \$750.00
Insurance: \$130.00
Car expenses: \$ 300.00
Utilities: \$150.00
Phone, cable, internet: \$70.00
Food, entertainment: \$300.00
Clothing, household expenses: \$100.00
Credit cards and other loans: \$100.00
Other expenses: \$100.00

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537653

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:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$14,000	Estimated loss*:	1.00%		
Term:	36 months				
Lender yield:	6.99%	Borrower rate/APR:	7.99% / 8.33%	Monthly payment:	\$626.64
Lender servicing fee:	1.00%	Effective Yield*:	6.99%		
		Estimated return*:	5.99%		

* 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:	Jun-1990	Debt/Income ratio:	16%
Credit score:	820-839 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 6	Length of status:	19y 1m
Amount delinquent:	\$0	Total credit lines:	21	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$707	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	5%		
		Homeownership:	Yes		
Screen name:	dogtown08	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.

Prosper Activity

Loan history

Active / total loans:	0 / 1
Principal borrowed:	\$20,000.00
Principal balance:	\$0.00
Total payments billed:	35

Payment history

On-time:	35 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

820-839 (Latest)
820-839 (May-2008)

Description

BUSINESS LOAN

Purpose of loan: To upgrade equipment and fixtures
This loan will be used to...purchase equipment and furniture

My financial situation: good, business is growing each year

I am a good candidate for this loan because...I have already paid off one loan with Prosper and the business has been good. After six years in business a little updating is necessary.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537655

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*:	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-1966	Debt/Income ratio:	7%
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	0 / 0	Length of status:	12y 3m
Amount delinquent:	\$0	Total credit lines:	7	Occupation:	Flight Attendant

Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$0	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		

Screen name: **bold-merciful-greenback** 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.

Description

AUTO
 Purpose of loan: auto
 This loan will be used to...
 My financial situation: great
 I am a good candidate for this loan because...

Monthly net income: \$ 10,256.00
 Monthly expenses: \$1200.00
 Housing: \$1700.00
 Insurance: \$1000.00
 Car expenses: \$0
 Utilities: \$300.00
 Phone, cable, internet: \$100.00
 Food, entertainment: \$1200.00
 Clothing, household expenses: \$500.00
 Credit cards and other loans: \$0
 Other expenses: \$0

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537671

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*:	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):	7	First credit line:	Nov-2002	Debt/Income ratio:	33%
Credit score:	860-879 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 6	Length of status:	9y 6m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Teacher's Aide
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,117	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	6%		
		Homeownership:	Yes		

Screen name: **kind-foxy-order** 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

MRS.
 Purpose of loan:
 This loan will be used to...
 My financial situation:
 I am a good candidate for this loan because...

Monthly net income: \$1800
 Monthly expenses: \$1270
 Housing: \$600

Insurance: \$20
 Car expenses: \$100
 Utilities: \$
 Phone, cable, internet: \$50
 Food, entertainment: \$200
 Clothing, household expenses: \$100
 Credit cards and other loans: \$100
 Other expenses: \$100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537691

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
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:	Sep-1994	Debt/Income ratio:	26%
Credit score:	720-739 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	20 / 17	Length of status:	2y 3m
Amount delinquent:	\$30	Total credit lines:	52	Occupation:	Executive
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$9,406	Stated income:	\$100,000+
Delinquencies in last 7y:	3	Bankcard utilization:	70%		
		Homeownership:	Yes		
Screen name:	funds-monster0	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

HELP NEEDED
 No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537695

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:	\$10,500	Estimated loss*:	5.95%		
Term:	36 months				
Lender yield:	16.99%	Borrower rate/APR:	17.99% / 20.20%	Monthly payment:	\$542.21
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:	May-2000	Debt/Income ratio:	20%
Credit score:	760-779 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 4	Length of status:	6y 4m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Skilled Labor

Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$7,227	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	37%		
		Homeownership:	Yes		

Screen name:	bill-bassoon1	Borrower's state:	Michigan	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

JOHN MARK

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

My financial situation: decent just would like to pay one payment
I am a good candidate for this loan because... I have a job and have been with the company 5 plus years

Monthly net income: \$ 2200
Monthly expenses: \$none
Housing: \$950
Insurance: \$100
Car expenses: \$139
Utilities: \$100
Phone, cable, internet: \$45
Food, entertainment: \$50
Clothing, household expenses: \$50
Credit cards and other loans: \$120 minimum payment
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537703

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	10.50%		
Term:	36 months				

Lender yield:	24.74%	Borrower rate/APR:	25.74% / 29.25%	Monthly payment:	\$160.61
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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):	2	First credit line:	Jun-1995	Debt/Income ratio:	48%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	5	Current / open credit lines:	9 / 9	Length of status:	6y 0m
Amount delinquent:	\$16,159	Total credit lines:	24	Occupation:	Administrative Assi...
Public records last 12m / 10y:	1 / 1	Revolving credit balance:	\$11,153	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	15	Bankcard utilization:	93%		
		Homeownership:	Yes		

Screen name:	DnMand4boys	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.

Prosper Activity

Loan history

Active / total loans:	1 / 2
Principal borrowed:	\$7,500.00
Principal balance:	\$2,152.02
Total payments billed:	56

Payment history

On-time:	56 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

660-679 (Latest)
740-759 (Jan-2010)
700-719 (Jul-2008)

Description

HELP MY CAR IS IN THE SHOP

Purpose of loan: get my car fixed and pay my property taxes
This loan will be used to...

My financial situation:

I am a good candidate for this loan because...i have had two prior loans one is payed off already

Monthly net income: \$4500
Monthly expenses: \$
Housing: \$1181
Insurance: \$281
Car expenses: \$100
Utilities: \$200
Phone, cable, internet: \$200
Food, entertainment: \$50
Clothing, household expenses: \$
Credit cards and other loans: \$160
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537713

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$3,500	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$201.43
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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:	Oct-1995	Debt/Income ratio:	5%
Credit score:	640-659 (Nov-2011)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	1 / 1	Length of status:	16y 8m
Amount delinquent:	\$0	Total credit lines:	24	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$138	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	20	Bankcard utilization:	46%		
		Homeownership:	No		
Screen name:	benefit-satellite0	Borrower's state:	Maryland	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

GIZZYMD45

Purpose of loan:

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

My financial situation:

I am a good candidate for this loan because...I can pay the amount due monthly. I am also working with Lexington Law to clean up/repair my credit

Monthly net income: \$4384.00
Monthly expenses: \$2643.00
Housing: \$2098.00
Insurance: \$70.00
Car expenses: \$00
Utilities: \$100.00
Phone, cable, internet: \$75.00
Food, entertainment: \$250.
Clothing, household expenses: \$00
Credit cards and other loans: \$50.00
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537745

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:	\$9,250.00	Prosper Rating:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,475	Estimated loss*:	1.00%		
Term:	36 months				

Lender yield:	6.99%	Borrower rate/APR:	7.99% / 8.33%	Monthly payment:	\$289.82
Lender servicing fee:	1.00%	Effective Yield*:	6.99%		
		Estimated return*:	5.99%		

* 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-1996	Debt/Income ratio:	15%
Credit score:	820-839 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	11 / 11	Length of status:	8y 3m
Amount delinquent:	\$0	Total credit lines:	40	Occupation:	Food Service Manage...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,575	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	2%		
		Homeownership:	Yes		
Screen name:	ajmq62	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.

Prosper Activity

Loan history

Active / total loans:	0 / 2
Principal borrowed:	\$10,500.00
Principal balance:	\$0.01
Total payments billed:	25

Payment history

On-time:	25 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

820-839 (Latest)
820-839 (Dec-2009)
800-819 (Mar-2007)

Description

PAYING OFF LONGER TERM LOAN

This will be my 3rd loan on prosper, having successfully paid the other two off ahead of schedule. The purpose of this loan will be to payoff a high interest / longer term loan.

I am refinancing my primary residence down from a 5.625%/30 yr to a 3.75% 20 yr loan with 0 pts. In order to get this deal, I need to clear my 2nd mortgage from the transaction (2nd Lender will not subordinate). The 2nd currently has bal. of \$18500 at 7.5% with 22 yrs left; payment is \$170/mo. Doing the math, I could be paying approximately \$23k in additional interest over the life of this loan.

My plan is to payoff the 2nd mtg loan taking half from savings and borrowing half from Prosper. If my calculations are accurate, the refinance on the first should save me \$111 so if I combine that with the \$170 current payment, I will be paying the same amount, but cutting off 19 years and saving \$20k in interest.

Thanks for looking

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 529090

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	10.50%		
Term:	36 months				

Lender yield:	24.74%	Borrower rate/APR:	25.74% / 29.25%	Monthly payment:	\$160.61
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:	Oct-1989	Debt/Income ratio:	22%
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Credit score:	640-659 (Nov-2011)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 3	Length of status:	20y 1m
Amount delinquent:	\$0	Total credit lines:	19	Occupation:	Sales - Commission
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,620	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	92%		
		Homeownership:	No		

Screen name: **best-dough-prophecy** 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:	1 / 2	On-time:	17 (100%)	640-659 (Latest)
Principal borrowed:	\$8,500.00	< 31 days late:	0 (0%)	700-719 (Nov-2010)
Principal balance:	\$4,621.25	31+ days late:	0 (0%)	660-679 (Aug-2009)
Total payments billed:	17			

Description

HOME IMPROVEMENT

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 532884

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,600	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$322.28
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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:	Jan-2007	Debt/Income ratio:	Self-employed (DTI Not Calculated)
Credit score:	720-739 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Self-employed
Now delinquent:	0	Current / open credit lines:	11 / 10	Length of status:	2y 1m
Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Computer Programmer
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$3,632	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	41%		
		Homeownership:	No		

Screen name: **reward-conservationist** 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 LOAN FOR AN AUTO PURCHASE

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 533430

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:	\$6,500.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,550	Estimated loss*:	14.70%		

Term: **36 months**

Lender yield: **30.49%** Borrower rate/APR: **31.49% / 35.13%** Monthly payment: **\$281.27**

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:	Nov-1995	Debt/Income ratio:	10%
Credit score:	660-679 (Oct-2011)	Inquiries last 6m:	6	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 12	Length of status:	6y 9m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Executive
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,540	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	42%		
		Homeownership:	Yes		

Screen name: **smart-value533** 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

BRAD

Purpose of loan:

This loan will be used to...Consolidate some outstanding bills

My financial situation: good to great

I am a good candidate for this loan

Monthly net income: \$7000

Monthly expenses: \$1000

Housing: \$1261

Insurance: \$

Car expenses: \$575

Utilities: \$150

Phone, cable, internet: \$200

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$800

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537114

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:	\$7,000	Estimated loss*:	5.95%		
Term:	36 months				

Lender yield: **16.99%** Borrower rate/APR: **17.99% / 20.20%** Monthly payment: **\$253.03**

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:	Aug-2003	Debt/Income ratio:	18%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	4y 4m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Waiter/Waitress
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$11,055	Stated income:	\$25,000-\$49,999

Delinquencies in last 7y: **0** Bankcard utilization: **46%**

Homeownership: **No**

Screen name: **gain-accomplishment** 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

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate my credit card debt and receive a reasonable interest rate.

My financial situation:

I am a good candidate because I've never missed a payment on a debt, all my accounts are in good standing, and I've held the same job with steady income for over four years.

Monthly net income: \$2400 average

Housing: \$550

Car expenses: \$100

Utilities: \$100

Food, entertainment: \$250

Credit cards and other loans: \$250

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537406

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
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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):	3	First credit line:	May-2007	Debt/Income ratio:	24%
Credit score:	700-719 (Nov-2011)	Inquiries last 6m:	6	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 5	Length of status:	5y 10m
Amount delinquent:	\$0	Total credit lines:	7	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,026	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	48%		
		Homeownership:	Yes		

Screen name: **green-ingenuous-platinum** 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

PERSONNEL PLACEMENT

Purpose of loan: Assist with start up business

This loan will be used to fund business

My financial situation:

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

Monthly net income: \$2900

Monthly expenses: \$

Housing: \$944

Insurance: \$187

Car expenses: \$534

Utilities: \$300

Phone, cable, internet: \$80

Food, entertainment: \$250

Clothing, household expenses: \$

Credit cards and other loans: \$75
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537480

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,500	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield:	24.99%	Borrower rate/APR:	25.99% / 29.51%	Monthly payment:	\$302.14
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:	Jul-1998	Debt/Income ratio:	18%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9 / 7	Length of status:	15y 3m
Amount delinquent:	\$0	Total credit lines:	21	Occupation:	Clerical
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,898	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		
Screen name:	greenback-equalizer1	Borrower's state:	Washington	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

BILLS

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

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

Monthly net income: \$35000
Monthly expenses: \$300
Housing: \$PAID OFF
Insurance: \$60.00
Car expenses: \$PAID OFF
Utilities: \$55.00
Phone, cable, internet: \$60.00
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$5800
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537576

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):	5	First credit line:	Apr-1987	Debt/Income ratio:	46%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	17 / 16	Length of status:	6y 6m
Amount delinquent:	\$0	Total credit lines:	23	Occupation:	Administrative Assi...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$36,898	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	67%		
		Homeownership:	No		

Screen name: **credit-bee** 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

Active / total loans:	1 / 1
Principal borrowed:	\$6,500.00
Principal balance:	\$5,396.83
Total payments billed:	9

Payment history

On-time:	9 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

660-679 (Latest)
680-699 (Jan-2011)
700-719 (Jun-2010)
700-719 (Nov-2009)
700-719 (Sep-2009)

Description

CONSOLIDATE DEBT PART #2

Purpose of loan:

This loan will be used to pay off credit card debt and to pay it off in 3 years time...

My financial situation:

I am a good candidate for this loan because I have a stable fulltime job and I take pride in maintaining a good credit record. i have never been late and have never filed for bankruptcy.

Monthly net income: \$2000

Monthly expenses: \$

Housing: \$300

Insurance: \$100

Car expenses: \$ cars paid off

Utilities: \$ 50

Phone, cable, internet: \$50 cancelled cable,

Food, entertainment: \$60. couponing!!! It actually works

Clothing, household expenses: \$ 50.

Credit cards and other loans: \$ 400. This is what I want to consolidate.

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537588

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	11.20%		
Term:	36 months				

Lender yield: **24.99%** Borrower rate/APR: **25.99% / 29.51%** Monthly payment: **\$161.14**

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:	May-1997	Debt/Income ratio:	8%
Credit score:	640-659 (Nov-2011)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	7 / 7	Length of status:	19y 0m
Amount delinquent:	\$683	Total credit lines:	20	Occupation:	Skilled Labor

Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$24,129	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	93%		
		Homeownership:	Yes		
Screen name:	new-value-association	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

HOME INVESTMENT

Purpose of loan: Renovations

This loan will be used to...We just bought a house. We will fix up our future home with this money.

My financial situation: Excellent

I am a good candidate for this loan because...I am responsible with money and I have cash flow. The past 7 years I have bought 15 rental units. i have also been investing in the stockmarket since I was 18.

Monthly net income: \$ 7,000.00
 Monthly expenses: \$ 2,500.00
 Housing: \$ zero
 Insurance: \$ 700.00
 Car expenses: \$ 139.00
 Utilities: \$ 200.00
 Phone, cable, internet: \$ 250.00
 Food, entertainment: \$ 650.00
 Clothing, household expenses: \$ 150.00
 Credit cards and other loans: \$ 50.00
 Other expenses: \$ zero

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537590

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*:	14.90%		
Term:	36 months				

Lender yield:	30.60%	Borrower rate/APR:	31.60% / 35.24%	Monthly payment:	\$324.99
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):	1	First credit line:	Apr-1994	Debt/Income ratio:	29%
Credit score:	620-639 (Nov-2011)	Inquiries last 6m:	15	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	14 / 6	Length of status:	15y 10m
Amount delinquent:	\$0	Total credit lines:	51	Occupation:	Professional
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$0	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	17	Bankcard utilization:	0%		
		Homeownership:	No		
Screen name:	snoopy12	Borrower's state:	NorthCarolina	Borrower's group:	PsychDoc's Group

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 / 2**
 Principal borrowed: **\$3,000.00**
 Principal balance: **\$0.13**
 Total payments billed: **53**

Payment history

On-time: **48 (91%)**
 < 31 days late: **5 (9%)**
 31+ days late: **0 (0%)**

Credit score history

620-639 (Latest)
 600-619 (Jul-2008)
 600-619 (Jun-2008)
 600-619 (Aug-2006)

Description

MY LOAN FOR DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate 3 loans

My financial situation:

I am a good candidate for this loan because I am a previous Prosper borrower and have paid on-time in full.

Monthly net income: \$4825.00
Monthly expenses: \$2583.00
Housing: \$665.00
Insurance: \$65.00
Car expenses: \$788.00
Utilities: \$75.00
Phone, cable, internet: \$105.00
Food, entertainment: \$600.00
Clothing, household expenses: \$80.00
Credit cards and other loans: \$205.00
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537594

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.

Table with 6 columns: Field, Value, Field, Value, Field, Value. Includes rows for Amount (\$7,500.00), Minimum Amount to Fund (\$5,250), 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%), and 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.

Borrower's Credit Profile

Table with 6 columns: Field, Value, Field, Value, Field, Value. Includes rows for Prosper score (4), Credit score (680-699), Now delinquent (0), Amount delinquent (\$0), Public records last 12m / 10y (0/1), Delinquencies in last 7y (0), First credit line (Feb-2000), Inquiries last 6m (2), Current / open credit lines (6 / 6), Total credit lines (14), Revolving credit balance (\$6,111), Bankcard utilization (79%), Homeownership (Yes), Debt/Income ratio (33%), Employment status (Employed), Length of status (10y 6m), Occupation (Other), Stated income (\$25,000-\$49,999), Screen name (commitment-gala), Borrower's state (Nebraska), and 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

TURBODOL

Purpose of loan:

This loan will be used to...consolidate credit cards

My financial situation:

I am a good candidate for this loan because...i have a great repayment histort always on time

Monthly net income: \$2500
Monthly expenses: \$200
Housing: \$636.75
Insurance: \$128
Car expenses: \$0
Utilities: \$290
Phone, cable, internet: \$51
Food, entertainment: \$100
Clothing, household expenses: \$50
Credit cards and other loans: \$300
Other expenses: \$n/a

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537606

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*:	14.90%		
Term:	36 months				

Lender yield:	30.60%	Borrower rate/APR:	31.60% / 35.24%	Monthly payment:	\$324.99
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):	1	First credit line:	May-2004	Debt/Income ratio:	Not calculated
Credit score:	620-639 (Nov-2011)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	18 / 18	Length of status:	0y 11m
Amount delinquent:	\$0	Total credit lines:	31	Occupation:	Engineer - Electric...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$25,912	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	89%		
		Homeownership:	Yes		
Screen name:	well-rounded-fund0	Borrower's state:	Washington	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 / 2
Principal borrowed:	\$8,000.00
Principal balance:	\$4,125.60
Total payments billed:	12

Payment history

On-time:	12 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

620-639 (Latest)
780-799 (Nov-2010)
740-759 (Aug-2010)
660-679 (Jun-2010)

Description

BUSINESS USE

Purpose of loan:

This loan will be used towards the purchase of a rental property with good cash flow.

My financial situation:

I am a good candidate for this loan because I never miss a payment, and will be able to pay the minimum payment with my paycheck alone.

Monthly net income: \$7200

Monthly expenses: \$200

Housing: \$1873

Insurance: \$50

Car expenses: \$130

Utilities: \$100

Phone, cable, internet: \$150

Food, entertainment: \$100

Clothing, household expenses: \$50

Credit cards and other loans: \$1400

Other expenses: \$50

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537644

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:	\$12,500.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$8,750	Estimated loss*:	3.80%		
Term:	36 months				

Lender yield:	12.90%	Borrower rate/APR:	13.90% / 16.06%	Monthly payment:	\$426.61
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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):	8	First credit line:	Oct-2000	Debt/Income ratio:	6%
Credit score:	780-799 (Oct-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	3 / 2	Length of status:	4y 7m
Amount delinquent:	\$0	Total credit lines:	4	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$130	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		

Screen name: **red-joyful-point9** 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

BUSINESS USE
 Purpose of loan:
 This loan will be used to...expand my medical business.
 My financial situation:
 I am a good candidate for this loan because... the medical field is expanding every year and is a billion dollar business.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537704

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	14.70%		
Term:	36 months				

Lender yield:	30.49%	Borrower rate/APR:	31.49% / 35.13%	Monthly payment:	\$129.82
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:	Feb-1999	Debt/Income ratio:	18%
Credit score:	660-679 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	8 / 8	Length of status:	4y 10m
Amount delinquent:	\$190	Total credit lines:	24	Occupation:	Sales - Commission
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$8,262	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	90%		
		Homeownership:	Yes		

Screen name: **bold-order-meadow** Borrower's state: **Connecticut** 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

IN NEED OF A LOAN
 Purpose of loan:
 This loan will be used to...increase cash flow
 My financial situation:
 I am a good candidate for this loan because...I have a great job and make plenty of money, never late on payments, i am just stuck between a rock and hard place right now and need some cash, especially this time of year

Monthly net income: \$4900
 Monthly expenses: \$3500
 Housing: \$1400
 Insurance: \$120
 Car expenses: \$570
 Utilities: \$N/A
 Phone, cable, internet: \$150
 Food, entertainment: \$200
 Clothing, household expenses: \$100
 Credit cards and other loans: \$300
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537724

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:	HR	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	16.50%		
Term:	36 months				

Lender yield:	30.99%	Borrower rate/APR:	31.99% / 35.64%	Monthly payment:	\$87.10
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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):	2	First credit line:	Jul-1988	Debt/Income ratio:	20%
Credit score:	720-739 (Nov-2011)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	2 / 1	Length of status:	1y 2m
Amount delinquent:	\$0	Total credit lines:	2	Occupation:	Waiter/Waitress
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$0	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		
Screen name:	truth-oath9	Borrower's state:	DistrictOfColumbia	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

SMALL LOAN FOR GARDEN; EASY PAYBACK

Purpose of loan: To improve my house's backyard
 This loan will be used to...purchase materials and pay for small renovations

My financial situation: Good and increasingly consistent
 I am a good candidate for this loan because...I have no intention of taking longer than three years to re-pay this loan. I think it will be possible for me to pay this back within the year considering my improved savings habits and increase in time spent working.

Monthly net income: \$1000
 Monthly expenses: \$615
 Housing: \$400
 Insurance: \$
 Car expenses: \$20 (zipcar)
 Utilities: \$100
 Phone, cable, internet: \$25
 Food, entertainment: \$40
 Clothing, household expenses: \$50
 Credit cards and other loans: \$0
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537736

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:	D	Listing Duration:	14 days
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Minimum Amount to Fund: **\$2,800** Estimated loss*: **11.20%**
Term: **36 months**

Lender yield: **24.99%** Borrower rate/APR: **25.99% / 29.51%** Monthly payment: **\$161.14**

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:	May-2006	Debt/Income ratio:	22%
Credit score:	640-659 (Nov-2011)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	2 / 2	Length of status:	0y 5m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Skilled Labor
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$90	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	22	Bankcard utilization:	11%		
		Homeownership:	No		
Screen name:	finance-cycle	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 NEEDED FOR VEHICLE

Purpose of loan: The loan is to purchase a vehicle

My financial situation: I am a good candidate for this loan because I dont have any bills at all not even rent as im staying with family.

Monthly net income: \$ 1000
Monthly expenses: \$ 150
Housing: \$0
Insurance: \$ 70
Car expenses: \$100
Utilities: \$0
Phone, cable, internet: \$0
Food, entertainment: \$0
Clothing, household expenses: \$ 50
Credit cards and other loans: \$20
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 537742

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:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,100	Estimated loss*:	5.20%		
Term:	36 months				

Lender yield: **15.56%** Borrower rate/APR: **16.56% / 18.75%** Monthly payment: **\$106.30**

Lender servicing fee: **1.00%** Effective Yield*: **15.29%**
Estimated return*: **10.09%**

* 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:	Jun-1997	Debt/Income ratio:	13%
Credit score:	800-819 (Nov-2011)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	4 / 4	Length of status:	8y 5m
Amount delinquent:	\$202	Total credit lines:	20	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$80	Stated income:	\$50,000-\$74,999

Delinquencies in last 7y: **0**

Bankcard utilization: **0%**

Homeownership: **Yes**

Screen name: **micsrs1**

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

Active / total loans: **0 / 1**
Principal borrowed: **\$5,000.00**
Principal balance: **\$0.00**
Total payments billed: **33**

Payment history

On-time: **33 (100%)**
< 31 days late: **0 (0%)**
31+ days late: **0 (0%)**

Credit score history

800-819 (Latest)
800-819 (Jan-2008)

Description

LOOKING TO MAKE IMPROVEMENTS.

Purpose of loan:

This loan will be used to make some improvements on my townhouse.

My financial situation:

I am a good candidate for this loan because I have no other outstanding debt.

Monthly net income: \$5500

Monthly expenses: \$2500

Housing: \$1200

Insurance: \$30

Car expenses: \$450

Utilities: \$200

Phone, cable, internet: \$50

Food, entertainment: \$200

Clothing, household expenses: \$50

Credit cards and other loans: \$0

Other expenses: \$

Information in the Description is not verified.