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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 Nov 19, 2012 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 Nov 19, 2012 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 691045

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*:	15.75%		
Term:	36 months				

Lender yield:	30.34%	Borrower rate/APR:	31.34% / 35.36%	Monthly payment:	\$172.76
Lender servicing fee:	1.00%	Effective Yield*:	27.60%		
		Estimated return*:	11.85%		

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Aug-1976	Debt/Income ratio:	88%
Credit score:	800-819 (Dec-2012)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	13 / 13	Length of status:	1y 8m
Amount delinquent:	\$0	Total credit lines:	36	Occupation:	Skilled Labor
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,842	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	19%		
		Homeownership:	No		
Screen name:	extraordinary-greenback057	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

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off smaller credit card bills and student loans.

My financial situation:

I am a good candidate for this loan because I have excellent credit.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 694973

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*:	10.25%		
Term:	36 months				

Lender yield:	22.46%	Borrower rate/APR:	23.46% / 27.29%	Monthly payment:	\$155.80
Lender servicing fee:	1.00%	Effective Yield*:	20.64%		
		Estimated return*:	10.39%		

* 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):	3	First credit line:	Jun-1975	Debt/Income ratio:	Self-employed (DTI Not Calculated)
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Self-employed
Now delinquent:	0	Current / open credit lines:	15 / 15	Length of status:	1y 6m
Amount delinquent:	\$0	Total credit lines:	49	Occupation:	Sales - Commission
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$19,598	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	33	Bankcard utilization:	63%		
		Homeownership:	Yes		
Screen name:	dough-singularity	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

DEBT CONSOLIDATION

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

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695069

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	14.25%		
Term:	60 months				

Lender yield:	30.65%	Borrower rate/APR:	31.65% / 34.41%	Monthly payment:	\$133.50
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Lender servicing fee:	1.00%	Effective Yield*:	27.88%		
		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:	Oct-1995	Debt/Income ratio:	45%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	12 / 7	Length of status:	0y 6m
Amount delinquent:	\$0	Total credit lines:	33	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$8,939	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	8	Bankcard utilization:	74%		
		Homeownership:	Yes		
Screen name:	successful-reward732	Borrower's state:	Michigan	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

TAX PRACTICE-START UP COSTS

Purpose of loan: Will be to start a Tax Practice/Prepare Tax Returns
This loan will be used to...Purchase Computer and Tax Software

My financial situation:
I am a good candidate for this loan because...I have built up a client base and need to expand my business.

Monthly net income: \$ 2,400
Monthly expenses: \$ 1,900
Housing: \$ 950
Insurance: \$ 150
Car expenses: \$ 0
Utilities: \$ 200
Phone, cable, internet: \$ 50
Food, entertainment: \$ 200
Clothing, household expenses: \$ 50
Credit cards and other loans: \$ 300
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695153

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	13.75%		
Term:	36 months				

Lender yield:	27.59%	Borrower rate/APR:	28.59% / 32.54%	Monthly payment:	\$166.73
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Lender servicing fee:	1.00%	Effective Yield*:	25.12%
		Estimated return*:	11.37%

* 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:	Dec-1994	Debt/Income ratio:	3%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	14 / 14	Length of status:	7y 6m
Amount delinquent:	\$299	Total credit lines:	33	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$31,577	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	79%		
		Homeownership:	Yes		

Screen name:	bewitching-return90	Borrower's state:	Florida	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

OTHER

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695213

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:	\$25,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$17,500	Estimated loss*:	5.99%		
Term:	60 months				

Lender yield:	19.24%	Borrower rate/APR:	20.24% / 22.69%	Monthly payment:	\$665.69
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Lender servicing fee:	1.00%	Effective Yield*:	18.13%
		Estimated return*:	12.14%

* 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-1984	Debt/Income ratio:	12%
Credit score:	820-839 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 5	Length of status:	10y 5m
Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Other
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$8,064	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	14%		
		Homeownership:	Yes		
Screen name:	income-sage4	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

BUSINESS

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

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

Monthly net income: \$5800
Monthly expenses: \$500
Housing: \$397
Insurance: \$38
Car expenses: \$0
Utilities: \$130
Phone, cable, internet: \$131
Food, entertainment: \$290
Clothing, household expenses: \$100
Credit cards and other loans: \$400
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695237

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	12.25%		
Term:	36 months				

Lender yield:	25.39%	Borrower rate/APR:	26.39% / 30.29%	Monthly payment:	\$161.99
Lender servicing fee:	1.00%	Effective Yield*:	23.18%		
		Estimated return*:	10.93%		

* 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:	Nov-2005	Debt/Income ratio:	Not calculated
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	11 / 10	Length of status:	0y 11m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Executive
Public records last 12m / 10y:	0/ 4	Revolving credit balance:	\$18,957	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	46%		
		Homeownership:	Yes		
Screen name:	note-jam8	Borrower's state:	NewJersey	Borrower's group:	N/A

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

Description

BUSINESS

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695315

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*:	5.99%		
Term:	60 months				

Lender yield:	19.24%	Borrower rate/APR:	20.24% / 22.69%	Monthly payment:	\$399.41
Lender servicing fee:	1.00%	Effective Yield*:	18.13%		
		Estimated return*:	12.14%		

* 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-1991	Debt/Income ratio:	8%
Credit score:	800-819 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 4	Length of status:	11y 10m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$6,256	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	18%		
		Homeownership:	No		
Screen name:	saxaphone873	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

OTHER

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

My financial situation:
I am a good candidate for this loan because.. I oay all my bills and credit is good.

Monthly net income: \$86,000.00
Monthly expenses: \$350.00
Housing: \$989.00
Insurance: \$ 287 every 4 mths
Car expenses: \$ 0 owed
Utilities: \$150.00
Phone, cable, internet: \$ 100.00
Food, entertainment: \$50.00 100.00
Clothing, household expenses: \$ not much
Credit cards and other loans: \$3000.00 owed one c-card
Other expenses: \$
n/a

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695357

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	7.99%		
Term:	36 months				

Lender yield:	19.19%	Borrower rate/APR:	20.19% / 23.94%	Monthly payment:	\$558.91
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Lender servicing fee:	1.00%	Effective Yield*:	17.83%
		Estimated return*:	9.84%

* 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-1998	Debt/Income ratio:	28%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9 / 8	Length of status:	0y 4m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Attorney
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$8,485	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	99%		
		Homeownership:	Yes		
Screen name:	dime-commando8	Borrower's state:	Virginia	Borrower's group:	N/A

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

Prosper Activity

Loan history

Active / total loans:	1 / 1
Principal borrowed:	\$10,000.00
Principal balance:	\$7,474.74
Total payments billed:	12

Payment history

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

Credit score history

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

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate credit card debt and to repair my credit.

My financial situation:

I am a good candidate for this loan because I have a good job, and I am highly trained in my field. I have always made my payments on time--I am just looking to bring my total debt load down.

Monthly net income: \$4000

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695631

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*:	12.75%		
Term:	36 months				

Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$122.67
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Lender servicing fee:	1.00%	Effective Yield*:	23.82%
		Estimated return*:	11.07%

* 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):	5	First credit line:	Sep-1993	Debt/Income ratio:	25%
Credit score:	620-639 (Jan-2013)	Inquiries last 6m:	3	Employment status:	Employed

Now delinquent:	4	Current / open credit lines:	9 / 8	Length of status:	14y 8m
Amount delinquent:	\$185	Total credit lines:	27	Occupation:	Military Enlisted
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$19,754	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	5	Bankcard utilization:	78%		
		Homeownership:	No		

Screen name:	Red4Golf	Borrower's state:	Washington	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	0 / 2
Principal borrowed:	\$7,500.00
Principal balance:	\$0.00
Total payments billed:	36

Payment history

On-time:	35 (97%)
< 31 days late:	1 (3%)
31+ days late:	0 (0%)

Credit score history

620-639 (Latest)
740-759 (Jan-2010)
740-759 (Dec-2009)
740-759 (Nov-2009)
700-719 (Aug-2009)

Description

DEBT CONSOLIDATION

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695763

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	7.74%		
Term:	60 months				

Lender yield:	21.95%	Borrower rate/APR:	22.95% / 25.47%	Monthly payment:	\$56.32
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Lender servicing fee:	1.00%	Effective Yield*:	20.44%
		Estimated return*:	12.70%

* 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:	Sep-2003	Debt/Income ratio:	7%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 10	Length of status:	3y 11m
Amount delinquent:	\$0	Total credit lines:	13	Occupation:	Computer Programmer
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,699	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	61%		
		Homeownership:	No		

Screen name:	triumphant-loan563	Borrower's state:	California	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

AUTO

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

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

Monthly net income: \$3000
Monthly expenses: \$300
Housing: \$750
Insurance: \$60
Car expenses: \$

Utilities: \$50
 Phone, cable, internet: \$30
 Food, entertainment: \$230
 Clothing, household expenses: \$
 Credit cards and other loans: \$
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695787

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	7.99%		
Term:	36 months				

Lender yield:	19.19%	Borrower rate/APR:	20.19% / 23.94%	Monthly payment:	\$74.52
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Lender servicing fee:	1.00%	Effective Yield*:	17.83%
		Estimated return*:	9.84%

* 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:	Aug-1989	Debt/Income ratio:	12%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 5	Length of status:	1y 8m
Amount delinquent:	\$0	Total credit lines:	11	Occupation:	Truck Driver
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$3,031	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	26%		
		Homeownership:	Yes		
Screen name:	hope-satellite1	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

HOUSEHOLD EXPENSES

Purpose of loan:
 This loan will be used to...purchase kitchen appliances

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

Monthly net income: \$2550.00
 Monthly expenses: \$2000.00
 Housing: \$595.00
 Insurance: \$52.00
 Car expenses: \$0
 Utilities: \$225.00
 Phone, cable, internet: \$84.00
 Food, entertainment: \$500.00
 Clothing, household expenses: \$125.00
 Credit cards and other loans: \$320.00
 Other expenses: \$100.00

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695889

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	10.25%		
Term:	36 months				

Lender yield:	22.46%	Borrower rate/APR:	23.46% / 27.29%	Monthly payment:	\$584.25
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Lender servicing fee:	1.00%	Effective Yield*:	20.64%
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Estimated return*: **10.39%**

* 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:	Jul-1994	Debt/Income ratio:	16%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	4	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	13 / 13	Length of status:	0y 6m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Executive
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$14,035	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	43%		
		Homeownership:	No		
Screen name:	brilliant-dedication04	Borrower's state:	Texas	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 AND EDUCATION

Purpose of loan: To consolidate existing debt to enable Masters

My financial situation: Great income with bonus and stock options. 25 year hotel executive.

I have guaranteed income and plan to pay off early.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695893

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*:	11.25%		
Term:	36 months				

Lender yield:	23.92%	Borrower rate/APR:	24.92% / 28.78%	Monthly payment:	\$317.74
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Lender servicing fee:	1.00%	Effective Yield*:	21.90%
		Estimated return*:	10.65%

* 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:	Jun-1998	Debt/Income ratio:	15%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	5	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	7 / 5	Length of status:	11y 2m
Amount delinquent:	\$12,632	Total credit lines:	39	Occupation:	Other
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$590	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	3	Bankcard utilization:	56%		
		Homeownership:	No		
Screen name:	octave882	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

AUTO

This Loan will be for
Car expenses: 8,000

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695931

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:	A	Listing Duration:	14 days
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Minimum Amount to Fund: **\$3,500** Estimated loss*: **2.99%**
 Term: **36 months**

Lender yield: **9.89%** Borrower rate/APR: **10.89% / 13.70%** Monthly payment: **\$163.43**
 Lender servicing fee: **1.00%** Effective Yield*: **9.56%**
 Estimated return*: **6.57%**

* 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: Jul-1999	Debt/Income ratio: 6%
Credit score: 680-699 (Jan-2013)	Inquiries last 6m: 0	Employment status: Employed
Now delinquent: 0	Current / open credit lines: 4 / 4	Length of status: 2y 5m
Amount delinquent: \$0	Total credit lines: 26	Occupation: Tradesman - Mechani...
Public records last 12m / 10y: 0/ 1	Revolving credit balance: \$1,924	Stated income: \$50,000-\$74,999
Delinquencies in last 7y: 20	Bankcard utilization: 42%	
	Homeownership: No	
Screen name: DARISIAH77	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: **\$1,500.00**
 Principal balance: **\$631.55**
 Total payments billed: **25**

Payment history

On-time: **24 (96%)**
 < 31 days late: **1 (4%)**
 31+ days late: **0 (0%)**

Credit score history

680-699 (Latest)
 640-659 (Oct-2010)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off credit cards and reduce monthly debt payments

My financial situation:

I am a good candidate for this loan because this is my second loan and have a great payment history

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695967

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: **C** Listing Duration: **14 days**
 Minimum Amount to Fund: **\$2,800** Estimated loss*: **8.49%**
 Term: **60 months**

Lender yield: **22.98%** Borrower rate/APR: **23.98% / 26.53%** Monthly payment: **\$115.03**
 Lender servicing fee: **1.00%** Effective Yield*: **21.30%**
 Estimated return*: **12.81%**

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

Borrower's Credit Profile

Prosper score (1-10): 5	First credit line: Jun-1976	Debt/Income ratio: Self-employed (DTI Not Calculated)
Credit score: 720-739 (Jan-2013)	Inquiries last 6m: 0	Employment status: Self-employed
Now delinquent: 0	Current / open credit lines: 7 / 7	Length of status: 11y 9m
Amount delinquent: \$0	Total credit lines: 22	Occupation: Other
Public records last 12m / 10y: 0/ 1	Revolving credit balance: \$15,074	Stated income: \$1-\$24,999
Delinquencies in last 7y: 4	Bankcard utilization: 78%	

Homeownership: **Yes**

Screen name: **reward-fields6** Borrower's state: **Nevada** Borrower's group: **N/A**

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

Description

DEBT CONSOLIDATION

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

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695971

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

Amount: **\$4,500.00** Prosper Rating: **A** Listing Duration: **14 days**
Minimum Amount to Fund: **\$3,150** Estimated loss*: **2.74%**
Term: **36 months**

Lender yield: **9.34%** Borrower rate/APR: **10.34% / 13.14%** Monthly payment: **\$145.92**
Lender servicing fee: **1.00%** Effective Yield*: **9.05%**
Estimated return*: **6.31%**

* 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: **Sep-1978** Debt/Income ratio: **11%**
Credit score: **800-819 (Jan-2013)** Inquiries last 6m: **1** Employment status: **Employed**
Now delinquent: **0** Current / open credit lines: **13 / 13** Length of status: **15y 6m**
Amount delinquent: **\$0** Total credit lines: **26** Occupation: **Administrative Assi...**
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$3,032** Stated income: **\$50,000-\$74,999**
Delinquencies in last 7y: **0** Bankcard utilization: **4%**
Homeownership: **Yes**

Screen name: **fervent-gain839** Borrower's state: **Texas** Borrower's group: **N/A**

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

Description

DEBT CONSOLIDATION

Purpose of loan:
This loan will be used to pay property taxes and other small debts...

My financial situation:
I am a good candidate for this loan because my credit score is excellent and...

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696033

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: **C** Listing Duration: **14 days**

Minimum Amount to Fund: **\$10,500** Estimated loss*: **8.74%**
Term: **36 months**

Lender yield: **20.24%** Borrower rate/APR: **21.24% / 25.01%** Monthly payment: **\$566.98**

Lender servicing fee: **1.00%** Effective Yield*: **18.73%**
Estimated return*: **9.99%**

* 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):	5	First credit line:	Jun-1993	Debt/Income ratio:	32%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	5y 2m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Food Service
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$12,563	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	73%		
		Homeownership:	Yes		

Screen name: **generous-truth2** 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

MEDICAL/DENTAL

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696049

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: **E** Listing Duration: **14 days**
Minimum Amount to Fund: **\$2,800** Estimated loss*: **12.75%**
Term: **36 months**

Lender yield: **26.12%** Borrower rate/APR: **27.12% / 31.03%** Monthly payment: **\$163.56**

Lender servicing fee: **1.00%** Effective Yield*: **23.82%**
Estimated return*: **11.07%**

* 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):	5	First credit line:	Jul-2002	Debt/Income ratio:	12%
Credit score:	620-639 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 11	Length of status:	1y 10m
Amount delinquent:	\$0	Total credit lines:	21	Occupation:	Engineer - Mechanic...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$6,527	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	90%		
		Homeownership:	No		

Screen name: **loan-rascal2** 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.

Prosper Activity

Loan history

Active / total loans: **1 / 1**
Principal borrowed: **\$3,000.00**
Principal balance: **\$2,576.03**
Total payments billed: **6**

Payment history

On-time: **6 (100%)**
< 31 days late: **0 (0%)**
31+ days late: **0 (0%)**

Credit score history

620-639 (Latest)
720-739 (May-2012)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to augment savings for an engagement ring as well as consolidate credit card debt in order to close out two credit cards I currently have open and no longer need.

My financial situation:

I am a good candidate for this loan because I've been gainfully employed by the same company for 3 years now and regularly get a bonus every year targeted at 15% of my annual income. I'm currently working on paying off credit card debt which I accrued over time and will be closing those accounts with this loan.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696073

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: **C** Listing Duration: **14 days**
Minimum Amount to Fund: **\$7,000** Estimated loss*: **8.74%**
Term: **36 months**

Lender yield: **20.24%** Borrower rate/APR: **21.24% / 25.01%** Monthly payment: **\$377.98**

Lender servicing fee: **1.00%** Effective Yield*: **18.73%**
Estimated return*: **9.99%**

* 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): **3** First credit line: **Feb-2002** Debt/Income ratio: **31%**
Credit score: **700-719 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**
Now delinquent: **2** Current / open credit lines: **8 / 8** Length of status: **1y 7m**
Amount delinquent: **\$195** Total credit lines: **31** Occupation: **Construction**
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$15,570** Stated income: **\$50,000-\$74,999**
Delinquencies in last 7y: **0** Bankcard utilization: **57%**
Homeownership: **No**

Screen name: **intelligent-silver0** 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

OTHER

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$4000
Monthly expenses: \$500
Housing: \$1200
Insurance: \$500
Car expenses: \$350
Utilities: \$80
Phone, cable, internet: \$100
Food, entertainment: \$300
Clothing, household expenses: \$100
Credit cards and other loans: \$300
Other expenses: \$200

Borrower Payment Dependent Notes Series 696121

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	12.75%		
Term:	36 months				
Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$81.78
Lender servicing fee:	1.00%	Effective Yield*:	23.82%		
		Estimated return*:	11.07%		

* 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):	2	First credit line:	Feb-2003	Debt/Income ratio:	17%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9 / 9	Length of status:	8y 11m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Administrative Assi...
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$2,108	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	26%		
		Homeownership:	No		
Screen name:	cerebral-credit455	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

PAY OLD BILL TO BUY MY FIRST HOME

Purpose of loan: I have been steadily working on my credit to fix mistakes made in my early 20's using the help of the site myfico.com.

Instead of filing for bankruptcy I worked my tail off to pay off old debts and correct mistakes on my report.

At 31 I am happy to say almost all of my debt is paid off and I have improved my credit score almost 100 pts.

The reason my credit score is still slightly poor is I do have one judgement against me from a 10 yr old credit card bill.

The original credit card bill was \$500. However I was young stupid and scared and didnt even go to court to defend myself.

I have been making steady payments on time since the judgement but have recently come to a possible agreement with the collector and will use this loan to settle the debt.. they have agreed to in exchange file a motion to vacate the judgement- which will REMOVE it from my report and put me back into squeaky clean credit bracket after MANY years of hard work.

This loan will be used to...Pay an old bill to remove it from my credit report so I may purchase my first home.

My financial situation:

I am a good candidate for this loan because...I am employed 8 years at the same company, I pay all my bills on time. I have even been tentatively pre approved for a mortgage - pending having this old debt removed from my report which is the reason for the loan.

I intend to use my tax refund in a few months to pay off a good portion of this loan as my ultimate goal is to owe \$0 on all credit cards and this loan so I may begin process of buying my first home.

Monthly net income: \$2500
 Housing: \$400 - Split with roommate
 Insurance: \$100
 Car expenses: \$200
 Utilities: \$100
 Phone, cable, internet: \$75
 Food, entertainment: \$400
 Credit cards and other loans: \$100

Borrower Payment Dependent Notes Series 696247

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	12.25%		
Term:	36 months				
Lender yield:	25.39%	Borrower rate/APR:	26.39% / 30.29%	Monthly payment:	\$81.00
Lender servicing fee:	1.00%	Effective Yield*:	23.18%		
		Estimated return*:	10.93%		

* 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:	Sep-1999	Debt/Income ratio:	7%
Credit score:	740-759 (Dec-2012)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	2 / 2	Length of status:	6y 7m
Amount delinquent:	\$0	Total credit lines:	8	Occupation:	Civil Service
Public records last 12m / 10y:	1/ 2	Revolving credit balance:	\$3,310	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	38	Bankcard utilization:	28%		
		Homeownership:	Yes		
Screen name:	majestic-p2p8	Borrower's state:	Virginia	Borrower's group:	N/A

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

Description

HOUSEHOLD EXPENSES

Purpose of loan:

This loan will be used to get caught up on some property taxes.

My financial situation:

I am a good candidate for this loan because I have a solid career with a steady income.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696283

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*:	11.25%		
Term:	36 months				

Lender yield:	23.92%	Borrower rate/APR:	24.92% / 28.78%	Monthly payment:	\$79.44
Lender servicing fee:	1.00%	Effective Yield*:	21.90%		
		Estimated return*:	10.65%		

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Sep-1996	Debt/Income ratio:	12%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	2 / 2	Length of status:	22y 7m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Other
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$52	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	17%		
		Homeownership:	No		
Screen name:	yield-cooker7	Borrower's state:	Texas	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

I am a good candidate for this loan because..I always be on time to make a payment. I want to pay off two small PayDay loans with this loan would be easier on my budget

Monthly net income: \$2000

Monthly expenses: \$ 1940

Housing: \$ 707

Insurance: \$ 108

Car expenses: \$ 60
 Utilities: \$ 110
 Phone, cable, internet: \$ 55
 Food, entertainment: \$ 160
 Clothing, household expenses: \$ 40
 Credit cards and other loans: \$ 600
 Other expenses: \$ 100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696325

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	11.75%		
Term:	36 months				

Lender yield:	24.66%	Borrower rate/APR:	25.66% / 29.54%	Monthly payment:	\$601.65
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Lender servicing fee:	1.00%	Effective Yield*:	22.54%
		Estimated return*:	10.79%

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Sep-1995	Debt/Income ratio:	9%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	23 / 23	Length of status:	3y 0m
Amount delinquent:	\$0	Total credit lines:	51	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$38,268	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	71%		
		Homeownership:	No		
Screen name:	important-currency428	Borrower's state:	NewJersey	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan: PAY OFF CREDIT CARDS
 This loan will be used to...

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

Monthly net income: \$20,000
 Monthly expenses
 Housing: \$2200.00
 Insurance: \$
 Car expenses: \$
 Utilities: \$300.00
 Phone, cable, internet: \$
 Food, entertainment: \$400.00
 Clothing, household expenses: \$200.00
 Credit cards and other loans: \$6000.00
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 693638

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:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	1.99%		
Term:	36 months				

Lender yield:	7.64%	Borrower rate/APR:	8.64% / 9.99%	Monthly payment:	\$474.49
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Lender servicing fee: **1.00%** Effective Yield*: **7.46%**
Estimated return*: **5.47%**

* 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:	Jul-1992	Debt/Income ratio:	30%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 11	Length of status:	4y 6m
Amount delinquent:	\$0	Total credit lines:	31	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$38,240	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	77%		
		Homeownership:	Yes		

Screen name: **fund-ladybug6** Borrower's state: **Massachusetts** 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: **\$15,000.00**
Principal balance: **\$0.00**
Total payments billed: **15**

Payment history

On-time: **15 (100%)**
< 31 days late: **0 (0%)**
31+ days late: **0 (0%)**

Credit score history

720-739 (Latest)
740-759 (Jan-2011)
740-759 (Jul-2010)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate levels of consumer credit that are at a higher rate.

My financial situation:

I am a good candidate for this loan because I have excellent credit. All of my credit accounts are in good standing with no defaults or late payments. I have never declared bankruptcy or defaulted on a loan or credit line in any way. Additionally, I have already successfully had a Prosper loan funded in the past which I always paid on time and which was successfully paid off at the end of the loan.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 693956

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

Amount:	\$15,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$15,000	Estimated loss*:	2.24%		
Term:	60 months				

Lender yield: **10.73%** Borrower rate/APR: **11.73% / 13.98%** Monthly payment: **\$331.62**

Lender servicing fee: **1.00%** Effective Yield*: **10.45%**
Estimated return*: **8.21%**

* 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:	May-1998	Debt/Income ratio:	23%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	18 / 16	Length of status:	11y 7m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Military Officer
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$40,277	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	61%		
		Homeownership:	Yes		

Screen name: **Flynavy99** Borrower's state: **Florida** Borrower's group: **Vets helping Vets**

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: **\$536.45**
 Total payments billed: **50**

Payment history

On-time: **50 (100%)**
 < 31 days late: **0 (0%)**
 31+ days late: **0 (0%)**

Credit score history

740-759 (Latest)
 700-719 (Mar-2010)
 620-639 (Feb-2008)
 600-619 (Dec-2006)

Description

HOME REFINANCE

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 694928

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: **\$25,000.00** Prosper Rating: **B** Listing Duration: **14 days**
 Minimum Amount to Fund: **\$25,000** Estimated loss*: **5.49%**
 Term: **36 months**

Lender yield: **14.99%** Borrower rate/APR: **15.99% / 19.65%** Monthly payment: **\$878.80**

Lender servicing fee: **1.00%** Effective Yield*: **14.17%**
 Estimated return*: **8.68%**

* 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: **Mar-1991** Debt/Income ratio: **25%**
 Credit score: **780-799 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**
 Now delinquent: **0** Current / open credit lines: **18 / 17** Length of status: **3y 4m**
 Amount delinquent: **\$0** Total credit lines: **29** Occupation: **Engineer - Mechanic...**
 Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$304,813** Stated income: **\$100,000+**
 Delinquencies in last 7y: **0** Bankcard utilization: **71%**
 Homeownership: **Yes**
 Screen name: **payout-master5** 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

HOME IMPROVEMENT

This loan will be used to rehab a single family 3 bedroom 2 bath investment property purchased in cash for \$225k. Rehab will be completed in 2 month.

I have 20 years of construction experience including building and rehabbing homes and I'm a registered engineer.

I plan to rent the property until the market improves and can sell for a profit.

Estimated monthly rent \$1.7K

My financial situation:

I am a good candidate for this loan because I have a steady income

Monthly net come: \$7,200

Monthly expenses:

Housing: \$1,950

Insurance: \$100

Car expenses: \$200

Utilities: \$140

Phone, cable, internet: \$110

Food, entertainment: \$1500

Clothing, household expenses: \$400

Credit cards and other loans: \$1200

Other expenses:\$50

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 694982

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

Amount: **\$10,000.00** Prosper Rating: **B** Listing Duration: **14 days**

Minimum Amount to Fund: **\$7,000** Estimated loss*: **4.99%**
Term: **60 months**

Lender yield: **17.47%** Borrower rate/APR: **18.47% / 20.88%** Monthly payment: **\$256.50**
Lender servicing fee: **1.00%** Effective Yield*: **16.59%**
Estimated return*: **11.60%**

* 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: **Aug-1989** Debt/Income ratio: **26%**
Credit score: **700-719 (Jan-2013)** Inquiries last 6m: **7** Employment status: **Employed**
Now delinquent: **0** Current / open credit lines: **19 / 17** Length of status: **16y 8m**
Amount delinquent: **\$0** Total credit lines: **42** Occupation: **Civil Service**
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$17,309** Stated income: **\$100,000+**
Delinquencies in last 7y: **0** Bankcard utilization: **56%**
Homeownership: **Yes**
Screen name: **bid-zone7** Borrower's state: **Alabama** 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: **\$19,000.00**
Principal balance: **\$13,515.78**
Total payments billed: **24**

Payment history

On-time: **22 (92%)**
< 31 days late: **2 (8%)**
31+ days late: **0 (0%)**

Credit score history

700-719 (Latest)
680-699 (Mar-2012)
640-659 (Apr-2011)

Description

DEBT CONSOLIDATION

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695132

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: **D** Listing Duration: **14 days**
Minimum Amount to Fund: **\$10,500** Estimated loss*: **9.25%**
Term: **36 months**

Lender yield: **20.99%** Borrower rate/APR: **21.99% / 25.78%** Monthly payment: **\$572.78**
Lender servicing fee: **1.00%** Effective Yield*: **19.37%**
Estimated return*: **10.12%**

* 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: **Oct-1997** Debt/Income ratio: **21%**
Credit score: **660-679 (Jan-2013)** Inquiries last 6m: **2** Employment status: **Employed**
Now delinquent: **1** Current / open credit lines: **5 / 3** Length of status: **11y 7m**
Amount delinquent: **\$45** Total credit lines: **26** Occupation: **Realtor**
Public records last 12m / 10y: **0 / 5** Revolving credit balance: **\$668** Stated income: **\$50,000-\$74,999**
Delinquencies in last 7y: **4** Bankcard utilization: **74%**
Homeownership: **No**
Screen name: **rwoodw02** Borrower's state: **Michigan** Borrower's group: **1st and BEST for Loans**

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: **\$1,000.00**
 Principal balance: **\$0.00**
 Total payments billed: **35**

Payment history

On-time: **28 (80%)**
 < 31 days late: **6 (17%)**
 31+ days late: **1 (3%)**

Credit score history

660-679 (Latest)
 720-739 (Jun-2012)
 520-539 (Jan-2008)
 520-539 (Nov-2007)

Description

BUSINESS

Purpose of loan:

This loan will be used to act as a safety net for expansion.

My financial situation:

I am a good candidate for this loan because I pay all my debts.

Monthly net income: \$ 6,700

Monthly expenses: \$ 4,500

Housing: \$931

Insurance: \$300

Car expenses: \$490

Utilities: \$300

Phone, cable, internet: \$280

Food, entertainment: \$ 200

Clothing, household expenses: \$200

Credit cards and other loans: \$ 0

Student Loans: \$ 100

Trade Organizations: \$ 200

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695508

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:	\$25,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$17,500	Estimated loss*:	3.24%		
Term:	36 months				

Lender yield:	10.53%	Borrower rate/APR:	11.53% / 14.35%	Monthly payment:	\$824.76
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Lender servicing fee:	1.00%	Effective Yield*:	10.15%
		Estimated return*:	6.91%

* 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:	Feb-2003	Debt/Income ratio:	23%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	0y 5m
Amount delinquent:	\$0	Total credit lines:	32	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$21,382	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	40%		
		Homeownership:	No		
Screen name:	attractive-penny0	Borrower's state:	NewJersey	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695526

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$15,000	Estimated loss*:	6.24%		
Term:	60 months				

Lender yield:	19.81%	Borrower rate/APR:	20.81% / 23.28%	Monthly payment:	\$404.20
Lender servicing fee:	1.00%	Effective Yield*:	18.63%		
		Estimated return*:	12.39%		

* 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):	6	First credit line:	Mar-1997	Debt/Income ratio:	29%
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 12	Length of status:	15y 1m
Amount delinquent:	\$0	Total credit lines:	29	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$16,176	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	34%		
		Homeownership:	Yes		
Screen name:	p2p-processor365	Borrower's state:	Pennsylvania	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

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

My financial situation:
I am a good candidate for this loan because... I pay all my bills on time, but I have too many different payments. I want to consolidate into one payment and know that in five years I can pay this debt off.

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695682

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*:	9.25%		
Term:	36 months				

Lender yield:	20.99%	Borrower rate/APR:	21.99% / 25.78%	Monthly payment:	\$152.74
Lender servicing fee:	1.00%	Effective Yield*:	19.37%		
		Estimated return*:	10.12%		

* 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:	Apr-1993	Debt/Income ratio:	44%
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Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	10y 0m
Amount delinquent:	\$0	Total credit lines:	17	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$743	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	1%		
		Homeownership:	Yes		

Screen name: **integrity-synapse036** 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

HOUSEHOLD EXPENSES

Purpose of loan: Household expenses

This loan will be used to... catch up with bills and fix some things around my house

My financial situation:

I am a good candidate for this loan because...I have been at my job for 10 years so I have employment stability and make all my payments on time.

Monthly net income: \$ 1800.00

Monthly expenses: \$1000.00

Housing: \$250.00

Insurance: \$130.00

Car expenses: 0

Utilities: \$200

Phone, cable, internet: \$120.00

Food, entertainment: \$150.00

Clothing, household expenses: \$100.00

Credit cards and other loans: \$50.00

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695776

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,200	Estimated loss*:	8.74%		
Term:	36 months				

Lender yield:	20.24%	Borrower rate/APR:	21.24% / 25.01%	Monthly payment:	\$226.79
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Lender servicing fee:	1.00%	Effective Yield*:	18.73%
		Estimated return*:	9.99%

* 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):	5	First credit line:	Mar-2007	Debt/Income ratio:	12%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 6	Length of status:	0y 4m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Retail Management
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,029	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	55%		
		Homeownership:	No		

Screen name: **top-inspired-benefit** 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

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay various credit cards that under normal circumstances never reach half of its credit limit yet due to recent moving expense and assisting my younger sibling with expenses related to his higher education i have found myself in an unfamiliar place of balancing a chaotic budget.

My financial situation:

I am a good candidate for this loan because I have been consistent and stable with employment. I take my credit VERY seriously which is why I need this loan in order to pay off my credit cards and I

am determined to get my life back on track.

Monthly net income: \$ 2200
Monthly expenses: \$
Housing: \$ 750
Insurance: \$ 0
Car expenses: \$0
Utilities: \$ 0
Phone, cable, internet: \$ 180
Food, entertainment: \$ 150
Clothing, household expenses: \$
Credit cards and other loans: \$ 500 (this is why I need the loan to consolidate)
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695830

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

Amount:	\$9,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,300	Estimated loss*:	4.24%		
Term:	12 months				

Lender yield:	9.33%	Borrower rate/APR:	10.33% / 16.03%	Monthly payment:	\$792.62
Lender servicing fee:	1.00%	Effective Yield*:	8.90%		
		Estimated return*:	4.66%		

* 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:	Dec-1989	Debt/Income ratio:	19%
Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 6	Length of status:	5y 1m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Analyst
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$13,794	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	49%		
		Homeownership:	Yes		
Screen name:	likeable-transparency473	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

DEBT CONSOLIDATION

Purpose of loan: Debt reduction
This loan will be used to payoff 2 credit cards

My financial situation:

I am a good candidate for this loan because I am usually very diligent about my finances. My husband and I separated 15 months ago and during the transition time, I increased the balance on two credit cards. Before we separated, my credit score across the 3 major agencies averaged 745. I can afford to pay all of my current bills, I track my credit score, receiving an updated credit report quarterly.

Monthly net income: \$4,432
Monthly expenses: \$
Housing: \$1,583.71
Car Insurance: \$75.00
Life Insurance: \$60.00
Car expenses: \$125 (gas only, no car loan)
Utilities: \$ 275 (Electric, Gas, Water)
Phone, cable, internet: \$ 286 (incl's cell phone)
Food, entertainment: \$ 300
Clothing, household expenses: \$ 150
Credit cards and other loans: \$600 (credit card only)
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695854

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

Amount:	\$10,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	5.74%		
Term:	36 months				

Lender yield:	15.39%	Borrower rate/APR:	16.39% / 20.05%	Monthly payment:	\$353.50
Lender servicing fee:	1.00%	Effective Yield*:	14.52%		
		Estimated return*:	8.78%		

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Aug-2003	Debt/Income ratio:	60%
Credit score:	720-739 (Dec-2012)	Inquiries last 6m:	11	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	9 / 8	Length of status:	3y 5m
Amount delinquent:	\$13,817	Total credit lines:	62	Occupation:	Teacher
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$360	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	9	Bankcard utilization:	13%		
		Homeownership:	No		

Screen name:	principal-assembler853	Borrower's state:	NorthCarolina	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 / 1
Principal borrowed:	\$7,500.00
Principal balance:	\$4,545.54
Total payments billed:	18

Payment history

On-time:	11 (61%)
< 31 days late:	7 (39%)
31+ days late:	0 (0%)

Credit score history

720-739 (Latest)
680-699 (Jun-2011)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off some student loan debt.

My financial situation:

I am a good candidate for this loan because I have a good job and credit score. This shows that I pay my bills on time.

Monthly net income: \$3385
 Monthly expenses: \$ 1200
 Housing: \$0
 Insurance: \$
 Car expenses: \$400
 Utilities: \$100
 Phone, cable, internet: \$100
 Food, entertainment: \$100
 Clothing, household expenses: \$100
 Credit cards and other loans: \$ 400
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 695880

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,500	Estimated loss*:	8.74%		
Term:	12 months				

Lender yield:	15.56%	Borrower rate/APR:	16.56% / 24.37%	Monthly payment:	\$1,364.94
Lender servicing fee:	1.00%	Effective Yield*:	14.38%		
		Estimated return*:	5.64%		

* 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-2010	Debt/Income ratio:	22%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 10	Length of status:	2y 9m
Amount delinquent:	\$0	Total credit lines:	11	Occupation:	Architect
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$3,645	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	36%		
		Homeownership:	No		

Screen name: **brightest-careful-interest** 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

BABY & ADOPTION LOANS

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696010

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$8,750	Estimated loss*:	6.24%		
Term:	36 months				

Lender yield:	16.34%	Borrower rate/APR:	17.34% / 21.03%	Monthly payment:	\$447.78
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Lender servicing fee:	1.00%	Effective Yield*:	15.36%
		Estimated return*:	9.12%

* 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-2006	Debt/Income ratio:	27%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	13 / 13	Length of status:	6y 8m
Amount delinquent:	\$0	Total credit lines:	21	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$15,587	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	44%		
		Homeownership:	Yes		

Screen name: **exciting-greenback882** 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

OTHER

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696034

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	12.75%		
Term:	36 months				

Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$163.56
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Lender servicing fee:	1.00%	Effective Yield*:	23.82%
		Estimated return*:	11.07%

* 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):	2	First credit line:	Jan-2001	Debt/Income ratio:	17%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	4y 6m
Amount delinquent:	\$0	Total credit lines:	13	Occupation:	Police Officer/Corr...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$3,558	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	5	Bankcard utilization:	93%		
		Homeownership:	Yes		
Screen name:	first-balance-saver	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: To change windows on home that was damaged during hurricane. (I already purchased the windows just have to pay contractor to install it.
This loan will be used to pay contractor to install windows.

My financial situation: I am a NYPD Police officer, (\$61000 last year) Last pay stub available.

I am a good candidate for this loan because I am a honest hard working guy who needs a loan.

Monthly net income: \$ 2700
Monthly expenses: \$400
Housing: \$900
Insurance: \$100
Car expenses: \$120
Utilities: \$140
Phone, cable, internet: \$100
Food, entertainment: \$
Clothing, household expenses: \$0
Credit cards and other loans: \$150
Other expenses: \$100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696238

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*:	15.75%		
Term:	36 months				

Lender yield:	30.34%	Borrower rate/APR:	31.34% / 35.36%	Monthly payment:	\$86.38
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Lender servicing fee:	1.00%	Effective Yield*:	27.60%
		Estimated return*:	11.85%

* 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:	Jan-1994	Debt/Income ratio:	>1000%
Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	3	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	11 / 10	Length of status:	16y 10m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,652	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	19%		
		Homeownership:	Yes		

Screen name:	first-lean-return	Borrower's state:	Georgia	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

LARGE PURCHASES

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696322

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	13.25%		
Term:	36 months				

Lender yield:	26.86%	Borrower rate/APR:	27.86% / 31.79%	Monthly payment:	\$82.58
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Lender servicing fee:	1.00%	Effective Yield*:	24.47%
		Estimated return*:	11.22%

* 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-1981	Debt/Income ratio:	37%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed

Now delinquent:	0	Current / open credit lines:	17 / 14	Length of status:	29y 6m
Amount delinquent:	\$0	Total credit lines:	38	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$36,451	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	94%		
		Homeownership:	Yes		
Screen name:	ace116	Borrower's state:	Pennsylvania	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

Consolidate

My financial situation: good

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

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 696382

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:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	13.25%		
Term:	36 months				

Lender yield:	26.86%	Borrower rate/APR:	27.86% / 31.79%	Monthly payment:	\$165.15
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Lender servicing fee:	1.00%	Effective Yield*:	24.47%
		Estimated return*:	11.22%

* 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:	Jul-2002	Debt/Income ratio:	43%
Credit score:	620-639 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	13 / 13	Length of status:	14y 2m
Amount delinquent:	\$0	Total credit lines:	32	Occupation:	Analyst
Public records last 12m / 10y:	1 / 1	Revolving credit balance:	\$18,692	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	85%		
		Homeownership:	No		
Screen name:	TARGIE474	Borrower's state:	NewYork	Borrower's group:	N/A

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

Prosper Activity

Loan history

Active / total loans:	1 / 3
Principal borrowed:	\$20,824.98
Principal balance:	\$4,897.48
Total payments billed:	79

Payment history

On-time:	77 (97%)
< 31 days late:	2 (3%)
31+ days late:	0 (0%)

Credit score history

620-639 (Latest)
640-659 (May-2011)
640-659 (Dec-2009)
660-679 (Aug-2008)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to... Pay off Macy's and Springleaf financial.

My financial situation:

I am a good candidate for this loan because... I try to make all of my payments on time by choosing automatic payments.

Monthly net income: \$2200

Monthly expenses: \$1800

Housing: \$150

Insurance: \$0

Car expenses: \$0

Utilities: \$100

Phone, cable, internet: \$250

Food, entertainment: \$50

Clothing, household expenses: \$50

Credit cards and other loans: \$1200

Other expenses: \$0

Information in the Description is not verified.
