

SECURITIES AND EXCHANGE COMMISSION

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FILER

**PROSPER MARKETPLACE INC**

CIK: **1416265** | IRS No.: **731733867** | State of Incorpor.: **DE** | Fiscal Year End: **1231**  
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SIC: **6199** Finance services

Mailing Address

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22ND FLOOR  
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Business Address

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415-593-5400*

**Prosper Marketplace, Inc.**  
**Borrower Payment Dependent Notes**

This Listing Report supplements the prospectus dated Jan 09, 2013 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 Jan 09, 2013 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 689703**

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:	<b>\$8,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>10.25%</b>		
Lender yield:	<b>22.46%</b>	Borrower rate/APR:	<b>23.46% / 27.29%</b>	Monthly payment:	<b>\$311.60</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.64%</b>		
		Estimated return*:	<b>10.39%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Apr-2006</b>	Debt/Income ratio:	<b>35%</b>
Credit score:	<b>720-739 (Dec-2012)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>8 / 5</b>	Length of status:	<b>3y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>14</b>	Occupation:	<b>Retail Management</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,416</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>33%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>ore-sensai2</b>	Borrower's state:	<b>Illinois</b>	Borrower's group:	<b>N/A</b>

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 an amount of debt owed to a few credit card companies incurred during my university studies. The total debt owed is \$4,000. The other half of the loan will be used for various purposes including a trip to California where I will research law school options.

My financial situation:

I am a good candidate for this loan because I recently graduated from Northeastern University and I am currently a manager at a bar and liquor store. I believe I could pay this loan off much faster than 3 years however I would rather give myself the flexibility to pay it off at my own pace.

Monthly net income: \$ 2000  
 Monthly expenses: \$150  
 Housing: \$0  
 Insurance: \$65  
 Car expenses: \$200  
 Utilities: \$0  
 Phone, cable, internet: \$0  
 Food, entertainment: \$200  
 Clothing, household expenses: \$100  
 Credit cards and other loans: \$450  
 Other expenses: \$ 0

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 694673**

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:	<b>\$10,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
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Term:	<b>60 months</b>	Estimated loss*:	<b>6.74%</b>		
Lender yield:	<b>20.53%</b>	Borrower rate/APR:	<b>21.53% / 24.02%</b>	Monthly payment:	<b>\$273.52</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>19.24%</b>		
		Estimated return*:	<b>12.50%</b>		

\* 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):	<b>5</b>	First credit line:	<b>Jul-1991</b>	Debt/Income ratio:	<b>39%</b>
Credit score:	<b>760-779 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>3y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>24</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$14,780</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>4</b>	Bankcard utilization:	<b>39%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>transparency-cologne0</b>	Borrower's state:	<b>Maryland</b>	Borrower's group:	<b>N/A</b>

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 694807

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:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>12.75%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>28.62%</b>	Borrower rate/APR:	<b>29.62% / 32.32%</b>	Monthly payment:	<b>\$128.48</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>26.10%</b>		
		Estimated return*:	<b>13.35%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Aug-1994</b>	Debt/Income ratio:	<b>12%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>7 / 8</b>	Length of status:	<b>5y 3m</b>
Amount delinquent:	<b>\$45</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Sales - Commission</b>

Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$102,497</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>98%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>important-p2p8</b>	Borrower's state:	<b>Louisiana</b>	Borrower's group:	<b>N/A</b>

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 694981**

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:	<b>\$12,000.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>3.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>11.49%</b>	Borrower rate/APR:	<b>12.49% / 15.32%</b>	Monthly payment:	<b>\$401.39</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>11.02%</b>		
		Estimated return*:	<b>7.28%</b>		

\* 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):	<b>7</b>	First credit line:	<b>Oct-1983</b>	Debt/Income ratio:	<b>25%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>4</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>5</b>	Current / open credit lines:	<b>10 / 9</b>	Length of status:	<b>14y 5m</b>
Amount delinquent:	<b>\$850</b>	Total credit lines:	<b>36</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$8,026</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>100%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>bezebe</b>	Borrower's state:	<b>Maryland</b>	Borrower's group:	<b>N/A</b>

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:	<b>1 / 2</b>
Principal borrowed:	<b>\$21,001.00</b>
Principal balance:	<b>\$12,700.31</b>
Total payments billed:	<b>23</b>

**Payment history**

On-time:	<b>22 ( 96% )</b>
< 31 days late:	<b>1 ( 4% )</b>
31+ days late:	<b>0 ( 0% )</b>

**Credit score history**

700-719 (Latest)  
720-739 (Nov-2011)  
760-779 (Jul-2009)  
780-799 (Jan-2008)

**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 am consistent with paying my bills. Any issues with non-payment is because I am disputing the issue and they have gone ahead of me and reported it.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 695657**

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:	<b>\$7,500.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>9.25%</b>		

Term: **36 months**

Lender yield:	<b>20.99%</b>	Borrower rate/APR:	<b>21.99% / 25.78%</b>	Monthly payment:	<b>\$286.39</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>19.37%</b>		
		Estimated return*:	<b>10.12%</b>		

\* 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):	<b>6</b>	First credit line:	<b>Jul-2005</b>	Debt/Income ratio:	<b>17%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 5</b>	Length of status:	<b>8y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>14</b>	Occupation:	<b>Medical Technician</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$2,611</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>70%</b>		
		Homeownership:	<b>No</b>		

Screen name:	<b>deal-cypress8</b>	Borrower's state:	<b>Michigan</b>	Borrower's group:	<b>N/A</b>
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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

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 695765

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:	<b>\$7,280.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>3.24%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>13.21%</b>	Borrower rate/APR:	<b>14.21% / 16.52%</b>	Monthly payment:	<b>\$170.19</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.74%</b>		
		Estimated return*:	<b>9.50%</b>		

\* 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):	<b>8</b>	First credit line:	<b>Aug-1998</b>	Debt/Income ratio:	<b>21%</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>17 / 15</b>	Length of status:	<b>9y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>31</b>	Occupation:	<b>Police Officer/Corr...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$13,367</b>	Stated income:	<b>\$75,000-\$99,999</b>

Delinquencies in last 7y: **0** Bankcard utilization: **31%**  
Homeownership: **Yes**

Screen name: **wampum-raker** Borrower's state: **Illinois** Borrower's group: **N/A**

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

#### Prosper Activity

##### Loan history

Active / total loans: **0 / 1**  
Principal borrowed: **\$4,133.00**  
Principal balance: **\$0.00**  
Total payments billed: **29**

##### Payment history

On-time: **7 ( 24% )**  
< 31 days late: **21 ( 72% )**  
31+ days late: **1 ( 3% )**

##### Credit score history

780-799 (Latest)  
760-779 (Jul-2010)

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off a high interest credit.

My financial situation:

I am a good candidate for this loan because I have good credit and stable income. I am also a returning Prosper customer where I have decent history and was able to pay my loan off early.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 695791

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**  
Estimated loss\*: **8.24%**  
Term: **60 months**

Lender yield: **22.59%** Borrower rate/APR: **23.59% / 26.13%** Monthly payment: **\$427.96**

Lender servicing fee: **1.00%** Effective Yield\*: **20.97%**  
Estimated return\*: **12.73%**

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

#### Borrower's Credit Profile

Prosper score (1-10): **5** First credit line: **Apr-1998** Debt/Income ratio: **43%**  
Credit score: **680-699 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
Now delinquent: **0** Current / open credit lines: **8 / 7** Length of status: **13y 9m**  
Amount delinquent: **\$0** Total credit lines: **32** Occupation: **Other**  
Public records last 12m / 10y: **0 / 1** Revolving credit balance: **\$8,252** Stated income: **\$25,000-\$49,999**  
Delinquencies in last 7y: **0** Bankcard utilization: **90%**  
Homeownership: **Yes**

Screen name: **community-pillow3** Borrower's state: **Ohio** Borrower's group: **N/A**

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

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...payoff credit cards and money owed to people

My financial situation:

I am a good candidate for this loan because...I don't pay my bills late. I have been in the same job for 13plus years. I did have a bankruptcy in 2006 because of a nasty divorce but that will be discharged this year.

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 695795

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:	<b>\$7,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>11.75%</b>		

Lender yield:	<b>24.66%</b>	Borrower rate/APR:	<b>25.66% / 29.54%</b>	Monthly payment:	<b>\$280.77</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>22.54%</b>
		Estimated return*:	<b>10.79%</b>

\* 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):	<b>3</b>	First credit line:	<b>Sep-1986</b>	Debt/Income ratio:	<b>26%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>4 / 4</b>	Length of status:	<b>15y 4m</b>
Amount delinquent:	<b>\$88</b>	Total credit lines:	<b>20</b>	Occupation:	<b>Food Service</b>
Public records last 12m / 10y:	<b>0 / 4</b>	Revolving credit balance:	<b>\$12,552</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>61%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>jubilant-dinero259</b>	Borrower's state:	<b>NewYork</b>	Borrower's group:	<b>N/A</b>

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:	<b>1 / 1</b>
Principal borrowed:	<b>\$6,601.77</b>
Principal balance:	<b>\$4,746.67</b>
Total payments billed:	<b>14</b>

#### Payment history

On-time:	<b>14 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

#### Credit score history

640-659 (Latest)
680-699 (Oct-2011)

### Description

#### TAXES

Purpose of loan: pay the IRS  
This loan will be used to...

My financial situation:  
I am a good candidate for this loan because...I always pay my debts and take pride in doing the right thing.

Monthly net income: \$4800  
Monthly expenses: \$  
Housing: \$1050  
Insurance: \$200  
Car expenses: \$50  
Utilities: \$125  
Phone, cable, internet: \$220  
Food, entertainment: \$300  
Clothing, household expenses: \$  
Credit cards and other loans: \$  
Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 696127

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:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Term:	<b>12 months</b>	Estimated loss*:	<b>12.25%</b>		

Lender yield:	<b>20.27%</b>	Borrower rate/APR:	<b>21.27% / 29.17%</b>	Monthly payment:	<b>\$372.97</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.49%</b>		
		Estimated return*:	<b>6.24%</b>		

\* 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):	<b>4</b>	First credit line:	<b>Jun-1973</b>	Debt/Income ratio:	<b>11%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>10 / 10</b>	Length of status:	<b>10y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>64</b>	Occupation:	<b>Civil Service</b>
Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$11,490</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>28</b>	Bankcard utilization:	<b>73%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>brilliant-moola6</b>	Borrower's state:	<b>DistrictOfColumbia</b>	Borrower's group:	<b>N/A</b>

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 696129

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:	<b>\$10,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>11.75%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>24.66%</b>	Borrower rate/APR:	<b>25.66% / 29.54%</b>	Monthly payment:	<b>\$401.10</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>22.54%</b>		
		Estimated return*:	<b>10.79%</b>		

\* 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):	<b>6</b>	First credit line:	<b>Mar-2000</b>	Debt/Income ratio:	<b>30%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>10 / 10</b>	Length of status:	<b>42y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$11,159</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>89%</b>		



Homeownership: **No**

Screen name: **pound-sequoia2** Borrower's state: **Oregon** Borrower's group: **N/A**

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

**Description**

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...  
consolidate and close creditcards.

My financial situation:

I am a good candidate for this loan because...I have a stable income base from disability, from which I easily cover my monthly payments. However, by paying off these creditcards I will reduce my indebt ratio, monthly payments and save quite a large amount in interest.

Monthly net income: \$5,100.00

Monthly expenses: \$

Housing: \$1200.00

Insurance: \$300.00

Car expenses: \$542.23

Utilities: \$168.67

Phone, cable, internet: \$337.99

Food, entertainment: \$300.00

Clothing, household expenses: \$100.00

Credit cards and other loans: \$1300.00

Other expenses: \$200.00

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 696195**

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**  
Estimated loss\*: **10.75%**

Term: **60 months**

Lender yield: **25.92%** Borrower rate/APR: **26.92% / 29.55%** Monthly payment: **\$121.95**

Lender servicing fee: **1.00%** Effective Yield\*: **23.78%**  
Estimated return\*: **13.03%**

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

**Borrower's Credit Profile**

Prosper score (1-10): **6** First credit line: **Apr-1994** Debt/Income ratio: **46%**  
Credit score: **720-739 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
Now delinquent: **0** Current / open credit lines: **14 / 13** Length of status: **0y 7m**  
Amount delinquent: **\$0** Total credit lines: **26** Occupation: **Social Worker**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$14,366** Stated income: **\$50,000-\$74,999**  
Delinquencies in last 7y: **3** Bankcard utilization: **81%**  
Homeownership: **Yes**

Screen name: **wealth-enforcer90** 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**

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 696217

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:	<b>\$11,500.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Term:	<b>60 months</b>	Estimated loss*:	<b>5.74%</b>		
Lender yield:	<b>18.82%</b>	Borrower rate/APR:	<b>19.82% / 22.26%</b>	Monthly payment:	<b>\$303.53</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>17.77%</b>		
		Estimated return*:	<b>12.03%</b>		

\* 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):	<b>6</b>	First credit line:	<b>Aug-2006</b>	Debt/Income ratio:	<b>23%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>8 / 7</b>	Length of status:	<b>0y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>24</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$2,312</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>33%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>courageous-money810</b>	Borrower's state:	<b>Oklahoma</b>	Borrower's group:	<b>N/A</b>

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 debt for myself and my fianc?. We would like to consolidate our finances so we may work towards purchasing our own home.

My financial situation:

I am a good candidate for this loan because...I have no late payments on my credit history. I am simply trying to consolidate my debt.

Monthly net income: \$2100

Housing: \$300

Insurance: \$90

Car expenses: \$50 \*gas\*

Utilities: \$0

Phone, cable, internet: \$80

Food, entertainment: \$200

All other bills would be consolidated into this loan.

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 696421

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:	<b>\$3,500.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>10.25%</b>		
Lender yield:	<b>22.46%</b>	Borrower rate/APR:	<b>23.46% / 27.29%</b>	Monthly payment:	<b>\$136.32</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.64%</b>		
		Estimated return*:	<b>10.39%</b>		

\* 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):	<b>4</b>	First credit line:	<b>Mar-2003</b>	Debt/Income ratio:	<b>14%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>2</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>12y 3m</b>
Amount delinquent:	<b>\$2,432</b>	Total credit lines:	<b>11</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$5,416</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>1</b>	Bankcard utilization:	<b>63%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>return-accomplishment2</b>	Borrower's state:	<b>California</b>	Borrower's group:	<b>N/A</b>

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

NEW SMILE

Purpose of loan:

This loan will be used to...cover major dental work not covered by company insurance

My financial situation:

I am a good candidate for this loan because...I will pay off this loan.

Monthly net income: \$4259

Monthly expenses: \$

Housing: \$1375 includes w,s,g

Insurance: \$118.

Car expenses: \$125-200 per month depends on the price of gas

Utilities: \$0

Phone, cable, internet: \$20

Food, entertainment: \$60- 75 per week

Clothing, household expenses: \$

Credit cards and other loans: \$235

Other expenses: \$84 student loan

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 696507

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:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>13.25%</b>		
Term:	<b>36 months</b>				

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

\* 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):	<b>3</b>	First credit line:	<b>Jan-1999</b>	Debt/Income ratio:	<b>6%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>6 / 4</b>	Length of status:	<b>0y 4m</b>
Amount delinquent:	<b>\$78</b>	Total credit lines:	<b>15</b>	Occupation:	<b>Truck Driver</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$907</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>4</b>	Bankcard utilization:	<b>16%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>suave-durability6</b>	Borrower's state:	<b>Mississippi</b>	Borrower's group:	<b>N/A</b>

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

#### Description

HOME IMPROVEMENT

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

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 696615

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:	<b>\$2,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>9.75%</b>		

Lender yield:	<b>21.72%</b>	Borrower rate/APR:	<b>22.72% / 26.53%</b>	Monthly payment:	<b>\$77.13</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.00%</b>		
		Estimated return*:	<b>10.25%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Jan-2005</b>	Debt/Income ratio:	<b>9%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>6 / 6</b>	Length of status:	<b>0y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>17</b>	Occupation:	<b>Engineer - Mechanic...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$9,648</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>95%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>luminous-funds3</b>	Borrower's state:	<b>Wisconsin</b>	Borrower's group:	<b>N/A</b>

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 696655

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:	<b>\$4,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>9.25%</b>		

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

\* 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):	<b>4</b>	First credit line:	<b>Sep-2002</b>	Debt/Income ratio:	<b>3%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>1 / 1</b>	Length of status:	<b>5y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>4</b>	Occupation:	<b>Military Officer</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$0</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>1</b>	Bankcard utilization:	<b>0%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>precious-currency2</b>	Borrower's state:	<b>WestVirginia</b>	Borrower's group:	<b>N/A</b>

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 696709**

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:	<b>\$3,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>12.75%</b>		

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

\* 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):	<b>2</b>	First credit line:	<b>Dec-2002</b>	Debt/Income ratio:	<b>38%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>

Now delinquent:	<b>0</b>	Current / open credit lines:	<b>13 / 13</b>	Length of status:	<b>0y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>21</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$19,868</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>58%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>bonafide-principal05</b>	Borrower's state:	<b>California</b>	Borrower's group:	<b>N/A</b>

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 696727

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:	<b>\$25,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>4.99%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>14.09%</b>	Borrower rate/APR:	<b>15.09% / 18.73%</b>	Monthly payment:	<b>\$867.74</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>13.37%</b>
		Estimated return*:	<b>8.38%</b>

\* 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):	<b>7</b>	First credit line:	<b>Mar-1979</b>	Debt/Income ratio:	<b>14%</b>
Credit score:	<b>760-779 (Jan-2013)</b>	Inquiries last 6m:	<b>5</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>13 / 12</b>	Length of status:	<b>26y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>37</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$31,062</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>33%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>studious-vigilance753375</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>
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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

DEBT CONSOLIDATION

Purpose of loan: consolidate debt  
This loan will be used to... pay off credit cards

My financial situation:  
I am a good candidate for this loan because... I have been employees with the same company for 26+ years

Monthly net income: \$5600.00  
 Monthly expenses: \$  
 Housing: \$1700.00  
 Insurance: \$  
 Car expenses: \$  
 Utilities: \$500  
 Phone, cable, internet: \$300  
 Food, entertainment: \$400  
 Clothing, household expenses: \$  
 Credit cards and other loans: \$20,000  
 Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 696883

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:	<b>\$7,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>6.24%</b>		

Lender yield:	<b>16.34%</b>	Borrower rate/APR:	<b>17.34% / 21.03%</b>	Monthly payment:	<b>\$250.76</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>15.36%</b>	Estimated return*:	<b>9.12%</b>

\* 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):	<b>4</b>	First credit line:	<b>Mar-1992</b>	Debt/Income ratio:	<b>10%</b>
Credit score:	<b>760-779 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>3</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>1y 11m</b>
Amount delinquent:	<b>\$26,623</b>	Total credit lines:	<b>38</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$378</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>39</b>	Bankcard utilization:	<b>12%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>affluence-horse1</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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

### Description

HOME IMPROVEMENT

Purpose of loan:  
 This loan will be used to...complete home improvements and updates.

My financial situation:  
 I am a good candidate for this loan because...my debt-to-income ratio is very low making my ability to repay the loan very strong. The negative hits on my credit was due to inherited bad debt from my ex-spouse. This debt is settled and paid but the negative impact still shows on my credit report.

Monthly net income: \$5800.00  
 Monthly expenses: \$200.00  
 Housing: \$1550.00  
 Insurance: \$89.00  
 Car expenses: \$0.00  
 Utilities: \$270.00  
 Phone, cable, internet: \$171.00  
 Food, entertainment: \$800.00  
 Clothing, household expenses: \$100.00  
 Credit cards and other loans: \$0.00  
 Other expenses: \$0.00

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 696931

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:	<b>\$5,700.00</b>	Prosper Rating:	<b>AA</b>	Listing Duration:	<b>14 days</b>
Term:	<b>60 months</b>	Estimated loss*:	<b>1.74%</b>		

Lender yield:	<b>9.76%</b>	Borrower rate/APR:	<b>10.76% / 12.99%</b>	Monthly payment:	<b>\$123.25</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>9.56%</b>		
		Estimated return*:	<b>7.82%</b>		

\* 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):	<b>10</b>	First credit line:	<b>Feb-1985</b>	Debt/Income ratio:	<b>18%</b>
Credit score:	<b>800-819 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>8 / 7</b>	Length of status:	<b>3y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>29</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,256</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>6</b>	Bankcard utilization:	<b>13%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>profitable-pound7</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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:	<b>1 / 2</b>
Principal borrowed:	<b>\$22,100.00</b>
Principal balance:	<b>\$14,387.95</b>
Total payments billed:	<b>12</b>

##### Payment history

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

##### Credit score history

800-819 (Latest)
780-799 (Jun-2012)
720-739 (Nov-2011)
780-799 (Jul-2010)

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...combine the last of my credit card debt.

My financial situation:

I am a good candidate for this loan because...my credit score is excellent and all Debts are being paid on time

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 696967

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:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Term:	<b>60 months</b>	Estimated loss*:	<b>11.25%</b>		

Lender yield:	<b>26.59%</b>	Borrower rate/APR:	<b>27.59% / 30.23%</b>	Monthly payment:	<b>\$463.33</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>24.35%</b>		
		Estimated return*:	<b>13.10%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Jul-2002</b>	Debt/Income ratio:	<b>33%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>7 / 7</b>	Length of status:	<b>10y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>26</b>	Occupation:	<b>Clerical</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$6,984</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>63%</b>		
		Homeownership:	<b>No</b>		



Screen name: **yield-zebra445** Borrower's state: **Arkansas** 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 payoff my current debit and able to take a chance at starting my own business

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 692014**

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**  
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): **4** First credit line: **Jan-1973** Debt/Income ratio: **Not calculated**  
Credit score: **820-839 (Dec-2012)** Inquiries last 6m: **1** Employment status: **Not employed**  
Now delinquent: **0** Current / open credit lines: **6 / 6** Length of status: **42y 4m**  
Amount delinquent: **\$0** Total credit lines: **17** Stated income: **Not employed**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$13,916**  
Delinquencies in last 7y: **0** Bankcard utilization: **16%**  
Homeownership: **No**

Screen name: **first-benevolent-liberty** Borrower's state: **California** Borrower's group: **N/A**

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

**Description**

VACATION

Purpose of loan: I need this loan for me and my wife to go on our 50 Year Anniversary to Europe before our time together on earth is gone.

This loan will be used to help pay for the tickets for the flight

My financial situation:

I am a good candidate for this loan because I have near perfect credit for many years now and I have no late payments in my history. I have a credit card with me which I will be using on our vacation, but this loan would help me at least pay for the flights so I wont have to use my credit cards for the whole vacation trip.

Monthly net income: \$ 5000  
Monthly expenses: \$1200  
Housing: \$300  
Insurance: \$128  
Car expenses: \$0  
Utilities: \$78  
Phone, cable, internet: \$100  
Food, entertainment: \$240  
Clothing, household expenses: \$60  
Credit cards and other loans: \$0  
Other expenses: \$300

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 692888**

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**  
Estimated loss\*: **10.75%**  
Term: **36 months**

Lender yield:	<b>23.19%</b>	Borrower rate/APR:	<b>24.19% / 28.03%</b>	Monthly payment:	<b>\$78.67</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.26%</b>		
		Estimated return*:	<b>10.51%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Sep-1989</b>	Debt/Income ratio:	<b>Self-employed (DTI Not Calculated)</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Self-employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>18 / 11</b>	Length of status:	<b>7y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>36</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$18,274</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>57%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>money-bluebird6</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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 consolidation.

This loan will be used to: Pay down credit card debt as well as repairs to my car, which I need for school and work.

##### My financial situation:

I am a good candidate for this loan because: I am working as well as in school full-time, pursuing a new career path. I have credit card debts from paying for tuition/books/educational materials as well as repairs to my car (starter) which I need for work and school. I am responsible with my monthly funds, do not go out or spend money on frivolous items. Car repairs, paying for school tuition/books, price of gas, etc., have made it necessary for me to pursue a short-term loan to get my 2013 off on a positive note. Thank you.

Monthly net income: \$ 1650

Monthly expenses: \$ 950

Housing: \$ 0

Insurance: \$ 450

Car expenses: \$ 250

Utilities: \$ 0

Phone, cable, internet: \$ 0

Food, entertainment: \$ 0

Clothing, household expenses: \$ 0

Credit cards and other loans: \$ 4,000

Other expenses: \$ 0

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 695238

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:	<b>\$12,500.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>11.75%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>24.66%</b>	Borrower rate/APR:	<b>25.66% / 29.54%</b>	Monthly payment:	<b>\$501.37</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>22.54%</b>		
		Estimated return*:	<b>10.79%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Nov-1996</b>	Debt/Income ratio:	<b>10%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>1y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Engineer - Mechanic...</b>

Public records last 12m / 10y: **0/ 1**      Revolving credit balance: **\$6,333**      Stated income: **\$100,000+**  
 Delinquencies in last 7y: **31**      Bankcard utilization: **61%**  
    Homeownership: **No**

Screen name: **yield-adventurer3**      Borrower's state: **Kansas**      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 OWNERSHIP AGREEMENT**

**Purpose of loan:**

This loan will be used to be acquire shares within an organization I work for to gain percent ownership. There are approximately 25 employees out of 138 that are forming an LLC to acquire percent ownership of GENESYS corp here in the KCMO area. This requires an initial minimum investment of \$15,000.00 and need \$12,500.00 to help meet this. The company is valued at \$19 million and we as potential shareholders are looking to invest into the company as a long-term investment with options to gain more shares in the future and continue to work at lowering overhead costs and raising net profit.

**My financial situation:**

I am a good candidate for this loan because over the years I have worked diligently in correcting poor choices by paying off bad debt and increasing my credit score. I also have invested in myself by furthering my education and constantly move up in my professional career and increase my personal income.

Monthly net income: \$6333.33  
 Monthly expenses: \$  
 Housing: \$1000  
 Insurance: \$95  
 Car expenses: \$  
 Utilities: \$300  
 Phone, cable, internet: \$120  
 Food, entertainment: \$800  
 Clothing, household expenses: \$500  
 Credit cards and other loans: \$1000  
 Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 695558**

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**  
    Estimated loss\*: **10.25%**  
 Term: **60 months**

Lender yield: **25.24%**      Borrower rate/APR: **26.24% / 28.85%**      Monthly payment: **\$240.66**

Lender servicing fee: **1.00%**      Effective Yield\*: **23.20%**  
    Estimated return\*: **12.95%**

\* 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: **Dec-1976**      Debt/Income ratio: **15%**  
 Credit score: **680-699 (Jan-2013)**      Inquiries last 6m: **0**      Employment status: **Other**  
 Now delinquent: **0**      Current / open credit lines: **8 / 7**      Length of status: **2y 8m**  
 Amount delinquent: **\$0**      Total credit lines: **17**      Occupation: **Other**  
 Public records last 12m / 10y: **0/ 0**      Revolving credit balance: **\$5,678**      Stated income: **\$50,000-\$74,999**  
 Delinquencies in last 7y: **0**      Bankcard utilization: **87%**  
    Homeownership: **No**

Screen name: **safe-velocity212**      Borrower's state: **Louisiana**      Borrower's group: **N/A**

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

**Description**

**OTHER**

**Purpose of loan:**

This loan will be used to... Purchase shed, refrigerator, repair on vehicle, consolidate 2 medical bills.

**My financial situation:**

I am a good candidate for this loan because... I'm retired and I am looking to strengthen my credit scores and replace and repairs some items. I wanted to do it in one loan instead of using a credit card or withdrawing from savings, etc. I appreciate your consideration for this loan. Thank you.

Monthly net income: \$4800.00  
 Monthly expenses: \$2040.00  
 Housing: \$640.00  
 Insurance: \$250.00  
 Car expenses: \$150.00  
 Utilities: \$150.00  
 Phone, cable, internet: \$200.00  
 Food, entertainment: \$250.00  
 Clothing, household expenses: \$100.00  
 Credit cards and other loans: \$200.00  
 Other expenses: \$100.00

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 695576

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:	<b>\$6,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>6.74%</b>		

Lender yield:	<b>17.24%</b>	Borrower rate/APR:	<b>18.24% / 21.95%</b>	Monthly payment:	<b>\$217.64</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>16.15%</b>		
		Estimated return*:	<b>9.41%</b>		

\* 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):	<b>5</b>	First credit line:	<b>Jul-2005</b>	Debt/Income ratio:	<b>22%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>19 / 16</b>	Length of status:	<b>0y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>37</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$5,234</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>65%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>top-trustworthy-wampum</b>	Borrower's state:	<b>Missouri</b>	Borrower's group:	<b>N/A</b>

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:	<b>0 / 1</b>
Principal borrowed:	<b>\$7,500.00</b>
Principal balance:	<b>\$0.00</b>
Total payments billed:	<b>6</b>

#### Payment history

On-time:	<b>6 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

#### Credit score history

680-699 (Latest)
680-699 (May-2011)

### Description

HOUSEHOLD EXPENSES - SELLING HOME

Purpose of loan: My husband and I are selling our house to better position ourselves in the economy by having less debt. We need a little extra to help cover closing costs during the sale of our home.

My financial situation:

I am a good candidate for this loan because I always pay my bills on time and have borrowed and paid off a Prosper loan in the past.

I really appreciate your assistance!

Monthly net income: \$7690.31

Monthly expenses: \$4395.89 (after house closes --- \$3740)

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 695582

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:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
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Term:	<b>60 months</b>	Estimated loss*:	<b>10.75%</b>		
Lender yield:	<b>25.92%</b>	Borrower rate/APR:	<b>26.92% / 29.55%</b>	Monthly payment:	<b>\$457.31</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>23.78%</b>		
		Estimated return*:	<b>13.03%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Dec-2000</b>	Debt/Income ratio:	<b>17%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>5y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>10</b>	Occupation:	<b>Analyst</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$381</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>19%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>return-architect961</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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 spouses debt

My financial situation:

I am a good candidate for this loan because debt to income

Monthly net income: \$2000

Monthly expenses: \$150

Housing: \$350

Insurance: \$0

Car expenses: \$0

Utilities: \$0 spouse

Phone, cable, internet: \$45

Food, entertainment: \$50

Clothing, household expenses: \$

Credit cards and other loans: \$25

Other expenses: \$0

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 695714

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:	<b>\$10,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>11.75%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>27.27%</b>	Borrower rate/APR:	<b>28.27% / 30.93%</b>	Monthly payment:	<b>\$312.99</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>24.93%</b>		
		Estimated return*:	<b>13.18%</b>		

\* 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):	<b>2</b>	First credit line:	<b>Jun-1980</b>	Debt/Income ratio:	<b>9%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>4</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>6</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>20y 6m</b>
Amount delinquent:	<b>\$41,361</b>	Total credit lines:	<b>48</b>	Occupation:	<b>Fireman</b>

Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$124	Stated income:	\$100,000+
Delinquencies in last 7y:	50	Bankcard utilization:	24%		
		Homeownership:	Yes		

Screen name:	dedicated-rupee190	Borrower's state:	Massachusetts	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

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: \$4620.00  
 Monthly expenses: \$  
 Housing: \$1810.00  
 Insurance: \$INCLUDED IN HOUSEING  
 Car expenses: \$230.00Utilities: \$250.00Phone, cable, internet: \$  
 Food, entertainment: \$130.00  
 Clothing, household expenses: \$  
 Credit cards and other loans: \$160.00  
 Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 695720

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:	A	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	3.74%		

Lender yield:	11.49%	Borrower rate/APR:	12.49% / 15.32%	Monthly payment:	\$133.80
Lender servicing fee:	1.00%	Effective Yield*:	11.02%		
		Estimated return*:	7.28%		

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

#### Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Jun-2003	Debt/Income ratio:	36%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	21 / 20	Length of status:	0y 5m
Amount delinquent:	\$0	Total credit lines:	42	Occupation:	Clerical
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$25,409	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	90%		
		Homeownership:	Yes		
Screen name:	duff1875	Borrower's state:	Florida	Borrower's group:	N/A

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

#### Prosper Activity

##### Loan history

Active / total loans:	0 / 1
Principal borrowed:	\$9,500.00
Principal balance:	\$0.00
Total payments billed:	35

##### Payment history

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

##### Credit score history

680-699 (Latest)
700-719 (Oct-2008)
740-759 (Nov-2007)

#### Description

DEBT CONSOLIDATION

Purpose of loan: To Refinance a Personal Loan with a High Interest Rate  
 This loan will be used to refinance a personal loan with a high interest rate. In 2008, during the financial crisis, I made a rash decision and took out a \$5,000 loan with a 30% interest rate to make ends

meet. It has been a big thorn in my side ever since. Currently, I am trying to reduce my large debt load. I have made great progress over the past 5 years, but this is one loan that is a big pain to me and will not be going away any time soon at this rate. The current remaining balance is \$4,000.00 with a monthly payment of \$107.00 per month. I pay a little extra each month or the principal on this thing would never go down. This loan is a big mistake from my early days, just trying to rectify past decisions.

My financial situation: I am currently employed at Deutsche Bank Securities Inc. as a Senior Operations Analyst. My debt to income ratio is definitely high but I make enough money to pay all bills, and I am never late on payments. I have repaid a \$9,500 Prosper loan from years back with no problem.

I am a good candidate for this loan because and I am never late on repaying obligations. I have repaid a \$9,500 Prosper loan from years back with no problem. Additionally, I have been paying \$120 on this high interest personal loan for the past 5 years with no exceptions.....it's just not going any where with the high rate.

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 695732

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:	<b>\$18,800.00</b>	Prosper Rating:	<b>AA</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>1.99%</b>		

Lender yield:	<b>7.64%</b>	Borrower rate/APR:	<b>8.64% / 9.99%</b>	Monthly payment:	<b>\$594.69</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>7.46%</b>
		Estimated return*:	<b>5.47%</b>

\* 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):	<b>10</b>	First credit line:	<b>Dec-2000</b>	Debt/Income ratio:	<b>21%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>12 / 11</b>	Length of status:	<b>5y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>28</b>	Occupation:	<b>Computer Programmer</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$18,638</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>30%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>exchange-thriller</b>	Borrower's state:	<b>Pennsylvania</b>	Borrower's group:	<b>N/A</b>

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:	<b>0 / 1</b>
Principal borrowed:	<b>\$15,000.00</b>
Principal balance:	<b>\$0.00</b>
Total payments billed:	<b>18</b>

##### Payment history

On-time:	<b>18 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

740-759 (Latest)
720-739 (Sep-2010)

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate a prosper loan that my wife already has and also do some minor work on our home.

My financial situation:

I am a good candidate for this loan because I have a solid credit rating and a stable job.

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 695738

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:	<b>\$2,500.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Term:	<b>12 months</b>	Estimated loss*:	<b>12.25%</b>		

Lender yield:	<b>20.27%</b>	Borrower rate/APR:	<b>21.27% / 29.17%</b>	Monthly payment:	<b>\$233.11</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.49%</b>
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Estimated return\*: **6.24%**

\* 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):	<b>2</b>	First credit line:	<b>Jan-1983</b>	Debt/Income ratio:	<b>20%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>1 / 1</b>	Length of status:	<b>15y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>12</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$181</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>7</b>	Bankcard utilization:	<b>36%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>formula283</b>	Borrower's state:	<b>NewJersey</b>	Borrower's group:	<b>N/A</b>

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-TRANSMISSION FOR CAR

Purpose of loan:

This loan will be used to...fix car transmission. My oldest son has Cerebral Palsy and we live in a rural area with no public transportation. This is my only means of getting his wheelchair around for Doctor or Dentist or just shopping and with the transmission broken we can't go.

My financial situation:

I am a good candidate for this loan because...I have the money for a monthly payment, I just do not have the big amount of money to pay all at once to get the transmission fixed and all of the garages around here that do this work want to be paid in full. I have a garage who will do the work for \$3,200.00 and with help from my family I can manage the extra \$700.00 so if I could please borrow the remaining \$2,500.00 I can get the car fixed.. Thank You

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 695936

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:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>10.25%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>25.24%</b>	Borrower rate/APR:	<b>26.24% / 28.85%</b>	Monthly payment:	<b>\$451.24</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>23.20%</b>		
		Estimated return*:	<b>12.95%</b>		

\* 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):	<b>5</b>	First credit line:	<b>Nov-1990</b>	Debt/Income ratio:	<b>29%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>9y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>31</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$9,486</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>22</b>	Bankcard utilization:	<b>92%</b>		
		Homeownership:	<b>Yes</b>		



Screen name: **kind-rapid-bid** Borrower's state: **Wyoming** 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 credit cards and other loans for the purpose of debt consolidation.

**My financial situation:**

I am a good candidate for this loan because i have the ability to make this payment and would be able to be out of debt faster.

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 695942**

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: **C** Listing Duration: **14 days**  
Estimated loss\*: **8.74%**  
Term: **36 months**

Lender yield: **20.24%** Borrower rate/APR: **21.24% / 25.01%** Monthly payment: **\$188.99**

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):	<b>5</b>	First credit line:	<b>Feb-1997</b>	Debt/Income ratio:	<b>32%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>12 / 12</b>	Length of status:	<b>8y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>34</b>	Occupation:	<b>Engineer - Mechanic...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$37,757</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>86%</b>		
		Homeownership:	<b>No</b>		

Screen name: **established-social162** Borrower's state: **Washington** Borrower's group: **N/A**

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

**Description**

**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 695970

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:	<b>\$15,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>7.74%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>21.95%</b>	Borrower rate/APR:	<b>22.95% / 25.47%</b>	Monthly payment:	<b>\$422.43</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.44%</b>		
		Estimated return*:	<b>12.70%</b>		

\* 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):	<b>4</b>	First credit line:	<b>Jun-1997</b>	Debt/Income ratio:	<b>39%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>4y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>41</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$621</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>63%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>payment-tremolo2</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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

TEACHER WHO NEEDS A LOAN

Purpose of loan: Debt Consolidation

This loan will be used for debt consolidation and to purchase some new furniture for my new dream house!

My financial situation:

I am a good candidate for this loan because I am a man of my word and will repay this loan as promised. Also, I am a responsible and a dependable person. I have worked as a teacher for the past 5 years. Prior to this, I worked as a manager for the past 10 years at various large corporations.

Monthly net income: \$4300

Monthly expenses: \$2500

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 695982

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:	<b>\$4,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>10.75%</b>		
Term:	<b>36 months</b>				
Lender yield:	<b>23.19%</b>	Borrower rate/APR:	<b>24.19% / 28.03%</b>	Monthly payment:	<b>\$157.33</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.26%</b>		
		Estimated return*:	<b>10.51%</b>		

\* 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):	<b>5</b>	First credit line:	<b>Apr-2002</b>	Debt/Income ratio:	<b>38%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>15 / 15</b>	Length of status:	<b>9y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>22</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$27,332</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>63%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>felicity-investor516</b>	Borrower's state:	<b>Georgia</b>	Borrower's group:	<b>N/A</b>

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...complete up dated in master bathroom

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 696020**

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:	<b>\$10,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>6.24%</b>		
Term:	<b>36 months</b>				
Lender yield:	<b>16.34%</b>	Borrower rate/APR:	<b>17.34% / 21.03%</b>	Monthly payment:	<b>\$358.22</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>15.36%</b>		
		Estimated return*:	<b>9.12%</b>		

\* 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):	<b>6</b>	First credit line:	<b>Aug-1989</b>	Debt/Income ratio:	<b>22%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>6 / 6</b>	Length of status:	<b>1y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>21</b>	Occupation:	<b>Accountant/CPA</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$91,969</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>99%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>fascinating-credit44</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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 begin a debt consolidation program for me

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 696264**

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:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>12.25%</b>		
Term:	<b>12 months</b>				
Lender yield:	<b>20.27%</b>	Borrower rate/APR:	<b>21.27% / 29.17%</b>	Monthly payment:	<b>\$372.97</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.49%</b>		
		Estimated return*:	<b>6.24%</b>		

\* 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):	<b>2</b>	First credit line:	<b>Nov-2002</b>	Debt/Income ratio:	<b>21%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>21 / 18</b>	Length of status:	<b>0y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>50</b>	Occupation:	<b>Computer Programmer</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$5,234</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>87%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>fascinating-order512</b>	Borrower's state:	<b>Missouri</b>	Borrower's group:	<b>N/A</b>

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: SELLING HOME

No description is available.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 696330**

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:	<b>\$20,000.00</b>	Prosper Rating:	<b>AA</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>0.99%</b>		
Term:	<b>12 months</b>				
Lender yield:	<b>4.86%</b>	Borrower rate/APR:	<b>5.86% / 6.80%</b>	Monthly payment:	<b>\$1,720.04</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>4.80%</b>		
		Estimated return*:	<b>3.81%</b>		

\* 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):	<b>10</b>	First credit line:	<b>Sep-1997</b>	Debt/Income ratio:	<b>22%</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>7 / 7</b>	Length of status:	<b>2y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>18</b>	Occupation:	<b>Accountant/CPA</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$601</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>2%</b>		
		Homeownership:	<b>No</b>		

Screen name: **poetic-vigilance9** 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**

ENGAGEMENT RING FINANCING

Purpose of loan:

This loan will be used to purchase an engagement ring for my fiance.

My financial situation:

I am a good candidate for this loan because I have the cash on hand to make the purchase but I am a little weary of emptying my savings account with no back up. I also am moving into my Fiance's place (she owns her own house) at the end of the month eliminating my \$2,400 per month rent. Finally I am a CPA and have my MBA and am a Finance professional with a very steady job. This loan will be repaid on the scheduled payment dates.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 696462**

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**  
Estimated loss\*: **6.49%**  
Term: **12 months**

Lender yield: **12.56%** Borrower rate/APR: **13.56% / 21.31%** Monthly payment: **\$1,343.70**  
Lender servicing fee: **1.00%** Effective Yield\*: **11.77%**  
Estimated return\*: **5.28%**

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

**Borrower's Credit Profile**

Prosper score (1-10): **7** First credit line: **Jul-2004** Debt/Income ratio: **41%**  
Credit score: **700-719 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
Now delinquent: **0** Current / open credit lines: **13 / 13** Length of status: **3y 10m**  
Amount delinquent: **\$0** Total credit lines: **22** Occupation: **Computer Programmer**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$34,803** Stated income: **\$100,000+**  
Delinquencies in last 7y: **0** Bankcard utilization: **49%**  
Homeownership: **No**

Screen name: **new-goodhearted-basis** 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...

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 696540**

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

Amount: **\$9,000.00** Prosper Rating: **A** Listing Duration: **14 days**

Term:	<b>36 months</b>	Estimated loss*:	<b>2.49%</b>		
Lender yield:	<b>8.74%</b>	Borrower rate/APR:	<b>9.74% / 12.53%</b>	Monthly payment:	<b>\$289.31</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>8.49%</b>		
		Estimated return*:	<b>6.00%</b>		

\* 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):	<b>9</b>	First credit line:	<b>Oct-2001</b>	Debt/Income ratio:	<b>15%</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>8 / 7</b>	Length of status:	<b>2y 7m</b>
Amount delinquent:	<b>\$174</b>	Total credit lines:	<b>23</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$1,937</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>9%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>determined-bonus656</b>	Borrower's state:	<b>NorthCarolina</b>	Borrower's group:	<b>N/A</b>

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: payoff

This loan will be used to...

pay off onemain financial

My financial situation:

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

i pay my bills

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 696546

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:	<b>\$10,500.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>5.74%</b>		
Lender yield:	<b>15.39%</b>	Borrower rate/APR:	<b>16.39% / 20.05%</b>	Monthly payment:	<b>\$371.17</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>14.52%</b>		
		Estimated return*:	<b>8.78%</b>		

\* 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):	<b>6</b>	First credit line:	<b>Nov-1991</b>	Debt/Income ratio:	<b>16%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>12 / 11</b>	Length of status:	<b>6y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>32</b>	Occupation:	<b>Police Officer/Corr...</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$44,233</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>55%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>punctual-deal478</b>	Borrower's state:	<b>California</b>	Borrower's group:	<b>N/A</b>

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 696660

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:	<b>\$15,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>8.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>20.24%</b>	Borrower rate/APR:	<b>21.24% / 25.01%</b>	Monthly payment:	<b>\$566.98</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.73%</b>		
		Estimated return*:	<b>9.99%</b>		

\* 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):	<b>3</b>	First credit line:	<b>Dec-1994</b>	Debt/Income ratio:	<b>23%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 10</b>	Length of status:	<b>6y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>28</b>	Occupation:	<b>Architect</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$22,190</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>99%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>undaunted-currency557</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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 all of my credit cards, that way, i will only have one payment, instead of paying monthly payments at different times and for different Payors.

My financial situation:

I am a good candidate for this loan because, I have never been late for any of my bills, neither my credit cards, I always pay above the minimum amount. I also, plan to pay this loan off early, just easier to have one payment instead of 3 different payments. My only negative on my credit score, is due to my high balances. I value you my credit and think this would be a win win situation.

Monthly net income: \$ 6000.00

Monthly expenses: \$ 1000.00

Housing: \$ 1000.00

Insurance: \$ 50.00

Car expenses: \$ 0, paid up lease

Utilities: \$ 300.00

Phone, cable, internet: \$ 100.00

Food, entertainment: \$ 100.00

Clothing, household expenses: \$ 100.00

Credit cards and other loans: \$ 200.00

Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 696700

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:	<b>\$2,000.00</b>	Prosper Rating:	<b>HR</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>15.75%</b>		
Term:	<b>36 months</b>				

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

\* 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):	<b>2</b>	First credit line:	<b>Oct-1987</b>	Debt/Income ratio:	<b>59%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>6 / 5</b>	Length of status:	<b>0y 1m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>34</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$67,625</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>2</b>	Bankcard utilization:	<b>60%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>organic-camaraderi7</b>	Borrower's state:	<b>Vermont</b>	Borrower's group:	<b>N/A</b>

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

Purpose of loan:

This loan will be used to pay off medical/dental expenses accrued.

My financial situation:

I am a good candidate for this loan because I have a good career with excellent chances for advancement

Monthly net income: \$2054.95

Monthly expenses: \$

Housing: \$705

Insurance: \$38

Car expenses: \$150

Utilities: \$0

Phone, cable, internet: \$0

Food, entertainment: \$250

Clothing, household expenses: \$100

Credit cards and other loans: \$35

Other expenses: \$50

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 696706

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:	<b>\$13,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>8.74%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>23.15%</b>	Borrower rate/APR:	<b>24.15% / 26.70%</b>	Monthly payment:	<b>\$375.12</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.43%</b>		
		Estimated return*:	<b>12.69%</b>		

\* 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):	<b>4</b>	First credit line:	<b>Dec-2006</b>	Debt/Income ratio:	<b>18%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>7 / 7</b>	Length of status:	<b>0y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>14</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$11,654</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>70%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>asset-harp7</b>	Borrower's state:	<b>Louisiana</b>	Borrower's group:	<b>N/A</b>

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 all my credit cards and start my way on becoming debt free

**My financial situation:**

I am a good candidate for this loan because...i pay all of my bills on time and i was pay extra even on my mortgage

Monthly net income: 6080

Monthly expenses: \$

Housing: \$900

Insurance: \$250

Car expenses: \$622

Utilities: \$67

Phone, cable, internet: \$180

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$500

Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 696796**

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:	<b>\$8,500.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
		Estimated loss*:	<b>4.74%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>16.97%</b>	Borrower rate/APR:	<b>17.97% / 20.37%</b>	Monthly payment:	<b>\$215.71</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>16.15%</b>		
		Estimated return*:	<b>11.41%</b>		

\* 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):	<b>7</b>	First credit line:	<b>Apr-1989</b>	Debt/Income ratio:	<b>29%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>19 / 18</b>	Length of status:	<b>12y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>70</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$28,730</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>71%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>dandk95</b>	Borrower's state:	<b>Michigan</b>	Borrower's group:	<b>N/A</b>

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:	<b>1 / 1</b>
Principal borrowed:	<b>\$7,000.00</b>
Principal balance:	<b>\$5,293.38</b>
Total payments billed:	<b>11</b>

**Payment history**

On-time:	<b>11 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

**Credit score history**

660-679 (Latest)
660-679 (Feb-2012)
560-579 (Jan-2008)

**Description**

GETTIN' OUT OF DEBT

Purpose of loan: pay off high interest credit cards  
This loan will be used to...

My financial situation: good - stable job - have paid down a significant amount of debit in the last year. Student loans are accruing ... working on my PhD, but will finish that by August of this year. Then I will be teaching at the college level part-time, as well as keeping my full-time day job. I am a good candidate for this loan because... I will be a high wage earner after I get my PhD. My mortgage will be paid off in 4 years, my HE loan in 5. I don't have a car payment - both of my vehicles are paid for. All I have is credit card and student loan debt - the student loans will be consolidated after I graduate - I'm working on the credit cards and this loan would help with that.

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 696946

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:	<b>\$6,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Term:	<b>36 months</b>	Estimated loss*:	<b>8.74%</b>		

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

\* 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):	<b>4</b>	First credit line:	<b>Aug-1996</b>	Debt/Income ratio:	<b>11%</b>
Credit score:	<b>640-659 (Dec-2012)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>1y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>35</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$3,536</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>25</b>	Bankcard utilization:	<b>50%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>responsible-credit828</b>	Borrower's state:	<b>Minnesota</b>	Borrower's group:	<b>N/A</b>

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

This loan will be used to...I have a side business, involving consulting and sales in the retail industry. As I have relocated to Minneapolis, I will need to update and furnish an office to conduct that business.....computers, modem, phone, files, desk, office inventory, etc.

My financial situation:

I am a good candidate for this loan because...I have demonstrated extreme responsibility all my life. I have had a very high credit score for many years. I ran into medical problems which the insurance company refused to pay. I continued to pay as long as I possibly could, but eventually filed bankruptcy (only after using all of my personal funds to pay my obligations). I immediately set about repairing my score, which ranges from 620-670 over the past 6 months. I have also re-entered the retail industry at an executive level, which should be evidence of my reputation and skills.

Monthly net income: \$10,000  
 Monthly expenses: \$7000 (all inclusive)  
 Housing: \$2500  
 Insurance: \$200  
 Car expenses: \$300  
 Utilities: \$400  
 Phone, cable, internet: \$150  
 Food, entertainment: \$800  
 Clothing, household expenses: \$200  
 Credit cards and other loans: \$400  
 Other expenses: \$varies

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 697018

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:	<b>\$4,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Term:	<b>12 months</b>	Estimated loss*:	<b>8.74%</b>		

Lender yield:	<b>15.56%</b>	Borrower rate/APR:	<b>16.56% / 24.37%</b>	Monthly payment:	<b>\$363.98</b>
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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.

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**Borrower's Credit Profile**

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Nov-1986</b>	Debt/Income ratio:	<b>19%</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>13 / 12</b>	Length of status:	<b>14y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>38</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$9,714</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>51%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>tolerant-truth125</b>	Borrower's state:	<b>Utah</b>	Borrower's group:	<b>N/A</b>

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.

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**Description****VACATION AND CONSOLIDATION****Purpose of loan:**

This loan will be used to take my mom on vacation while she still can and to restructure some of my current debts using my own 401K account

**My financial situation:**

I am a good candidate for this loan because I am responsible and maintain a good credit rating. I have the financial means to repay this loan, well in advance of the short term of 12 months. My intent is to pay this off within a 6 month time frame.

Monthly net income: \$ 3600.00  
Monthly expenses: \$3000.00  
Housing: \$ 1400  
Insurance: \$ 150  
Car expenses: \$ 425  
Utilities: \$175  
Phone, cable, internet: \$ 225  
Food, entertainment: \$ 300  
Clothing, household expenses: \$100  
Credit cards and other loans: \$400  
Other expenses: \$

Information in the Description is not verified.