

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

*111 SUTTER STREET  
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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 695513**

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>
Minimum Amount to Fund:	<b>\$4,000</b>	Estimated loss*:	<b>12.75%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>26.12%</b>	Borrower rate/APR:	<b>27.12% / 31.03%</b>	Monthly payment:	<b>\$163.56</b>
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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>Nov-1999</b>	Debt/Income ratio:	<b>37%</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>5 / 5</b>	Length of status:	<b>5y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Truck Driver</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$9,118</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>67%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>dough-lionheart2</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**

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 695695**

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>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>12.25%</b>		

Term: **12 months**

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>May-2006</b>	Debt/Income ratio:	<b>Self-employed (DTI Not Calculated)</b>
Credit score:	<b>680-699 (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 / 18</b>	Length of status:	<b>4y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>24</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$21,272</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>80%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>purposeful-transaction9</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.

#### Description

PAY DEBT

Purpose of loan: Debt consolidation

This loan will be used to... pay higher APR debts to speed up this year's goal.

My financial situation: Stable

I am a good candidate for this loan because I never miss a payment and never late for payments. I have multiple sources of income right now, a (self-employed) 1099 job, a 40 hour full time job and an extra job I do on the side. I am doing these along with taking out this loan to achieve my goal of improving my financial status this year

Monthly net income: \$ 4,000  
Monthly expenses: \$  
Housing: \$ 1,325  
Insurance: \$ 0  
Car expenses: \$ 0  
Utilities: \$ 0  
Phone, cable, internet: \$ 350.00  
Food, entertainment: \$ 100.00  
Clothing, household expenses: \$ 200.00  
Credit cards and other loans: \$ 1,000.00  
Other expenses: \$ 500.00

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 697079

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>\$17,500.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$12,250</b>	Estimated loss*:	<b>5.49%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>14.99%</b>	Borrower rate/APR:	<b>15.99% / 19.65%</b>	Monthly payment:	<b>\$615.16</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>14.17%</b>		
		Estimated return*:	<b>8.68%</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-1978</b>	Debt/Income ratio:	<b>19%</b>
Credit score:	<b>800-819 (Jan-2013)</b>	Inquiries last 6m:	<b>3</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>2</b>	Current / open credit lines:	<b>13 / 13</b>	Length of status:	<b>3y 0m</b>
Amount delinquent:	<b>\$15,275</b>	Total credit lines:	<b>53</b>	Occupation:	<b>Sales - Commission</b>

Public records last 12m / 10y:	<b>0/ 4</b>	Revolving credit balance:	<b>\$8,419</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>28</b>	Bankcard utilization:	<b>47%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>neighborly-repayment722</b>	Borrower's state:	<b>Maryland</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

##### LARGE PURCHASES

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

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

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

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 697319

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>
Minimum Amount to Fund:	<b>\$10,500</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>
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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>Mar-1990</b>	Debt/Income ratio:	<b>23%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>19 / 18</b>	Length of status:	<b>10y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>37</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0/ 0</b>	Revolving credit balance:	<b>\$61,907</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>64%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>red-order-protector</b>	Borrower's state:	<b>NewYork</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

##### FAMILY FINANCE ORGANIZATION

Purpose of loan:  
This loan will be used to...simplify our family finances by consolidating payments of revolving debt into an installment loan with reasonable terms.

My financial situation:  
I am a good candidate for this loan because...I am the Chief Executive Officer of a public school system with an exemplary work history and very good income

Monthly net income: \$7200  
Monthly expenses: \$  
Housing: \$1300

Insurance: \$300  
 Car expenses: \$0  
 Utilities: \$400  
 Phone, cable, internet: \$200  
 Food, entertainment: \$600  
 Clothing, household expenses: \$500  
 Credit cards and other loans: \$1200  
 Other expenses: \$600

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 697445

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>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,100</b>	Estimated loss*:	<b>5.74%</b>		
Term:	<b>12 months</b>				

Lender yield:	<b>11.46%</b>	Borrower rate/APR:	<b>12.46% / 18.19%</b>	Monthly payment:	<b>\$267.19</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>10.80%</b>		
		Estimated return*:	<b>5.06%</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-1994</b>	Debt/Income ratio:	<b>6%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>3 / 3</b>	Length of status:	<b>5y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>10</b>	Occupation:	<b>Computer Programmer</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$2,965</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>51%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>easymoney4me</b>	Borrower's state:	<b>California</b>	Borrower's group:	<b>Geek Power!</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

INCREASE MY CREDIT SCORE

Purpose of loan: Increase credit score  
 This loan will be used to... increase my credit score

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

Monthly net income: \$3450  
 Monthly expenses: \$2580  
 Housing: \$1700  
 Insurance: \$100  
 Car expenses: \$100  
 Utilities: \$80  
 Phone, cable, internet: \$100  
 Food, entertainment: \$300  
 Clothing, household expenses: \$100  
 Credit cards and other loans: \$100  
 Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 697517

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>
Minimum Amount to Fund:	<b>\$2,100</b>	Estimated loss*:	<b>12.75%</b>		
Term:	<b>36 months</b>				

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

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>2</b>	First credit line:	<b>Jul-2008</b>	Debt/Income ratio:	<b>23%</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>19 / 19</b>	Length of status:	<b>2y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>25</b>	Occupation:	<b>Computer Programmer</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$5,793</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>31%</b>		
		Homeownership:	<b>No</b>		

Screen name: **progressive-benefit172** Borrower's state: **Michigan** Borrower's group: **N/A**

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

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to... Clean Up A Spread Out Portfolio.

My financial situation:

I'm In Good Standing Everywhere I Just Want To Improve Credit By Paying Off Cards Completely And Minimizing Interest.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 697535

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>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$25,000</b>	Estimated loss*:	<b>3.49%</b>		
Term:	<b>36 months</b>				

Lender yield: **11.03%** Borrower rate/APR: **12.03% / 14.86%** Monthly payment: **\$830.72**

Lender servicing fee: **1.00%** Effective Yield\*: **10.61%**  
Estimated return\*: **7.12%**

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>8</b>	First credit line:	<b>Oct-1985</b>	Debt/Income ratio:	<b>29%</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>13 / 13</b>	Length of status:	<b>12y 8m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>27</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$27,759</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>45%</b>		
		Homeownership:	<b>Yes</b>		

Screen name: **courteous-moola131** 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...

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 697845

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>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>10.75%</b>		
Term:	<b>60 months</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>4</b>	First credit line:	<b>Apr-2003</b>	Debt/Income ratio:	<b>23%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>2y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>17</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$12,992</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>65%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>valiant-penny7</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 credit cards

My financial situation:

I am a good candidate for this loan because...I'm retired and in excellent health and my husband is also retired and in excellent health

Monthly net income: \$6000.00

Monthly expenses: \$3500.00

Housing: \$00.00

Insurance: \$250.00

Car expenses: \$1100.00

Utilities: \$260.00

Phone, cable, internet: \$230.00

Food, entertainment: \$220.00

Clothing, household expenses: \$150.00

Credit cards and other loans: \$650.00

Other expenses: \$200.00

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 698097

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>\$18,000.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$12,600</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>\$602.08</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):	7	First credit line:	Apr-1997	Debt/Income ratio:	13%
Credit score:	780-799 (Dec-2012)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 7	Length of status:	2y 8m
Amount delinquent:	\$0	Total credit lines:	38	Occupation:	Sales - Commission
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$2,987	Stated income:	\$100,000+
Delinquencies in last 7y:	12	Bankcard utilization:	14%		
		Homeownership:	Yes		
Screen name:	enterprising-euro6	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.

#### Prosper Activity

##### Loan history

Active / total loans: 0 / 1  
Principal borrowed: \$15,000.00  
Principal balance: \$0.00  
Total payments billed: 3

##### Payment history

On-time: 3 ( 100% )  
< 31 days late: 0 ( 0% )  
31+ days late: 0 ( 0% )

##### Credit score history

780-799 (Latest)  
780-799 (Jul-2012)

#### Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to...finish my basement, remodel my master bathroom and kitchen countertops.

My financial situation:

I am a good candidate for this loan because...I have an above average income, no debt and an excellent credit rating. I also have positive history with Prosper lending.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698179

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

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	12.25%		
Term:	12 months				

Lender yield:	20.27%	Borrower rate/APR:	21.27% / 29.17%	Monthly payment:	\$372.97
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Lender servicing fee:	1.00%	Effective Yield*:	18.49%
		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):	2	First credit line:	Sep-1987	Debt/Income ratio:	48%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	4	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	14 / 14	Length of status:	1y 1m
Amount delinquent:	\$1,304	Total credit lines:	25	Occupation:	Truck Driver
Public records last 12m / 10y:	0/ 6	Revolving credit balance:	\$4,111	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	1	Bankcard utilization:	19%		
		Homeownership:	No		
Screen name:	social-halo8	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

OTHER

Purpose of loan: getting married

This loan will be used to...

travel expense

My financial situation: good

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

my payments are made on time

Monthly net income: \$4000.00



Monthly expenses: \$  
Housing: \$600  
Insurance: \$132  
Car expenses: \$871.83  
Utilities: \$0  
Phone, cable, internet: \$0  
Food, entertainment: \$350  
Clothing, household expenses: \$100  
Credit cards and other loans: \$150  
Other expenses: \$  
267

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 698185

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>
Minimum Amount to Fund:	<b>\$2,800</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>
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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>4</b>	First credit line:	<b>Feb-1995</b>	Debt/Income ratio:	<b>39%</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>23 / 23</b>	Length of status:	<b>25y 8m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>39</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$22,121</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>69%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>tsunami921</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

DEBT CONSOLIDATION

Purpose of loan:  
This loan will be used to... pay off bills and continue to maintain my good credit rating.

My financial situation: Wells Fargo  
I am a good candidate for this loan because...I have been an employee at a major hospital in northern NJ for over 25 years and my banking account will show positive activity.

Monthly net income: \$ 2840  
Monthly expenses: \$ 100  
Housing: \$ 500  
Insurance: \$ 125  
Car expenses: \$ 450  
Utilities: \$ 100  
Phone, cable, internet: \$ 120  
Food, entertainment: \$ 100  
Clothing, household expenses: \$ 100  
Credit cards and other loans: \$ 400+  
Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 698305

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>\$2,100.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,100</b>	Estimated loss*:	<b>3.24%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>10.53%</b>	Borrower rate/APR:	<b>11.53% / 14.35%</b>	Monthly payment:	<b>\$69.28</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>10.15%</b>		
		Estimated return*:	<b>6.91%</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>Mar-1983</b>	Debt/Income ratio:	<b>21%</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>19 / 19</b>	Length of status:	<b>12y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>60</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$26,403</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>42%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>invincible-note0</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

PAY OFF A CREDIT CARD

Purpose of loan: To pay off a higher rate card  
This loan will be used to... pay off a credit card

My financial situation: OK starting the new year goal to pay off my cards in two years  
I am a good candidate for this loan because... I always payoff debts. Motorcycles, cars. credit cards etc, mostly early. I am already ahead of paying off my present car.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698307

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>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>13.75%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>29.97%</b>	Borrower rate/APR:	<b>30.97% / 33.71%</b>	Monthly payment:	<b>\$131.81</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>27.29%</b>		
		Estimated return*:	<b>13.54%</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>21%</b>
Credit score:	<b>600-619 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>4</b>	Current / open credit lines:	<b>7 / 8</b>	Length of status:	<b>12y 3m</b>
Amount delinquent:	<b>\$9,138</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Military Enlisted</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$7,179</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>3</b>	Bankcard utilization:	<b>65%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>fund-butterfly957</b>	Borrower's state:	<b>Alabama</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

<b>Loan history</b>		<b>Payment history</b>		<b>Credit score history</b>
Active / total loans:	<b>1 / 1</b>	On-time:	<b>10 ( 100% )</b>	600-619 (Latest)
Principal borrowed:	<b>\$4,000.00</b>	< 31 days late:	<b>0 ( 0% )</b>	

Principal balance: **\$3,222.18** 31+ days late: **0 ( 0% )** 680-699 (Feb-2012)  
Total payments billed: **10**

**Description**

AUTO

Purpose of loan:

This loan will be used to assist with purchasing a car.

My financial situation:

I am a good candidate for this loan because my income is very stable and sufficient enough to cover the repayments.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698311**

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: **\$23,000.00** Prosper Rating: **B** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$16,100** Estimated loss\*: **5.24%**  
Term: **36 months**

Lender yield: **14.59%** Borrower rate/APR: **15.59% / 19.24%** Monthly payment: **\$803.96**

Lender servicing fee: **1.00%** Effective Yield\*: **13.82%**  
Estimated return\*: **8.58%**

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

**Borrower's Credit Profile**

Prosper score (1-10): **6** First credit line: **Oct-1991** Debt/Income ratio: **30%**  
Credit score: **720-739 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
Now delinquent: **0** Current / open credit lines: **12 / 11** Length of status: **12y 2m**  
Amount delinquent: **\$0** Total credit lines: **47** Occupation: **Nurse (RN)**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$16,389** Stated income: **\$50,000-\$74,999**  
Delinquencies in last 7y: **0** Bankcard utilization: **50%**  
Homeownership: **No**

Screen name: **brightest-pleasant-compassion1** 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: nsurance: \$

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 698317**

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

Amount: **\$8,000.00** Prosper Rating: **D** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$5,600** Estimated loss\*: **9.75%**  
Term: **12 months**

Lender yield: **16.95%** Borrower rate/APR: **17.95% / 25.79%** Monthly payment: **\$733.25**

Lender servicing fee: **1.00%** Effective Yield\*: **15.59%**  
Estimated return\*: **5.84%**

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Apr-2009</b>	Debt/Income ratio:	<b>23%</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>6y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>8</b>	Occupation:	<b>Computer Programmer</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$3,398</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>17%</b>		
		Homeownership:	<b>No</b>		

Screen name: **spark695** Borrower's state: **Illinois** Borrower's group: **N/A**

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

#### Description

OTHER

Purpose of loan:

This loan will be used to...buy property in my home country India

My financial situation:

I am a good candidate for this loan because...I have good credit history and stable salaried job. I am ready to provide my last few months paystubs

Monthly net income: \$ 4400

Monthly expenses: \$ 2000

Housing: \$ 795

Insurance: \$ 67

Car expenses: \$ 150

Utilities: \$ 100

Phone, cable, internet: \$ 100

Food, entertainment: \$

Clothing, household expenses: \$ 200

Credit cards and other loans: \$ I have a bank loan of \$5000 and I pay EMI of 470 per month through direct deposit

Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698361

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>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>8.74%</b>		
Term:	<b>12 months</b>				

Lender yield: **15.56%** Borrower rate/APR: **16.56% / 24.37%** Monthly payment: **\$1,364.94**

Lender servicing fee: **1.00%** Effective Yield\*: **14.38%**  
Estimated return\*: **5.64%**

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Oct-2008</b>	Debt/Income ratio:	<b>27%</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>5 / 5</b>	Length of status:	<b>2y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>6</b>	Occupation:	<b>Computer Programmer</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$8,743</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>69%</b>		
		Homeownership:	<b>No</b>		

Screen name: **triumphant-dough2** 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**

**PERSONAL LOAN**

**Purpose of loan:**

This loan will be used to...clear some credit card debts and other purpose

**My financial situation:**

I am a good candidate for this loan because...I have a good permanent job as a software developer. And my annual income is about 95,000 including bonus. And I can clear my debt in 1 year .

Monthly net income: \$ 4,700.00

Monthly expenses: \$ 1,500.00(including housing,car,insurance,food and etc)

Housing: \$ 400.00

Insurance: \$ 150.00

Car expenses: \$600.00

Utilities: \$50.00

Phone, cable, internet: \$24.00

Food, entertainment: \$200

Clothing, household expenses: \$

Credit cards and other loans: \$130(monthly payments including 2 cards)

Other expenses: \$0.00

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698623**

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>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>3.49%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>11.03%</b>	Borrower rate/APR:	<b>12.03% / 14.86%</b>	Monthly payment:	<b>\$332.29</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>10.61%</b>
		Estimated return*:	<b>7.12%</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>7</b>	First credit line:	<b>Sep-2000</b>	Debt/Income ratio:	<b>26%</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>3</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>4 / 4</b>	Length of status:	<b>9y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>10</b>	Occupation:	<b>Military Enlisted</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$1,094</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>6%</b>		
		Homeownership:	<b>Yes</b>		

Screen name: **reward-gala** Borrower's state: **Virginia** Borrower's group: **N/A**

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

**Prosper Activity**

**Loan history**

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

**Payment history**

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

**Credit score history**

780-799 (Latest)  
760-779 (Nov-2012)  
760-779 (May-2012)

**Description**

**HOUSEHOLD EXPENSES**

**Purpose of loan:**

This loan will be used to...

Moving expenses

**My financial situation:**

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

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 697622

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>\$5,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,500</b>	Estimated loss*:	<b>8.24%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>22.59%</b>	Borrower rate/APR:	<b>23.59% / 26.13%</b>	Monthly payment:	<b>\$142.65</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.97%</b>		
		Estimated return*:	<b>12.73%</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-1993</b>	Debt/Income ratio:	<b>25%</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>16 / 16</b>	Length of status:	<b>18y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>47</b>	Occupation:	<b>Analyst</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$52,350</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>82%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>phenomenal-deal70</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.

### 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 697746

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>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$15,000</b>	Estimated loss*:	<b>5.99%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>19.24%</b>	Borrower rate/APR:	<b>20.24% / 22.69%</b>	Monthly payment:	<b>\$399.41</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.13%</b>		
		Estimated return*:	<b>12.14%</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>Feb-1987</b>	Debt/Income ratio:	<b>23%</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>20 / 18</b>	Length of status:	<b>12y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>34</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$29,418</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>54%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>benevolent-capital28</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 697812**

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>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$9,100</b>	Estimated loss*:	<b>9.75%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>21.72%</b>	Borrower rate/APR:	<b>22.72% / 26.53%</b>	Monthly payment:	<b>\$501.33</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>5</b>	First credit line:	<b>Aug-1998</b>	Debt/Income ratio:	<b>16%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>3</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>7 / 6</b>	Length of status:	<b>5y 7m</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>\$21,742</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>1</b>	Bankcard utilization:	<b>96%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>p2ploan-palace7</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 pay off higher rate credit cards I have used to fund a popsicle business my daughter and I have together. We have been open since Sept 2011 and have received awards, recognition and coverage from Huffington Post and the Food Network. Although we are making money, this is a record cold California winter and I have tapped all of my resources. Then, they

pushed the tax filing date back which has pressed me to look for other options.

My financial situation:

I am a good candidate for this loan because I also work as an independent speech therapy contractor for Every Child Achieves. I go into homes and provide service to the birth to three population as well as working full time for the school system.

Monthly net income: \$7000

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 698190

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>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$14,000</b>	Estimated loss*:	<b>4.24%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>12.59%</b>	Borrower rate/APR:	<b>13.59% / 17.19%</b>	Monthly payment:	<b>\$679.58</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.02%</b>
		Estimated return*:	<b>7.78%</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>7</b>	First credit line:	<b>Apr-1989</b>	Debt/Income ratio:	<b>18%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>8 / 8</b>	Length of status:	<b>2y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>14</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,386</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>40%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>velocityenstein</b>	Borrower's state:	<b>Tennessee</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>\$8,000.00</b>
Principal balance:	<b>\$3,799.69</b>
Total payments billed:	<b>16</b>

#### Payment history

On-time:	<b>9 ( 56% )</b>
< 31 days late:	<b>7 ( 44% )</b>
31+ days late:	<b>0 ( 0% )</b>

#### Credit score history

660-679 (Latest)
660-679 (Aug-2011)

### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off personal debts to allow for assistance with elderly mother. Thank you to everyone for my last proper loan which I will pay off with this one and all other debt I have.

My financial situation:

I am a good candidate for this loan because I now have been raised to 90k per year and can finally pay off all debts with this loan to be able to assist family. Pay it forward.

Monthly net income: \$ 5000

Monthly expenses: \$ 800

Housing: \$0 live with mother , I assist with payment and want to pay it all for her with this consolidation.

Insurance: \$100

Car expenses: \$100

Utilities: \$0



Phone, cable, internet: \$0  
 Food, entertainment: \$200  
 Clothing, household expenses: \$100  
 Credit cards and other loans: \$ Included in 800  
 Other expenses: \$100 miscellaneous

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 698346

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>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>7.24%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>17.99%</b>	Borrower rate/APR:	<b>18.99% / 22.71%</b>	Monthly payment:	<b>\$366.51</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>16.79%</b>
		Estimated return*:	<b>9.55%</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-1985</b>	Debt/Income ratio:	<b>16%</b>
Credit score:	<b>720-739 (Dec-2012)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>10 / 9</b>	Length of status:	<b>27y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>26</b>	Occupation:	<b>Skilled Labor</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$5,674</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>8</b>	Bankcard utilization:	<b>35%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>accomplishment860</b>	Borrower's state:	<b>Indiana</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 698382

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>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>2.99%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>9.89%</b>	Borrower rate/APR:	<b>10.89% / 13.70%</b>	Monthly payment:	<b>\$326.87</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>9.56%</b>
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Estimated return\*: **6.57%**

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>9</b>	First credit line:	<b>Jul-2006</b>	Debt/Income ratio:	<b>53%</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>6 / 6</b>	Length of status:	<b>7y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>10</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,628</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>26%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>voicesfollow</b>	Borrower's state:	<b>NewYork</b>	Borrower's group:	<b>PsychDoc's Group</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: **1 / 3**  
Principal borrowed: **\$8,000.00**  
Principal balance: **\$3,367.95**  
  
Total payments billed: **56**

##### Payment history

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

##### Credit score history

700-719 (Latest)  
  
740-759 (Feb-2012)  
640-659 (Mar-2008)  
640-659 (Jan-2008)  
640-659 (Nov-2007)

#### Description

SEEKING LOAN FOR GREAT BUSINESS

Hi, this is my 4th loan with prosper, i currently have a loan with prosper that is almost a year old now and current, i am looking for an injection of funds to further expand the training business i was approached with last year. Things are going great, this loan will more likely be short term, maybe for a year or less. Our last advertisement really attracted alot of new clients and we actually have more people than we have machines they can make use of. Additional funds are needed to move forward and expand.

If you have any questions, feel free to ask, thank you.

Alex

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698410

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>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>6.74%</b>		
Term:	<b>60 months</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>6</b>	First credit line:	<b>Aug-1990</b>	Debt/Income ratio:	<b>25%</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>21 / 15</b>	Length of status:	<b>0y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>40</b>	Occupation:	<b>Construction</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$32,063</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>63%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>marketplace-missile778</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...To pay off credit card debt

My financial situation:

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

Monthly net income: \$4100

Monthly expenses: \$1200

Housing: \$800

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 698488

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>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>5.99%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>15.79%</b>	Borrower rate/APR:	<b>16.79% / 20.46%</b>	Monthly payment:	<b>\$142.19</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>14.87%</b>
		Estimated return*:	<b>8.88%</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>Mar-2000</b>	Debt/Income ratio:	<b>25%</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>5 / 5</b>	Length of status:	<b>2y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>10</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$2,291</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>72%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>duty-balance5</b>	Borrower's state:	<b>Tennessee</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>\$3,000.00</b>
Principal balance:	<b>\$2,377.29</b>
Total payments billed:	<b>10</b>

##### Payment history

On-time:	<b>10 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

700-719 (Latest)
660-679 (Jan-2012)

#### Description

MEDICAL/DENTAL

Purpose of loan:

This loan will be used to...pay off (one time) doctor bill not covered by insurance

My financial situation:

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

Monthly net income: \$2000

Monthly expenses: \$200

Housing: \$850  
 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 698584

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>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>4.24%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>12.59%</b>	Borrower rate/APR:	<b>13.59% / 17.19%</b>	Monthly payment:	<b>\$339.79</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.02%</b>
		Estimated return*:	<b>7.78%</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>7</b>	First credit line:	<b>Apr-1985</b>	Debt/Income ratio:	<b>Self-employed (DTI Not Calculated)</b>
Credit score:	<b>680-699 (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>14 / 14</b>	Length of status:	<b>18y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>22</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$29,987</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>70%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>midwestbusiness1</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.

### Prosper Activity

#### Loan history

Active / total loans:	<b>1 / 1</b>
Principal borrowed:	<b>\$15,000.00</b>
Principal balance:	<b>\$11,857.09</b>
Total payments billed:	<b>10</b>

#### Payment history

On-time:	<b>10 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

#### Credit score history

680-699 (Latest)
740-759 (Feb-2012)

### Description

BUSINESS

Purpose of loan: Business Improvement  
 This loan will be used to update computer systems and create print materials for expansion of client base.

My financial situation: strong/stable

I am a good candidate for this loan because I have a successful, thriving graphic design business with a strong base of clients. I have multiple opportunities to expand my creative services into new areas, based on the contacts that I've acquired over the years and the recent movement of some of those contacts into new positions/companies.

Monthly net income: \$8,200  
 Monthly expenses: \$3,057  
 Housing: \$500  
 Insurance: \$155  
 Car expenses: \$543  
 Utilities: \$83  
 Phone, cable, internet: \$252  
 Food, entertainment: \$845  
 Clothing, household expenses: \$200  
 Credit cards and other loans: \$800  
 Other expenses: \$0

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698596**

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>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$4,200</b>	Estimated loss*:	<b>5.74%</b>		
Term:	<b>12 months</b>				

Lender yield:	<b>11.46%</b>	Borrower rate/APR:	<b>12.46% / 18.19%</b>	Monthly payment:	<b>\$534.38</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>10.80%</b>		
		Estimated return*:	<b>5.06%</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>Feb-2000</b>	Debt/Income ratio:	<b>24%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>6</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>10 / 10</b>	Length of status:	<b>6y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>26</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,810</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>31</b>	Bankcard utilization:	<b>64%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>balanced-wampum071</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.

**Prosper Activity****Loan history**

Active / total loans:	<b>1 / 1</b>
Principal borrowed:	<b>\$9,500.00</b>
Principal balance:	<b>\$8,314.99</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**

700-719 (Latest)
720-739 (Jun-2012)

**Description**

MEDICAL/DENTAL

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.