# SECURITIES AND EXCHANGE COMMISSION

# **FORM 424B3**

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# **FILER**

# PROSPER MARKETPLACE INC

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SIC: 6199 Finance services

Mailing Address 111 SUTTER STREET 22ND FLOOR

**Business Address** 111 SUTTER STREET 22ND FLOOR SAN FRANCISCO CA 94104 SAN FRANCISCO CA 94104 415-593-5400

File pursuant to Rule 424(b)(3) Registration Statement No. 333-182599

# 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 694614**

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.

\$25,000.00 В Listing Duration: 14 days Prosper Rating: Amount Estimated loss\*: 5.49% Term: 60 months Lender yield: 18.39% Borrower rate/APR: 19.39% / 21.82% Monthly payment: \$653.89 Effective Yield\*: 17.39% Lender servicing fee: 1.00% 11.90% Estimated return\*:

<sup>\*</sup> 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.

<b>Borrower's Credit Profile</b>					
Prosper score (1-10):	5	First credit line:	Sep-1997	Debt/Income ratio:	13%
Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 8	Length of status:	9y 3m
Amount delinquent:	\$0	Total credit lines:	28	Occupation:	Retail Management
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$6,418	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	38%		
		Homeownership:	Yes		
Screen name:	bold-nickel-plasma	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

BUSINESS - RESTAURANT

Purpose of loan:

This loan will be used to renovate an existing restaurant for a new opening

My financial situation:

I am a good candidate for this loan because I am financially responsible. This is the second location that will be open for business.

Monthly net income: \$6000.00 Monthly expenses: \$ Housing: \$1385.00 Insurance: \$135.00 Car expenses: \$0 Utilities: \$60.00 Phone, cable, internet: \$0 Food, entertainment: \$150.00 Clothing, household expenses: \$0 Credit cards and other loans: \$265 Other expenses: \$150

Information in the Description is not verified.

#### **Borrower Payment Dependent Notes Series 694698**

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

Amount: \$20,000.00 Prosper Rating: AA Listing Duration: 14 days

Estimated loss\*: 1.99%

Т	(0 41
Term:	60 months

10.01% Borrower rate/APR: 11.01% / 13.25% \$434.95 Lender yield: Monthly payment:

Effective Yield\*: 9.78% Lender servicing fee: 1.00%

> Estimated return\*: 7.79%

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

**Borrower's Credit Profile** 

Prosper score (1-10): First credit line: Jan-1995 Debt/Income ratio: 7% Credit score: 800-819 (Jan-2013) Inquiries last 6m: 2 Employment status: **Employed** Now delinquent: Current / open credit lines: 6/6 Length of status: 11y 2m Amount delinquent: \$0 Total credit lines: 25 Executive Occupation: Public records last 12m / 0/2 \$10,891 \$100,000+

10y:

Delinquencies in last 7y: 1 Bankcard utilization: 39%

Homeownership: Yes

Revolving credit balance:

Screen name: blue-moola-formula 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

Stated income:

Prosper Activity					
Loan history		Payment history		Credit score history	
Active / total loans:	0 / 1	On-time:	1 (50%)	800-819 (Latest)	
Principal borrowed:	\$5,000.00	< 31 days late:	1 (50%)		
Principal balance:	\$0.00	31+ days late:	0 ( 0% )	760-779 (Sep-2012)	
Total payments billed:	2				

#### Description

TAXES

Purpose of loan:

This loan will be used to...

My financial situation:

I am a good candidate for this loan because...I have had a loan with prosper before and I paid the loan back in 3 payments

Information in the Description is not verified

#### **Borrower Payment Dependent Notes Series 696824**

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.

\$20,000.00 Prosper Rating: Listing Duration: 14 days Amount Estimated loss\*: 6.24%

Term: 36 months

Lender yield: 16.34% Borrower rate/APR: \$716.44 17.34% / 21.03% Monthly payment:

Lender servicing fee: 1.00% Effective Yield\*: 15.36% Estimated return\*: 9.12%

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

Borrower's Credit Profile					
Prosper score (1-10):	6	First credit line:	Jun-1999	Debt/Income ratio:	15%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	29y 1m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Professional
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$18,395	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	78%		
		Homeownership:	Yes		

Screen name: return-cigar4 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

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: \$

Information in the Description is not verified

Other expenses: \$

#### **Borrower Payment Dependent Notes Series 697736**

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: Term:	\$13,500.00 36 months	Prosper Rating: Estimated loss*:	C 8.24%	Listing Duration:	14 days
Lender yield:	19.49%	Borrower rate/APR:	20.49% / 24.25%	Monthly payment:	\$505.09
Lender servicing fee:	1.00%	Effective Yield*:	18.08% 9.84%		

<sup>\*</sup> 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

Oct-1986 Prosper score (1-10): 3 First credit line: Debt/Income ratio: 23% Credit score: 720-739 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Current / open credit lines: 8/8 Length of status: Now delinquent: 8v 6m Amount delinquent: Total credit lines: 37 Occupation: **Skilled Labor** \$0 Public records last 12m / Revolving credit balance: \$5,049 Stated income: \$50,000-\$74,999

Delinquencies in last 7y: 0 Bankcard utilization: 47% Homeownership: No

Screen name: engrossing-dime178 Borrower's state: Wisconsin Borrower's group: N/A

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

#### Description

BILL CONSOLIDATION

Purpose of loan:

This loan will be used to payoff all creditors except auto and boat loans....

My financial situation

I am a good candidate for this loan because I have a good job, a secure job, and I work hard at maintaining that job, and I pay my bills on time. ...

Monthly net income: \$
Monthly expenses: \$
Housing: \$
Insurance: \$
Car expenses: \$
Utilities: \$
Phone, cable, internet: \$
Food, entertainment: \$
Clothing, household expenses: \$

#### **Borrower Payment Dependent Notes Series 697820**

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.

\$4,000.00 Prosper Rating: HR Listing Duration: 14 days Amount 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%

**Borrower's Credit Profile** 

First credit line: Apr-1998 Debt/Income ratio: 100% Prosper score (1-10): 2 700-719 (Jan-2013) Inquiries last 6m: Employment status: Credit score: **Employed** 7/5 Now delinquent: Current / open credit lines: Length of status: 23y 9m Amount delinquent: \$0 Total credit lines: 18 Occupation: Other Public records last 12m /  $\Omega / \Omega$ Revolving credit balance: Stated income: \$1-\$24,999 \$8,671

Delinquencies in last 7y: 0 Bankcard utilization: 99%

durable-balance4

Homeownership: No

Borrower's state:

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.

Alabama

Borrower's group:

N/A

#### Description

Screen name:

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 697850**

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

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

Estimated loss\*: 4.99%

Term: 60 months

Lender yield: 17.47% Borrower rate/APR: 18.47% / 20.88% Monthly payment: \$256.50

Lender servicing fee: 1.00% Effective Yield\*: 16.59% Estimated return\*: 11.60%

<sup>\*</sup> 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.

<sup>\*</sup> 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** 

0/0

Prosper score (1-10): 6 First credit line: Feb-1994 Debt/Income ratio: 41% Credit score: 700-719 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Current / open credit lines: Length of status: Now delinquent: 13 / 13 15y 6m

Amount delinquent: \$0 Total credit lines: 36 Occupation: Tradesman - Electri... Public records last 12m / \$50,000-\$74,999

\$7,633

Stated income:

Revolving credit balance: Delinquencies in last 7y: 0 Bankcard utilization: 60%

Homeownership: Yes

Borrower's state: Ohio N/A Screen name: scooterboy1 Borrower's group:

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

**Prosper Activity** 

Payment history Credit score history Loan history 700-719 (Latest) Active / total loans: 1/2 On-time: 60 (98%) Principal borrowed: \$6,000.00 < 31 days late: 1 (2%) 680-699 (Oct-2010) Principal balance: \$775.09 31+ days late: 0(0%) 700-719 (Dec-2009) Total payments billed: 61

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...pay off existing credit card debt, in return also have a lower monthly payment

My financial situation:

I am a good candidate for this loan because.... I pay my bills on time. This is my 3rd prosper loan

Monthly net income: \$4800 Monthly expenses: \$2500 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 698066**

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.

\$4,000.00 Prosper Rating: E Listing Duration: Amount 14 days Estimated loss\*: 12.75%

Term: 60 months

Delinquencies in last 7y:

0

Lender yield: 28.62% Borrower rate/APR: 29.62% / 32.32% Monthly payment: \$128.48

Lender servicing fee: 1.00% Effective Yield\*: 26.10%

Bankcard utilization:

Estimated return\*: 13.35%

**Borrower's Credit Profile** 2 First credit line: Oct-1996 Debt/Income ratio: 12% Prosper score (1-10): Credit score: 700-719 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Now delinquent: Current / open credit lines: 5/3 Length of status: 2y 5m Amount delinquent: **\$0** Total credit lines: 21 Occupation: Nurse (RN) Public records last 12m / 0/ 0 Revolving credit balance: Stated income: \$50,000-\$74,999 \$6,091

93%

<sup>\*</sup> 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

Homeownership: Yes

exciting-affluence186 Screen name: 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

#### 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 698178**

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: Term:	\$10,000.00 36 months	Prosper Rating: Estimated loss*:	D 10.75%	Listing Duration:	14 days
Lender yield:	23.19%	Borrower rate/APR:	24.19% / 28.03%	Monthly payment:	\$393.33
Lender servicing fee:	1.00%	Effective Yield*: Estimated return*:	21.26% 10.51%		

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

Borrower's Credit Profile					
Prosper score (1-10):	6	First credit line:	Aug-1994	Debt/Income ratio:	30%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	18 / 16	Length of status:	13y 0m
Amount delinquent:	\$23	Total credit lines:	33	Occupation:	Executive

Public records last 12m /  $\Omega / \Omega$ Revolving credit balance: \$18,744 Stated income: \$75,000-\$99,999

Bankcard utilization: 41% Delinquencies in last 7y: 4 Homeownership: Yes

California Screen name: pure-openness959 Borrower's state: 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

#### Description

DEBT CONSOLIDATION

Purpose of loan: CONSOLIDATING CREDIT CARD PAYMENTS

This loan will be used to ... PAY OFF DEBT QUICKER

My financial situation: I HAVE A GREAT JOB, PAY MY BILLS ON TIME THEREFORE THIS BUNCH OF ACCOUNT FROM AN EX GIRLFRIEND (BAD ENDING)ARE HARD TO PAY

I am a good candidate for this loan because...I AM HONEST AND WILL FULFILL MY PAYMENT OBLIGATIONS

Monthly net income: \$ 75,000 Monthly expenses: \$3000 Housing: \$ 1500 Insurance: \$80 Car expenses: \$0 Utilities: \$150

Phone, cable, internet: \$ 200 Food, entertainment: \$ 400 Clothing, household expenses: \$ 200 Credit cards and other loans: \$ 500

Other expenses: \$ 200

Information in the Description is not verified.

#### **Borrower Payment Dependent Notes Series 698656**

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.

\$5,000.00 Prosper Rating: D Listing Duration: 14 days Amount Estimated loss\*: 10.75%

Term: 12 months

Lender yield: 18.32% Borrower rate/APR: 19.32% / 27.18% Monthly payment: \$461.55

Effective Yield\*: Lender servicing fee: 1.00% 16.78%

Estimated return\*: 6.03%

#### **Borrower's Credit Profile**

Prosper score (1-10): First credit line: Jan-1999 Debt/Income ratio: 21% Credit score: 680-699 (Jan-2013) Inquiries last 6m: 2 Employment status: **Employed** Now delinquent: Current / open credit lines: 13 / 12 Length of status: 5y 2m Amount delinquent: \$0 Total credit lines: 23 Occupation: Attorney Public records last 12m / 0/0Revolving credit balance: \$25,623 Stated income: \$100,000+

10y: 71% Delinquencies in last 7y: 0 Bankcard utilization:

> Homeownership: Yes

Screen name: reverent-truth3 Borrower's state: Arizona N/A Borrower's group:

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

### Description

MOVING EXPENSE

Purpose of loan:

This loan will be used to pay for one time moving expenses.

My financial situation: Stable

I am a good candidate for this loan because I pay my debts as they become due. I am transferring to another office with the same law firm so my income will not change, and my housing expense will decrease by \$600 per month.

Monthly net income: \$8200.00 Monthly expenses: \$5333.00 Housing: \$1960.00 Insurance: \$465.00 Car expenses: \$418.00 Utilities: \$350.00 Phone, cable, internet: \$140.00

Food, entertainment: \$500.00 Clothing, household expenses: \$500.00 Credit cards and other loans: \$500.00

Other expenses: \$500.00

Information in the Description is not verified.

#### **Borrower Payment Dependent Notes Series 698700**

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:  $\mathbf{C}$ Listing Duration: 14 days Estimated loss\*: 8.24%

12 months Term:

Lender yield: 14.92% Borrower rate/APR: 15.92% / 23.72% Monthly payment: \$362.77

Effective Yield\*: 13.83% Lender servicing fee: 1.00%

<sup>\*</sup> 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 sar 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

5.59% Estimated return\*:

\* 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** 

Self-employed (DTI Not Prosper score (1-10): 3 First credit line: Jan-1990 Debt/Income ratio: Calculated) 700-719 (Jan-2013) Credit score: Inquiries last 6m: 1 Employment status: Self-employed 16y 5m Now delinquent: Current / open credit lines: 22 / 22 Length of status: Amount delinquent: \$0 Total credit lines: 41 Occupation: **Food Service** Public records last 12m / Revolving credit balance: \$16,199 Stated income: \$100,000+ 10v: Delinquencies in last 7y: Bankcard utilization:

Ves

associate759651

Homeownership:

Borrower's state:

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

Texas

Borrower's group:

N/A

#### Description

Screen name:

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 698736**

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.

\$4,000.00 Prosper Rating: HR Listing Duration: Amount 14 days Estimated loss\*: 15.75% 36 months Term: Lender yield: 30.34% Borrower rate/APR: 31.34% / 35.36% \$172.76 Monthly payment:

Lender servicing fee: 1.00% Effective Yield\*: 27.60% Estimated return\*: 11.85%

triumph945

Screen name:

<sup>\*</sup> 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

<b>Borrower's Credit Profile</b>					
Prosper score (1-10):	3	First credit line:	Aug-1968	Debt/Income ratio:	91%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	23 / 21	Length of status:	0y 0m
Amount delinquent:	\$0	Total credit lines:	42	Occupation:	Other
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$29,773	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	91%		
		Homeownership:	Yes		

Borrower's state:

Massachusetts

Borrower's group:

N/A

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

#### 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 698752**

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

Amount: \$12,500.00 Prosper Rating: B Listing Duration: 14 days

Estimated loss\*: 5.49%

Term: 36 months

Lender yield: 14.99% Borrower rate/APR: 15.99% / 19.65% Monthly payment: \$439.40

Lender servicing fee: 1.00% Effective Yield\*: 14.17%

Estimated return\*: 8.68%

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

Borrower's Credit Profile					
Prosper score (1-10):	4	First credit line:	Apr-2003	Debt/Income ratio:	30%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	4	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 9	Length of status:	4y 11m
Amount delinquent:	\$0	Total credit lines:	23	Occupation:	Military Enlisted
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$3,018	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	20	Bankcard utilization:	18%		

Delinquencies in last /y: 20 Bankcard utilization: 18%

Homeownership: No

Screen name: immaculate-community856 Borrower's state: NewYork Borrower's group: N/A

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

Prosper Activity				
Loan history		Payment history		Credit score history
Active / total loans:	0 / 1	On-time:	5 ( 100% )	700-719 (Latest)
Principal borrowed:	\$4,000.00	< 31 days late:	0 ( 0% )	
Principal balance:	\$0.01	31+ days late:	0 (0%)	700-719 (Jul-2012)
Total payments billed:	5			

### 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: \$3718 Monthly expenses: \$

Housing: \$ 950 Insurance: \$ 120 Car expenses: \$ 220 Utilities: \$90 Phone, cable, internet: \$ 200 Food, entertainment: \$ 200 Clothing, household expenses: \$ Credit cards and other loans: \$ 300 Other expenses: \$

Information in the Description is not verified.

#### **Borrower Payment Dependent Notes Series 698770**

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.

\$10,000.00 Prosper Rating: В Listing Duration: 14 days Amount Estimated loss\*: 4.24% Term: 60 months

Lender yield: 15.94% Borrower rate/APR: 16.94% / 19.31% Monthly payment: \$248.20

Lender servicing fee: 1.00% Effective Yield\*: 15.24% 11.00% Estimated return\*:

#### **Borrower's Credit Profile**

First credit line: 7 Mar-1965 53% Prosper score (1-10): Debt/Income ratio: 700-719 (Jan-2013) Credit score: Inquiries last 6m: 0 Employment status: **Employed** Now delinquent: Current / open credit lines: 17 / 17 Length of status: 14y 9m Amount delinquent: \$0 Total credit lines: 25 Occupation: Professional Public records last 12m / Revolving credit balance: Stated income: \$25,000-\$49,999 \$17,501

10y:

Delinquencies in last 7y: 0

0/1

Homeownership:

Bankcard utilization:

Borrower's group: exponential-investment6 Borrower's state: RhodeIsland N/A

44%

No

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

Prosper Activity

Screen name:

Payment history Credit score history Loan history Active / total loans: 1/1 On-time: 10 (100%) 700-719 (Latest) 0(0%) Principal borrowed: \$7,000.00 < 31 days late: 720-739 (Feb-2012) Principal balance: \$6,337.68 31+ days late: 0(0%) Total payments billed: 10

## 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.

<sup>\*</sup> 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

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.

\$4,000.00 Prosper Rating: D Listing Duration: Amount: 14 days Estimated loss\*: 9.75% Term: 60 months Lender yield: 24.57% Borrower rate/APR: 25.57% / 28.16% Monthly payment: \$118.75 Effective Yield\*: Lender servicing fee: 22.63% 1.00% Estimated return\*: 12.88%

#### **Borrower's Credit Profile**

Self-employed (DTI Not 5 First credit line: Nov-1996 Debt/Income ratio: Prosper score (1-10): Calculated) Credit score: 640-659 (Jan-2013) Inquiries last 6m: 4 Employment status: Self-employed Now delinquent: Current / open credit lines: 9/8 Length of status: 3y 6m Amount delinquent: \$46,394 Total credit lines: 20 Occupation: Tradesman - Mechani... Public records last 12m / 0/0Revolving credit balance: \$3,968 Stated income: \$50,000-\$74,999 10v: 10 49%

Delinquencies in last 7y: 10 Bankcard utilization: 49% Homeownership: Yes

Screen name: Kredithai 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.

580-599 (Nov-2007)

Prosper Activity

Payment history Credit score history Loan history Active / total loans: 640-659 (Latest) 0/2On-time: 15 (100%) Principal borrowed: \$5,300.00 < 31 days late: 0(0%) 660-679 (Nov-2012) Principal balance: \$0.01 31+ days late: 0(0%) 660-679 (Oct-2011) 680-699 (Sep-2008)

Total payments billed: 15

# 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 698806**

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\*: 9.75%

Term: 36 months

Lender yield: 21.72% Borrower rate/APR: 22.72% / 26.53% Monthly payment: \$77.13

<sup>\*</sup> 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.

Lender servicing fee: 1.00% Effective Yield\*: 20.00%

Estimated return\*: 10.25%

\* 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.

<b>Borrower's Credit Profile</b>					
Prosper score (1-10):	5	First credit line:	Sep-1989	Debt/Income ratio:	Not calculated
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	0y 3m
Amount delinquent:	\$0	Total credit lines:	38	Occupation:	Clerical
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$6,508	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	32	Bankcard utilization:	61%		
		Homeownership:	Yes		
Screen name:	dedication-rancher3	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

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 698968**

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: Estimated loss*:	E 12.75%	Listing Duration:	14 days
Term:	36 months				
Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$163.56
Lender servicing fee:	1.00%	Effective Yield*: Estimated return*:	23.82% 11.07%		

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

Borrower's Credit Profile Prosper score (1-10):	4	First credit line:	Nov-1999	Debt/Income ratio:	23%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	15 / 15	Length of status:	7y 4m
Amount delinquent:	\$368	Total credit lines:	22	Occupation:	Sales - Commissio
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$13,351	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	87%		
		Homeownership:	Yes		

Screen name: organized-felicity117 Borrower's state: Texas Borrower's group: N/A

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

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$10800.00 Monthly expenses: \$8044.00 Housing: \$2000.00 Insurance: \$429.00 Car expenses: \$667.51 Utilities: \$89.00 Phone, cable, internet: \$170.00

Food, entertainment: \$1700.00 Clothing, household expenses: \$ Credit cards and other loans: \$493.00

Other expenses: \$

Information in the Description is not verified

#### **Borrower Payment Dependent Notes Series 695589**

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*:	8.74%		
Term:	36 months				
Lender yield:	20.24%	Borrower rate/APR:	21.24% / 25.01%	Monthly payment:	\$566.98
•					
Lender servicing fee:	1.00%	Effective Yield*:	18.73%		
		Estimated return*:	9.99%		

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

#### Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	May-2005	Debt/Income ratio:	17%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9/9	Length of status:	14y 11m
Amount delinquent:	\$0	Total credit lines:	15	Occupation:	Administrative Assi
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$11,056	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	44%		

No

Screen name: new-transparency-reaction Borrower's state: Texas Borrower's group: N/A

Homeownership:

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: \$

#### **Borrower Payment Dependent Notes Series 697205**

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: \$2,400.00 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: \$103.65

Lender servicing fee: 1.00% Effective Yield\*: 27.60% Estimated return\*: 11.85%

#### **Borrower's Credit Profile**

First credit line: Sep-2000 Debt/Income ratio: Prosper score (1-10): Not calculated 720-739 (Jan-2013) Inquiries last 6m: Employment status: Credit score: Not employed Now delinquent: Current / open credit lines: 3/3 Length of status: 1v 0m Amount delinquent: \$0 Total credit lines: 10 Stated income: Not employed Public records last 12m /

Public records last 12m / 0/0 Revolving credit balance: \$5,641

Delinquencies in last 7y: 0 Bankcard utilization: 22%

Homeownership: No

Screen name: MayaMarie216 Borrower's state: Tennessee Borrower's group: N/A

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

Prosper Activity				
Loan history		Payment history		Credit score history
Active / total loans:	1 / 1	On-time:	7 ( 70% )	720-739 (Latest)
Principal borrowed:	\$5,000.00	< 31 days late:	3 (30%)	
Principal balance:	\$3,882.37	31+ days late:	0 (0%)	780-799 (Jan-2012)
Total payments billed:	10			

#### Description

#### HOUSEHOLD EXPENSES

Purpose of loan

This loan will be used to help with the purchase of housing while I'm securing a job. Before I can get the job I need the address. This place is perfect and within my price range, but unfortunately without a job I have to pay a few more months of rent in advance than I had originally imagined.

#### My financial situation

I am a good candidate for this loan because when I say I'll pay for something I do. I've done this site before when I needed a car so that I could get a job and I exceeded even my own expectations with that opportunity. Now I'm off to improve my situation even more and need just a bit more help to get me on my way. I'm more than good for the money and very trustworthy. I will be forever thankful to you for your faith in me. Plus I have a co-signer willing to split the monthly cost with me making the payback impossible to miss.

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 697505**

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

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

<sup>\*</sup> 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.

Estimated loss\*: 2.99%

60 months Term:

12.46% Borrower rate/APR: 13.46% / 15.75% \$229.89 Lender yield: Monthly payment:

1.00% Effective Yield\*: 12.05% Lender servicing fee:

Estimated return\*: 9.06%

**Borrower's Credit Profile** 

Delinquencies in last 7y:

9 First credit line: Aug-1994 Debt/Income ratio: 12% Prosper score (1-10): Credit score: 780-799 (Jan-2013) Inquiries last 6m: 2 Employment status: Employed Now delinquent: Current / open credit lines: 17 / 14 Length of status: 29v 7m

Amount delinquent: \$0 Total credit lines: 41 Occupation: Tradesman - Carpent...

\$38,994

20%

Stated income:

\$75,000-\$99,999

Public records last 12m / 0/0Revolving credit balance: 10y:

0

Bankcard utilization: Homeownership: Yes

Florida N/A Screen name: unassuming-worth1 Borrower's state: Borrower's group:

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

#### Description

HOME IMPROVEMENT (NEW ROOF)

This loan will be used to replace my existing roof and strengthen the structure of my home

#### My financial situation:

I am a good candidate for this loan because I have excellent credit, and I have been employed with the same company (Miami Dade County) for 30 years. I continue to receive excellent performance evaluations each year. I am also fortunate to own three rental properties; two of which are fully paid off. The properties never go vacant and I have long term tenants.

Information in the Description is not verified

#### **Borrower Payment Dependent Notes Series 697601**

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.

\$2,000.00 Prosper Rating: Listing Duration: Amount 14 days

> Estimated loss\*: 7.24%

Term: 36 months

18.99% / 22.71% 17.99% Borrower rate/APR \$73.30 Lender yield: Monthly payment:

Lender servicing fee: 1.00% Effective Yield\*: 16.79%

> Estimated return\*: 9.55%

**Borrower's Credit Profile** 

Prosper score (1-10): 4 First credit line: Nov-1995 Debt/Income ratio: 33% Credit score: 680-699 (Jan-2013) Inquiries last 6m: 0 Employment status: **Employed** Now delinquent: Current / open credit lines: 9/9 Length of status: 5v 1m Amount delinquent: \$0 Total credit lines: 27 Occupation: Truck Driver Public records last 12m / 0/0Revolving credit balance: \$29,324 Stated income: \$25,000-\$49,999

Bankcard utilization: 76% Delinquencies in last 7y:

Homeownership: No

N/A Screen name: thrilling-compassion350 Borrower's state: Connecticut Borrower's group:

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

#### Description

10y:

DEBT CONSOLIDATION

<sup>\*</sup> 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

<sup>\*</sup> 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

Purpose of loan:

This loan will be used to .. pay off credit card debt.

My financial situation: working full time, all bills up to date

I am a good candidate for this loan because...Iv'e never been late on a payment

Iwill pay off well before allotted time.

Monthly net income: \$2,200 Monthly expenses:

Housing: \$0

Insurance: \$74

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$180 Food, entertainment: \$260

Clothing, household expenses: \$

Credit cards and other loans: \$1100

Other expenses: \$

Information in the Description is not verified

#### **Borrower Payment Dependent Notes Series 697649**

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.

C \$15,000.00 Prosper Rating: Listing Duration: 14 days

Estimated loss\*: 6.24%

Term: 36 months

Lender yield: 16.34% Borrower rate/APR: 17.34% / 21.03% Monthly payment: \$537.33

Lender servicing fee: 1.00% Effective Yield\* 15.36%

Estimated return\*: 9.12% \* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return

require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated

### **Borrower's Credit Profile**

40% Prosper score (1-10): First credit line: Apr-1969 Debt/Income ratio: 760-779 (Jan-2013) Credit score: Inquiries last 6m: 0 Employment status: **Employed** 0 Current / open credit lines: Length of status: 1v 4m Now delinquent: 13 / 12 Total credit lines: 32 Amount delinquent: \$0 Occupation: Other

Public records last 12m /

10y:

Delinquencies in last 7y: 0

0/ 0

Revolving credit balance: Bankcard utilization:

\$41.679 67%

Yes

Stated income:

\$50,000-\$74,999

N/A

Homeownership: Screen name: transaction-carnation1 Borrower's state: Delaware Borrower's group:

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

#### 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 697803** 

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.

11.75%

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

Term: 36 months

Lender yield: 24.66% Borrower rate/APR: 25.66% / 29.54% Monthly payment: \$401.10

Estimated loss\*:

Effective Yield\*: Lender servicing fee: 1.00% 22.54%

Estimated return\*: 10.79%

20

**Borrower's Credit Profile** 

Oct-1987 First credit line: 9% Prosper score (1-10): 3 Debt/Income ratio: 660-679 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Credit score: Now delinquent: Current / open credit lines: 3/3 Length of status: 5y 3m

Amount delinquent: Total credit lines: Occupation: **Computer Programmer** Public records last 12m / \$100,000+

0/1 Stated income: Revolving credit balance: \$1,199 10y:

Delinquencies in last 7y: Bankcard utilization: 79% Homeownership: Nο

Screen name: **CTProgrammer** Borrower's state: Connecticut Borrower's group: N/A

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

#### Description

BUSINESS

Purpose of loan:

This loan will be used to smooth out the cash flow of my software consulting company

\$727

My financial situation:

I am a good candidate for this loan because I have a number of long term contracts to provide stable monthly income and \$40 K in receivables with 90+ day terms. The purpose of the loan is to provide a bridge for these longer term receivables primarily to pay for contract labor to service additional contracts.

Personal:

Monthly net income: \$9000 Monthly expenses: \$8000

Business

Monthly net income: \$30,000 Monthly expenses: \$26,000

Information in the Description is not verified.

#### **Borrower Payment Dependent Notes Series 697889**

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.

Prosper Rating: \$4,000.00 Amount Listing Duration: 14 days

> Estimated loss\*: 12.75%

Term: 36 months

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

Lender servicing fee: 1.00% Effective Yield\*: 23.82%

Estimated return\*: 11.07%

**Borrower's Credit Profile** 

First credit line: Mar-2000 Debt/Income ratio: 23% Prosper score (1-10): 3 Credit score: 640-659 (Jan-2013) Inquiries last 6m: 3 Employment status: **Employed** Current / open credit lines: Length of status: Now delinquent: 15 / 14 2v 5m

Amount delinquent: \$0 Total credit lines: 40 Occupation: Medical Technician

<sup>\*</sup> 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

<sup>\*</sup> 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

Public records last 12m /

0/ 0

Revolving credit balance:

\$13,198

78%

Yes

Stated income:

\$75,000-\$99,999

Delinquencies in last 7y:

10y:

Bankcard utilization: Homeownership:

Screen name: marketplace-legend7

Borrower's state:

NewYork

Borrower's group:

N/A

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

Prosper Activity Loan history

Active / total loans: 1 / 1

Payment history
On-time:

4 (67%)

Credit score history

Principal borrowed:

\$2,000.00

On-time: 4 (6/%) < 31 days late: 2 (33%)

640-659 (Latest)

Principal balance: Total payments billed: \$1,831.44

31+ days late: 2 (33%)
31+ days late: 0 (0%)

720-739 (Jun-2012)

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 697943**

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

Estimated loss\*: 12.25%

Term: 36 months

Lender yield: 25.39% Borrower rate/APR: 26.39% / 30.29% Monthly payment: \$161.99

Lender servicing fee: 1.00% Effective Yield\*: 23.18% Estimated return\*: 10.93%

#### **Borrower's Credit Profile**

Aug-1999 17% Prosper score (1-10): 2 First credit line: Debt/Income ratio: Credit score: 740-759 (Dec-2012) Inquiries last 6m: 0 Employment status: **Employed** Current / open credit lines: Length of status: 6y 5m Now delinquent: 2/2 Amount delinquent: \$0 Total credit lines: 6 Occupation: **Truck Driver** Public records last 12m / 0/1\$25,000-\$49,999 Revolving credit balance: \$0 Stated income:

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

Bankcard utilization: 0%
Homeownership: No

Screen name: well-mannered-bill430 Borrower's state: NewMexico Borrower's group: N/A

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

#### Description

AUTO

<sup>\*</sup> 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.

Purpose of loan:

This loan will be used to...Rebuild the motor of my 1966 f100 and a little interior work along with tire

My financial situation: safe

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

Monthly net income: \$3000 Monthly expenses: \$ Housing: \$1050 Insurance: \$117.00 Car expensese: 50.00 Utilities: \$200.00

Phone, cable, internet: \$117.00 Food, entertainment: \$200.00 Clothing, household expenses: \$0

Credit cards and other loans: \$501.14 car loan

Other expenses: \$0

Information in the Description is not verified.

#### **Borrower Payment Dependent Notes Series 697945**

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.

\$15,000.00 Prosper Rating:  $\mathbf{C}$ Listing Duration: Amount 14 days Estimated loss\*: 8.74% 60 months Term: Lender yield: 23.15% Borrower rate/APR: 24.15% / 26.70% Monthly payment: \$432.83

Lender servicing fee: 1.00% Effective Yield\*: 21.43% Estimated return\*: 12.69%

#### **Borrower's Credit Profile**

First credit line: Prosper score (1-10): Dec-1996 Debt/Income ratio: 44% Credit score: 700-719 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Now delinquent: Current / open credit lines: 11 / 11 Length of status: 7y 6m Total credit lines: Amount delinquent: \$0 21 Occupation: Civil Service Public records last 12m / 0/1 \$25,000-\$49,999 Revolving credit balance: \$18,196 Stated income: 10y:

Delinquencies in last 7y: 0 Bankcard utilization: 45% Homeownership: No

Screen name: yeller160 Borrower's state: Alabama Borrower's group: N/A

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

#### Description

DEBT CONSOLIDATION

Purpose of loan:

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

My financial situation: AODFCU

I am a good candidate for this loan because...I'm credit worthy and work hard

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

Information in the Description is not verified.

Other expenses: \$

# **Borrower Payment Dependent Notes Series 698661**

<sup>\*</sup> 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

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.

\$4,000.00 E Listing Duration: Amount: Prosper Rating: 14 days Estimated loss\*: 13.25% Term: 36 months Lender yield: 26.86% Borrower rate/APR: 27.86% / 31.79% Monthly payment: \$165.15 Lender servicing fee: Effective Yield\*: 24.47% 1.00% Estimated return\*: 11.22%

**Borrower's Credit Profile** 

First credit line: May-1995 Debt/Income ratio: 56% Prosper score (1-10): 2 Credit score: 700-719 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Now delinquent: Current / open credit lines: 2/2 Length of status: 0y 4m Amount delinquent: Total credit lines: 11 Occupation: \$0 Food Service Public records last 12m / 0/ 0 \$826 Stated income: \$1-\$24,999 Revolving credit balance: 10y:

Delinquencies in last 7y: 0 Bankcard utilization: 55% Homeownership: No

Screen name: WaterTribe 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 my minor Debt with my credit card with Bank of America.

Also I have a few Projects I'm finishing up as hobbies that have potential to generate income

My financial situation:

I am a good candidate for this loan because I have very few bills and a constant income.

Credit cards and other loans: \$2,300

Information in the Description is not verified

#### **Borrower Payment Dependent Notes Series 698679**

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

Amount: \$12,000,00 Prosper Rating: Listing Duration: 14 days Estimated loss\*: 10.25% Term: 36 months 22.46% Borrower rate/APR: 23.46% / 27.29% \$467.40 Lender yield: Monthly payment: Effective Yield\*: Lender servicing fee: 1.00% 20.64% Estimated return\*: 10.39%

<sup>\*</sup> 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:	Jun-1997	Debt/Income ratio:	27%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 10	Length of status:	2y 10m
Amount delinquent:	\$0	Total credit lines:	33	Occupation:	Professional
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$9,441	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	9	Bankcard utilization:	91%		
		Homeownership:	Yes		
Screen name:	social-boomerang6	Borrower's state:	Ohio	Borrower's group:	N/A

<sup>\*</sup> 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.

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

#### Description

#### DEBT CONSOLIDATION

Purpose of loan: consolidate credit card bills to one payment

This loan will be used to...consolidate debt

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

I am already making these payments with my steady career and income

Monthly net income: \$ 2800, \$5,100 household

Monthly expenses: \$ Housing: \$1,125 Insurance: \$125 Car expenses: \$600 Utilities: \$400

Phone, cable, internet: \$150 Food, entertainment: \$800

Clothing, household expenses: \$100 Credit cards and other loans: \$500

Other expenses: \$ gasoline \$200

Information in the Description is not verified

#### **Borrower Payment Dependent Notes Series 698959**

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.

\$15,000.00 Prosper Rating: В Listing Duration: Amount: 14 days Estimated loss\*: 5.24%

Term: 60 months

Lender yield: 17.96% Borrower rate/APR: 18.96% / 21.38% Monthly payment: \$388.78

Effective Yield\*: 17.02% Lender servicing fee: 1.00%

Estimated return\*: 11.78%

### **Borrower's Credit Profile**

35% Prosper score (1-10): 6 First credit line: May-1967 Debt/Income ratio: 760-779 (Dec-2012) Credit score: Inquiries last 6m: 2 Employment status: **Employed** Now delinquent: Current / open credit lines: 13 / 12 Length of status: 0y 5m Amount delinquent: Total credit lines: 27 Occupation: \$0 Other

Public records last 12m / 0/ 0 Revolving credit balance: \$48,164 Stated income: \$75,000-\$99,999

Delinquencies in last 7y: Bankcard utilization: 41% Homeownership: Ves

Screen name: computer171 Borrower's state: Missouri Borrower's group: N/A

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

#### 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: \$

<sup>\*</sup> 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

Information in the Description is n	ot verified.