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**PROSPER MARKETPLACE INC**

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SIC: **6199** Finance services

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**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 693631**

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>4.99%</b>		
Term:	<b>36 months</b>				
Lender yield:	<b>14.09%</b>	Borrower rate/APR:	<b>15.09% / 18.73%</b>	Monthly payment:	<b>\$694.19</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>13.37%</b>		
		Estimated return*:	<b>8.38%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>7</b>	First credit line:	<b>Dec-1988</b>	Debt/Income ratio:	<b>13%</b>
Credit score:	<b>760-779 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>15 / 15</b>	Length of status:	<b>1y 1m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Attorney</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$40,312</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>56%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>velocity-turbine7</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...pay off a high interest credit card

My financial situation: I am gainfully employed as an attorney and have been practicing for close to 15 years. I make a good salary but would like to reduce the credit card balances I have and lower the rates to pay them off faster.

I am a good candidate for this loan because...I am a responsible working woman who is the main bread winner now and would like to reduce the debt I have and am willing to focus to do that.

Monthly net income: \$ 13,600  
 Monthly expenses: \$  
 Housing: \$ 2000  
 Insurance: \$ 1500  
 Car expenses: \$ 495/mo  
 Utilities: \$ 200  
 Phone, cable, internet: \$ 300  
 Food, entertainment: \$ 500  
 Clothing, household expenses: \$ 400  
 Credit cards and other loans: \$ 3000  
 Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 697565**

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>C</b>	Listing Duration:	<b>14 days</b>
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Minimum Amount to Fund: **\$25,000** Estimated loss\*: **7.24%**  
 Term: **12 months**

Lender yield: **13.58%** Borrower rate/APR: **14.58% / 22.35%** Monthly payment: **\$2,251.51**  
 Lender servicing fee: **1.00%** Effective Yield\*: **12.66%**  
 Estimated return\*: **5.42%**

\* 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-1992</b>	Debt/Income ratio: <b>24%</b>
Credit score: <b>740-759 (Jan-2013)</b>	Inquiries last 6m: <b>3</b>	Employment status: <b>Employed</b>
Now delinquent: <b>0</b>	Current / open credit lines: <b>26 / 21</b>	Length of status: <b>23y 2m</b>
Amount delinquent: <b>\$0</b>	Total credit lines: <b>64</b>	Occupation: <b>Executive</b>
Public records last 12m / 10y: <b>0 / 0</b>	Revolving credit balance: <b>\$45,962</b>	Stated income: <b>\$100,000+</b>
Delinquencies in last 7y: <b>0</b>	Bankcard utilization: <b>62%</b>	
	Homeownership: <b>Yes</b>	
Screen name: <b>bazaar-comforter</b>	Borrower's state: <b>Michigan</b>	Borrower's group: <b>N/A</b>

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

**Description**

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...pay off credit cards

My financial situation:

I am a good candidate for this loan because... I have never been late for or not made a payment of any type.

Monthly net income: \$12,888.00

Monthly expenses: \$ 500.00

Housing: \$ 2200.00

Insurance: \$ 1065.00

Car expenses: \$ 0.00

Utilities: \$ 645.00

Phone, cable, internet: \$ 222.00

Food, entertainment: \$800.00

Clothing, household expenses: \$200.00

Credit cards and other loans: \$1000.00

Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698081**

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**  
 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): <b>2</b>	First credit line: <b>Mar-1995</b>	Debt/Income ratio: <b>25%</b>
Credit score: <b>660-679 (Jan-2013)</b>	Inquiries last 6m: <b>3</b>	Employment status: <b>Employed</b>
Now delinquent: <b>0</b>	Current / open credit lines: <b>14 / 13</b>	Length of status: <b>13y 10m</b>
Amount delinquent: <b>\$0</b>	Total credit lines: <b>27</b>	Occupation: <b>Sales - Commission</b>

Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$28,122	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	80%		
		Homeownership:	Yes		

Screen name:	loot-booster2	Borrower's state:	Pennsylvania	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

#### Description

##### HOUSEHOLD EXPENSES

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

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

I'm responsible, make good money, pay my bills on time. The money needed is short term until tax return is completed.

Monthly net income: \$7500.00

Monthly expenses: \$500.00

Housing: \$2700.00

Insurance: \$100.00

Car expenses: \$377.00

Utilities: \$200.00

Phone, cable, internet: \$235.00

Food, entertainment: \$200.00

Clothing, household expenses: \$

Credit cards and other loans: \$1300.00

Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698285

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

Amount:	\$12,500.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$8,750	Estimated loss*:	8.24%		
Term:	36 months				

Lender yield:	19.49%	Borrower rate/APR:	20.49% / 24.25%	Monthly payment:	\$467.67
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Lender servicing fee:	1.00%	Effective Yield*:	18.08%
		Estimated return*:	9.84%

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

#### Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Jan-2000	Debt/Income ratio:	24%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	4	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 13	Length of status:	16y 11m
Amount delinquent:	\$0	Total credit lines:	26	Occupation:	Teacher
Public records last 12m / 10y:	0/ 2	Revolving credit balance:	\$11,524	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	3	Bankcard utilization:	54%		
		Homeownership:	No		
Screen name:	focused-contract7	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

##### DEBT CONSOLIDATION

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

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

Monthly net income: \$ 3500

Monthly expenses: \$2500

Housing: \$ 965.00

Insurance: \$ 150.00  
 Car expenses: \$ 300.00  
 Utilities: \$ 100.00  
 Phone, cable, internet: \$ 200.00  
 Food, entertainment: \$  
 Clothing, household expenses: \$ 50.00  
 Credit cards and other loans: \$ 500.00  
 Other expenses: \$ 150.00

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 698297

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>\$5,150.00</b>	Prosper Rating:	<b>AA</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$5,150</b>	Estimated loss*:	<b>0.99%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>6.49%</b>	Borrower rate/APR:	<b>7.49% / 8.83%</b>	Monthly payment:	<b>\$160.17</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>6.41%</b>		
		Estimated return*:	<b>5.42%</b>		

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

### Borrower's Credit Profile

Prosper score (1-10):	<b>10</b>	First credit line:	<b>May-2001</b>	Debt/Income ratio:	<b>14%</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>13 / 11</b>	Length of status:	<b>7y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>34</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$6,387</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>20%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>favorite-euro8</b>	Borrower's state:	<b>Illinois</b>	Borrower's group:	<b>N/A</b>

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

### Description

PAYING OFF CREDIT CARD DEBT

Purpose of loan:  
 This loan will be used to pay off my Citibank Credit Card.

My financial situation:  
 I am a good candidate for this loan because I have excellent credit, a history of paying my bills on time, and a long and stable work history.

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 698811

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>8</b>	First credit line:	<b>Mar-2000</b>	Debt/Income ratio:	<b>15%</b>
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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>12 / 12</b>	Length of status:	<b>6y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>24</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 2</b>	Revolving credit balance:	<b>\$16,937</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>85%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>leader672</b>	Borrower's state:	<b>Missouri</b>	Borrower's group:	<b>N/A</b>
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to pay off existing credit cards at a higher interest rate

My financial situation:

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

Monthly net income: \$9,000

Monthly expenses: \$7,000

Housing: \$2,000

Insurance: \$85

Car expenses: \$600

Utilities: \$300

Phone, cable, internet: \$200

Food, entertainment: \$600

Clothing, household expenses: \$200

Credit cards and other loans: \$2000

Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698883

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

Amount:	<b>\$2,000.00</b>	Prosper Rating:	<b>HR</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,000</b>	Estimated loss*:	<b>15.75%</b>		
Term:	<b>36 months</b>				

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

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Dec-2005</b>	Debt/Income ratio:	<b>65%</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>8 / 8</b>	Length of status:	<b>10y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>14</b>	Occupation:	<b>Retail Management</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$1,691</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>9</b>	Bankcard utilization:	<b>99%</b>		
		Homeownership:	<b>No</b>		

Screen name:	<b>benjamins-enforcer19</b>	Borrower's state:	<b>California</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

TAXES

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 698961

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>\$14,500.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,150</b>	Estimated loss*:	<b>2.99%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>12.46%</b>	Borrower rate/APR:	<b>13.46% / 15.75%</b>	Monthly payment:	<b>\$333.34</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.05%</b>
		Estimated return*:	<b>9.06%</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>7</b>	First credit line:	<b>Jan-1982</b>	Debt/Income ratio:	<b>22%</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>16 / 15</b>	Length of status:	<b>6y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>47</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$31,420</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>58%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>new-respectful-wampum</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 consolidate debt.

My financial situation:  
 I am a good candidate for this loan because I always pay my debts.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 699051

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>\$9,500.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$6,650</b>	Estimated loss*:	<b>8.49%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>19.99%</b>	Borrower rate/APR:	<b>20.99% / 24.76%</b>	Monthly payment:	<b>\$357.86</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.52%</b>
		Estimated return*:	<b>10.03%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Jun-1996</b>	Debt/Income ratio:	<b>54%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 8</b>	Length of status:	<b>16y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Food Service</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$7,651</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>81%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>kindness-sumac</b>	Borrower's state:	<b>Vermont</b>	Borrower's group:	<b>N/A</b>

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

**Description**

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 699081**

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>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>\$410.29</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>19.24%</b>		
		Estimated return*:	<b>12.50%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>5</b>	First credit line:	<b>Mar-1989</b>	Debt/Income ratio:	<b>41%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>7 / 7</b>	Length of status:	<b>28y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>38</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$20,537</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>3</b>	Bankcard utilization:	<b>47%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>dinero-trumpet2</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...pay off high interest credit cards



My financial situation:

I am a good candidate for this loan because...i am already paying 1000 dollars a month for my credit cards

Monthly net income: \$3200
Monthly expenses:1702
Housing: \$747
Insurance: \$100
Car expenses: \$000
Utilities: \$75
Phone, cable, internet: \$80
Food, entertainment: \$100
Clothing, household expenses: \$100
Credit cards and other loans: \$500
Other expenses: \$000

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 699153

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

Amount: \$3,000.00 Prosper Rating: D Listing Duration: 14 days
Minimum Amount to Fund: \$3,000 Estimated loss\*: 10.25%
Term: 36 months

Lender yield: 22.46% Borrower rate/APR: 23.46% / 27.29% Monthly payment: \$116.85

Lender servicing fee: 1.00% Effective Yield\*: 20.64%
Estimated return\*: 10.39%

\* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees.

Borrower's Credit Profile

Prosper score (1-10): 5 First credit line: Aug-1984 Debt/Income ratio: 42%
Credit score: 720-739 (Jan-2013) Inquiries last 6m: 0 Employment status: Employed
Now delinquent: 0 Current / open credit lines: 15 / 15 Length of status: 8y 7m
Amount delinquent: \$0 Total credit lines: 30 Occupation: Truck Driver
Public records last 12m / 10y: 0/ 0 Revolving credit balance: \$47,016 Stated income: \$25,000-\$49,999
Delinquencies in last 7y: 0 Bankcard utilization: 90%
Homeownership: Yes

Screen name: ore-reformer1 Borrower's state: Nevada Borrower's group: N/A

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

Description

DEBT CONSOLIDATION
Purpose of loan: Pay off A credit card
This loan will be used to...pay off a credit card

My financial situation:
I am a good candidate for this loan because...I have a solid credit background

Monthly net income: \$3600
Monthly expenses: \$
Housing: \$800
Insurance: \$260
Car expenses: \$0
Utilities: \$200
Phone, cable, internet: \$350
Food, entertainment: \$300
Clothing, household expenses: \$300
Credit cards and other loans: \$700
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 699177

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

Amount: \$5,000.00 Prosper Rating: D Listing Duration: 14 days

Minimum Amount to Fund: **\$3,500** Estimated loss\*: **9.75%**  
Term: **36 months**

Lender yield: **21.72%** Borrower rate/APR: **22.72% / 26.53%** Monthly payment: **\$192.82**  
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.

#### Borrower's Credit Profile

Prosper score (1-10): **5** First credit line: **Jan-2002** Debt/Income ratio: **13%**  
Credit score: **680-699 (Jan-2013)** Inquiries last 6m: **1** Employment status: **Employed**  
Now delinquent: **0** Current / open credit lines: **14 / 14** Length of status: **12y 5m**  
Amount delinquent: **\$0** Total credit lines: **26** Occupation: **Professional**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$15,426** Stated income: **\$50,000-\$74,999**  
Delinquencies in last 7y: **0** Bankcard utilization: **67%**  
Homeownership: **Yes**  
Screen name: **duty-adventure2** 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

HOME IMPROVEMENT NEEDED

##### Purpose of loan:

This loan will be used to make some additional improvements to my home, so that I can sell it and get top dollar for it. Painting, inside and out, improving the current landscaping, and some carpentry work, unfinished trim in one room, and trim around the brand new door I had installed in November. Since I bought the house in 2006, I had a new roof, new fence, and covered, semi-enclosed patio installed. It's a great house, and our little, oil rich town was largely unaffected by the housing bust in 2008. My home office is in Orlando, FL, I've been telecommuting since 2006 when I moved back to my small hometown for family reasons. I intend to sell the house, pay off all my bills, including this loan early, and move back to my home office in Orlando, allowing me the opportunity to further upgrade my career. I've been with my company for over 12 years, but telecommuting from my small town doesn't provide me opportunities to further my training and skills.

##### My financial situation:

I am a good candidate for this loan because I've worked really hard to achieve excellent credit status, which I did, reaching a FICO score of 754 in July 2012. I've NEVER been late on a payment, and the only reason my FICO has dropped to 677 is because I've utilized my credit cards over the last few months for a major auto repair after a smash and grab, a couple of out-patient surgeries, and paying for my daughter's recent wedding. But I always pay more than the minimum payments, and the sale of my house will allow me to pay them in full, again giving me excellent credit status.

I'm NOT a risk, I just need a little jump right now to get me where I need to be. Your loan to me will be paid off early. Thank you for your consideration, and please contact me with any questions. :-)

Monthly net income: \$2439 (Net may appear lower than it should based on my annual income, however, I contribute 15% to my 401K, \$3K per year to my Healthcare Spending Account, \$800 per month to loans against my 401K which will be paid off upon the sale of my house, pay for supplemental life insurance, and NM State taxes that will go away when I move back to Florida. Year end pay stub will of course be provided for proof.)

Monthly expenses: \$1779

Housing: \$538 (principle, taxes and insurance)

Insurance: \$26 auto (\$160 semi-annually)

Car expenses: \$50 (telecommuting I rarely drive)

Utilities: \$90 (electric and city water/trash/sewer)

Phone, cable, internet: \$25 for cable, (phone and internet paid by my employer)

Food, entertainment: \$250

Clothing, household expenses: \$100

Credit cards and other loans: \$500

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 699271

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

Amount: **\$4,000.00** Prosper Rating: **E** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$2,800** Estimated loss\*: **14.25%**  
Term: **60 months**

Lender yield: **30.65%** Borrower rate/APR: **31.65% / 34.41%** Monthly payment: **\$133.50**  
Lender servicing fee: **1.00%** Effective Yield\*: **27.88%**  
Estimated return\*: **13.63%**

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>2</b>	First credit line:	<b>Apr-2006</b>	Debt/Income ratio:	<b>17%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>13 / 13</b>	Length of status:	<b>10y 4m</b>
Amount delinquent:	<b>\$32</b>	Total credit lines:	<b>22</b>	Occupation:	<b>Nurse (RN)</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$9,969</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>71%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>exchange-nurse2</b>	Borrower's state:	<b>Michigan</b>	Borrower's group:	<b>N/A</b>

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

**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 699385**

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

Amount:	<b>\$12,500.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$8,750</b>	Estimated loss*:	<b>6.24%</b>		
Term:	<b>36 months</b>				

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

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Apr-1975</b>	Debt/Income ratio:	<b>37%</b>
Credit score:	<b>760-779 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>24 / 23</b>	Length of status:	<b>2y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>63</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$22,662</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>8</b>	Bankcard utilization:	<b>42%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>efficient-integrity1</b>	Borrower's state:	<b>Pennsylvania</b>	Borrower's group:	<b>N/A</b>

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

**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 694676

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>7.99%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>22.33%</b>	Borrower rate/APR:	<b>23.33% / 25.86%</b>	Monthly payment:	<b>\$283.80</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.76%</b>
		Estimated return*:	<b>12.77%</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>Sep-2002</b>	Debt/Income ratio:	<b>12%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>10 / 9</b>	Length of status:	<b>5y 1m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Tradesman - Plumber</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$6,139</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>86%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>the-melodious-income</b>	Borrower's state:	<b>Illinois</b>	Borrower's group:	<b>N/A</b>

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

#### Description

##### DEBT CONSOLIDATION

##### Purpose of loan:

This loan will be used to consolidate credit card debt that I have from a past relationship. She ran up my cc then cheated on me and moved out. I'd like to make one monthly payment rather than numerous smaller payments.

##### My financial situation:

I am a good candidate for this loan because I work steadily and always pay bills on time. I would just like to owe to one person rather than multiple.

Monthly net income: \$ 5290  
Monthly expenses: \$  
Housing: \$ 1280  
Insurance: \$  
Car expenses: \$ 400  
Utilities: \$ 200  
Phone, cable, internet: \$ 150  
Food, entertainment: \$ 200  
Clothing, household expenses: \$ 150  
Credit cards and other loans: \$  
Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 696854

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>12.75%</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>
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>Mar-2007</b>	Debt/Income ratio:	<b>15%</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>4 / 4</b>	Length of status:	<b>3y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>7</b>	Occupation:	<b>Nurse (LPN)</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$406</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>6</b>	Bankcard utilization:	<b>23%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>note-breeze0</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

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 698050

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>5.24%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>14.59%</b>	Borrower rate/APR:	<b>15.59% / 19.24%</b>	Monthly payment:	<b>\$139.82</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>13.82%</b>		
		Estimated return*:	<b>8.58%</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-2004</b>	Debt/Income ratio:	<b>Not calculated</b>
Credit score:	<b>760-779 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>13 / 13</b>	Length of status:	<b>0y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Computer Programmer</b>

Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$204</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>1%</b>		
		Homeownership:	<b>No</b>		

Screen name:	<b>blueberry186</b>	Borrower's state:	<b>California</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**

HOUSEHOLD EXPENSES

I work for a startup which has shown excellent growth, but is not yet profitable. Unexpected hiccups in our funding have put us temporarily into the red; although we have investors currently in the process of providing funds, it's unlikely that these will enter our accounts until after Feb. 1st. I'm turning to Prosper to get money to pay my rent/household expenses for this month, after which our funding should be restored.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698108**

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

Amount:	<b>\$12,500.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$8,750</b>	Estimated loss*:	<b>8.24%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>19.49%</b>	Borrower rate/APR:	<b>20.49% / 24.25%</b>	Monthly payment:	<b>\$467.67</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.08%</b>
		Estimated return*:	<b>9.84%</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>May-1989</b>	Debt/Income ratio:	<b>27%</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>7 / 7</b>	Length of status:	<b>13y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Police Officer/Corr...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$18,396</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>46%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>rhythm190</b>	Borrower's state:	<b>Ohio</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: \$3731.46 Monthly expenses: \$1710  
Housing: \$650  
Insurance: \$185  
Car expenses 80  
Utilities: \$175  
Phone, cable, internet: \$120 Credit cards and other loans: \$300  
Other expenses: \$200

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698120**

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>\$10,500</b>	Estimated loss*:	<b>4.99%</b>		

Term: **36 months**

Lender yield:	<b>14.09%</b>	Borrower rate/APR:	<b>15.09% / 18.73%</b>	Monthly payment:	<b>\$520.64</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>13.37%</b>		
		Estimated return*:	<b>8.38%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>8</b>	First credit line:	<b>Oct-1990</b>	Debt/Income ratio:	<b>18%</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>9 / 9</b>	Length of status:	<b>15y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>43</b>	Occupation:	<b>Computer Programmer</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$21,862</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>76%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>benefit-werewolf4</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 3 credit cards with interest rates of 30%, 28.9% and 24.99%.

My financial situation: I am employed full time as a computer programming consultant at a major automotive company and have been for the past 15 years. I am a good candidate for this loan because I plan on paying off all debts within three years. I can retire after my debts are paid off.

Monthly net income: \$7,250  
Monthly expenses: \$  
Housing: \$1550  
Insurance: \$Taken out of gross income before net  
Car expenses: \$150  
Utilities: \$70  
Phone, cable, internet: \$120  
Food, entertainment: \$800  
Clothing, household expenses: \$  
Credit cards and other loans: \$1430  
Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698222

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>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,100</b>	Estimated loss*:	<b>2.49%</b>		
Term:	<b>12 months</b>				

Lender yield:	<b>6.69%</b>	Borrower rate/APR:	<b>7.69% / 11.41%</b>	Monthly payment:	<b>\$260.54</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>6.49%</b>		
		Estimated return*:	<b>4.00%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>9</b>	First credit line:	<b>Jan-1998</b>	Debt/Income ratio:	<b>13%</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>5 / 2</b>	Length of status:	<b>12y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>31</b>	Occupation:	<b>Engineer - Electric...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$408</b>	Stated income:	<b>\$75,000-\$99,999</b>

Delinquencies in last 7y: **5** Bankcard utilization: **0%**  
Homeownership: **No**

Screen name: **brehtaking-balance6** Borrower's state: **Oklahoma** 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...

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698252**

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

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

Lender yield: **10.53%** Borrower rate/APR: **11.53% / 14.35%** Monthly payment: **\$824.76**

Lender servicing fee: **1.00%** Effective Yield\*: **10.15%**  
Estimated return\*: **6.91%**

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

**Borrower's Credit Profile**

Prosper score (1-10): **8** First credit line: **Feb-1981** Debt/Income ratio: **22%**  
Credit score: **780-799 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
Now delinquent: **0** Current / open credit lines: **16 / 16** Length of status: **5y 3m**  
Amount delinquent: **\$0** Total credit lines: **24** Occupation: **Religious**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$19,023** Stated income: **\$100,000+**  
Delinquencies in last 7y: **0** Bankcard utilization: **49%**  
Homeownership: **Yes**

Screen name: **kind-benefit-rumbler** 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...payoff credit card loans.

My financial situation:  
I am a good candidate for this loan because...I have a steady employment record with my present employer and also I retired from Delta Air Lines with almost 30yrs service and all current bills are paid ontime.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698306**

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

Amount: **\$15,000.00** Prosper Rating: **C** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$10,500** Estimated loss\*: **8.24%**  
Term: **36 months**

Lender yield: **19.49%** Borrower rate/APR: **20.49% / 24.25%** Monthly payment: **\$561.21**

Lender servicing fee: **1.00%** Effective Yield\*: **18.08%**  
Estimated return\*: **9.84%**



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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Jan-1991</b>	Debt/Income ratio:	<b>24%</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>16 / 15</b>	Length of status:	<b>8y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>26</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$16,740</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>80%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>openness-formula4</b>	Borrower's state:	<b>Nevada</b>	Borrower's group:	<b>N/A</b>

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

#### Description

##### DEBT CONSOLIDATION

Purpose of loan: debt consolidation and home improvements

This loan will be used to...pay credit cards and new floors in our house

My financial situation: us bank

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

I always pay my bills

Monthly net income: \$7600.00

Monthly expenses: \$5500

Housing: \$1350

Insurance: \$235

Car expenses: \$1600

Utilities: \$200

Phone, cable, internet: \$165

Food, entertainment: \$350

Clothing, household expenses: \$300

Credit cards and other loans: \$1000

Other expenses: \$300

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698330

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>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$15,000</b>	Estimated loss*:	<b>2.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>9.34%</b>	Borrower rate/APR:	<b>10.34% / 13.14%</b>	Monthly payment:	<b>\$486.41</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>9.05%</b>
		Estimated return*:	<b>6.31%</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>Sep-1992</b>	Debt/Income ratio:	<b>26%</b>
Credit score:	<b>800-819 (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 / 17</b>	Length of status:	<b>9y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>47</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$35,094</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>37%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>careful-economy6</b>	Borrower's state:	<b>Pennsylvania</b>	Borrower's group:	<b>N/A</b>

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

#### 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 698516

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

Amount:	<b>\$3,500.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,450</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>\$116.30</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>9</b>	First credit line:	<b>Feb-1990</b>	Debt/Income ratio:	<b>10%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>10 / 8</b>	Length of status:	<b>3y 5m</b>
Amount delinquent:	<b>\$32,969</b>	Total credit lines:	<b>28</b>	Occupation:	<b>Tradesman - Electri...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,923</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>8</b>	Bankcard utilization:	<b>42%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>kind-natural-auction</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.

#### Prosper Activity

##### Loan history

Active / total loans:	<b>1 / 1</b>
Principal borrowed:	<b>\$3,000.00</b>
Principal balance:	<b>\$2,015.41</b>
Total payments billed:	<b>9</b>

##### Payment history

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

##### Credit score history

680-699 (Latest)
660-679 (Mar-2012)

#### Description

BUSINESS

Purpose of loan:

This loan will be used to pay off existing prosper loan are reduce interest on the money borrowed.

My financial situation:

I am a good candidate for this loan because stable job and growing Biz.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698820

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>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,100</b>	Estimated loss*:	<b>10.75%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>23.19%</b>	Borrower rate/APR:	<b>24.19% / 28.03%</b>	Monthly payment:	<b>\$118.00</b>
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Lender servicing fee: **1.00%** Effective Yield\*: **21.26%**  
Estimated return\*: **10.51%**

\* 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-2008</b>	Debt/Income ratio:	<b>12%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>8 / 8</b>	Length of status:	<b>1y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>9</b>	Occupation:	<b>Sales - Retail</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$497</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>99%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>adventurous-credit525</b>	Borrower's state:	<b>NorthCarolina</b>	Borrower's group:	<b>N/A</b>

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

#### Description

TAXES AND BILLS

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

My financial situation:  
I am a good candidate for this loan because...with the help of this loan I'm able to get back on my feet and able to make more than my balance every month in less than the time allotted.

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 698880

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>\$4,500.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,150</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>\$149.53</b>
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>9</b>	First credit line:	<b>Jul-2004</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>13 / 13</b>	Length of status:	<b>5y 8m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>21</b>	Occupation:	<b>Investor</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$26,667</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>78%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>dorypro</b>	Borrower's state:	<b>Georgia</b>	Borrower's group:	<b>N/A</b>

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

#### Prosper Activity

##### Loan history

Active / total loans: **1 / 2**  
Principal borrowed: **\$9,600.00**  
Principal balance: **\$2,566.01**  
Total payments billed: **59**

##### Payment history

On-time: **59 ( 100% )**  
< 31 days late: **0 ( 0% )**  
31+ days late: **0 ( 0% )**

##### Credit score history

680-699 (Latest)  
680-699 (Dec-2010)  
720-739 (Nov-2009)

#### Description

OTHER

##### Purpose of loan:

This loan will be used to..partially to fell large trees on one of my properties. The balance to assist with restoration of one rental apartment which was partially destroyed recently.

##### My financial situation:

I appreciate any help i can get with this loan. I am a good candidate for this loan because...I am serious about debt repayment as shown by my records.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 699022

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

Amount: **\$15,000.00** Prosper Rating: **C** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$15,000** Estimated loss\*: **7.49%**  
Term: **36 months**

Lender yield: **18.39%** Borrower rate/APR: **19.39% / 23.12%** Monthly payment: **\$552.80**

Lender servicing fee: **1.00%** Effective Yield\*: **17.14%**  
Estimated return\*: **9.65%**

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

#### Borrower's Credit Profile

Prosper score (1-10): **5** First credit line: **Feb-1995** Debt/Income ratio: **32%**  
Credit score: **740-759 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Other**  
Now delinquent: **1** Current / open credit lines: **15 / 15** Length of status: **0y 0m**  
Amount delinquent: **\$200** Total credit lines: **29** Occupation: **Other**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$15,554** Stated income: **\$50,000-\$74,999**  
Delinquencies in last 7y: **0** Bankcard utilization: **48%**  
Homeownership: **Yes**  
Screen name: **bold-inventive-wealth** Borrower's state: **Ohio** Borrower's group: **N/A**

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

#### Description

DEBT CONSOLIDATION

##### Purpose of loan:

This loan will be used to...pay off credit cards

##### My financial situation:

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

I pay my bills

Monthly net income: \$4200.00  
Monthly expenses: \$3300.00  
Housing: \$806.00  
Insurance: \$105.00  
Car expenses: \$405.00  
Utilities: \$250.00  
Phone, cable, internet: \$200.00  
Food, entertainment: \$400.00  
Clothing, household expenses: \$100.00  
Credit cards and other loans: \$1000.00  
Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 699046**

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

Amount:	<b>\$13,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$13,000</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>\$355.58</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>4</b>	First credit line:	<b>Oct-1996</b>	Debt/Income ratio:	<b>26%</b>
Credit score:	<b>760-779 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>19 / 17</b>	Length of status:	<b>1y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>56</b>	Occupation:	<b>Professor</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$42,854</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>58%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>loyalty-accord3</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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

**Description****DEBT CONSOLIDATION**

Purpose of loan: payoff 2 Bank of America Credit Cards  
This loan will be used to...consolidate

**My financial situation:**

I am a good candidate for this loan because...I have a steady income and a good history of repayment

Monthly net income: \$6000  
Monthly expenses: \$  
Housing: \$1300  
Insurance: \$  
Car expenses: \$700  
Utilities: \$200  
Phone, cable, internet: \$160  
Food, entertainment: \$500  
Clothing, household expenses: \$50  
Credit cards and other loans: \$600  
Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 699078**

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

Amount:	<b>\$8,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$5,600</b>	Estimated loss*:	<b>6.49%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>20.18%</b>	Borrower rate/APR:	<b>21.18% / 23.66%</b>	Monthly payment:	<b>\$217.24</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>18.95%</b>		
		Estimated return*:	<b>12.46%</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>May-1989</b>	Debt/Income ratio:	<b>32%</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>16 / 15</b>	Length of status:	<b>21y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>45</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$13,309</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>61%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>pound-rose320</b>	Borrower's state:	<b>Michigan</b>	Borrower's group:	<b>N/A</b>

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

#### Prosper Activity

##### Loan history

Active / total loans: **1 / 1**  
Principal borrowed: **\$9,500.00**  
Principal balance: **\$8,366.64**  
Total payments billed: **6**

##### Payment history

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

##### Credit score history

700-719 (Latest)  
760-779 (May-2012)

#### Description

HOME IMPROVEMENT

Purpose of loan:  
This loan will be used to update kitchen

My financial situation:  
I am a good candidate for this loan because...I have a current Prosper loan and have never had a late payment nor have I ever had a late payment on any of my loans.

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 699114

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

Amount:	<b>\$11,000.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,700</b>	Estimated loss*:	<b>2.99%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>12.46%</b>	Borrower rate/APR:	<b>13.46% / 15.75%</b>	Monthly payment:	<b>\$252.88</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.05%</b>
		Estimated return*:	<b>9.06%</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>9</b>	First credit line:	<b>Dec-2001</b>	Debt/Income ratio:	<b>14%</b>
Credit score:	<b>800-819 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 9</b>	Length of status:	<b>6y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>33</b>	Occupation:	<b>Retail Management</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$7,781</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>12%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>orange-mystical-responsibility</b>	Borrower's state:	<b>Montana</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...

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 699120**

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>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,100</b>	Estimated loss*:	<b>10.25%</b>		
Term:	<b>12 months</b>				

Lender yield:	<b>17.63%</b>	Borrower rate/APR:	<b>18.63% / 26.48%</b>	Monthly payment:	<b>\$275.94</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>16.18%</b>
		Estimated return*:	<b>5.93%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Aug-2009</b>	Debt/Income ratio:	<b>Not calculated</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>6 / 6</b>	Length of status:	<b>0y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>6</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$485</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>77%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>best-likeable-p2ploan</b>	Borrower's state:	<b>Illinois</b>	Borrower's group:	<b>N/A</b>

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

**Description**

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 699190**

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

Amount:	<b>\$10,500.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,350</b>	Estimated loss*:	<b>10.25%</b>		
Term:	<b>60 months</b>				

Lender yield: **25.24%** Borrower rate/APR: **26.24% / 28.85%** Monthly payment: **\$315.87**

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

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>7</b>	First credit line:	<b>Dec-2004</b>	Debt/Income ratio:	<b>10%</b>
Credit score:	<b>640-659 (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>7y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>10</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$10,534</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>81%</b>		
		Homeownership:	<b>Yes</b>		

Screen name: **Wizards** Borrower's state: **Florida** Borrower's group: **N/A**

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

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate my payments into one lower monthly payment.

My financial situation:

I am a good candidate for this loan because I have never had a late payment in my credit history.

Monthly net income: \$6000.00

Monthly expenses:

Housing: \$1100.00

Insurance: \$300.00

Car expenses: \$300.00

Utilities: \$150

Phone, cable, internet: \$100

Food, entertainment: \$100

Clothing, household expenses: \$50

Credit cards and other loans: \$500

Other expenses: \$0

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 699310

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>\$3,600.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,600</b>	Estimated loss*:	<b>9.25%</b>		
Term:	<b>36 months</b>				

Lender yield: **20.99%** Borrower rate/APR: **21.99% / 25.78%** Monthly payment: **\$137.47**

Lender servicing fee: **1.00%** Effective Yield\*: **19.37%**  
Estimated return\*: **10.12%**

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Jul-2003</b>	Debt/Income ratio:	<b>20%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>7 / 7</b>	Length of status:	<b>0y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>13</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$55,866</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: **honorable-basis479** Borrower's state: **Kansas** Borrower's group: **N/A**

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

**Description**

MEDICAL/DENTAL

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

My financial situation:  
I am a good candidate for this loan because... i pay my bills

Monthly net income: \$2700  
Monthly expenses: \$200  
Housing: \$400  
Insurance: \$110  
Car expenses: \$75  
Utilities: \$225  
Phone, cable, internet: \$280  
Food, entertainment: \$  
Clothing, household expenses: \$  
Credit cards and other loans: \$  
Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 699382**

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

Amount: **\$4,000.00** Prosper Rating: **C** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$2,800** Estimated loss\*: **8.24%**  
Term: **60 months**

Lender yield: **22.59%** Borrower rate/APR: **23.59% / 26.13%** Monthly payment: **\$114.12**

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

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

**Borrower's Credit Profile**

Prosper score (1-10): **8** First credit line: **Nov-2002** Debt/Income ratio: **26%**  
Credit score: **640-659 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
Now delinquent: **0** Current / open credit lines: **15 / 15** Length of status: **3y 11m**  
Amount delinquent: **\$0** Total credit lines: **37** Occupation: **Analyst**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$18,469** Stated income: **\$75,000-\$99,999**  
Delinquencies in last 7y: **0** Bankcard utilization: **58%**  
Homeownership: **No**

Screen name: **sentimental-return795** 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: **0 / 2**  
Principal borrowed: **\$8,000.00**  
Principal balance: **\$0.00**  
Total payments billed: **2**

**Payment history**

On-time: **2 ( 100% )**  
< 31 days late: **0 ( 0% )**  
31+ days late: **0 ( 0% )**

**Credit score history**

640-659 (Latest)  
660-679 (Jan-2012)  
700-719 (Oct-2011)

**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.

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