

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

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FILER

**PROSPER MARKETPLACE INC**

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

Mailing Address

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Business Address

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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 689479**

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>\$13,400.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$9,380</b>	Estimated loss*:	<b>8.99%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>23.48%</b>	Borrower rate/APR:	<b>24.48% / 27.04%</b>	Monthly payment:	<b>\$389.23</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.71%</b>		
		Estimated return*:	<b>12.72%</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>Jun-2001</b>	Debt/Income ratio:	<b>24%</b>
Credit score:	<b>640-659 (Dec-2012)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>8 / 7</b>	Length of status:	<b>4y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>37</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$2,112</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>21</b>	Bankcard utilization:	<b>61%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>fund-negotiator25</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.

**Prosper Activity**

<b>Loan history</b>	<b>Payment history</b>	<b>Credit score history</b>		
Active / total loans:	<b>1 / 2</b>	On-time:	<b>27 ( 100% )</b>	640-659 (Latest)
Principal borrowed:	<b>\$19,838.00</b>	< 31 days late:	<b>0 ( 0% )</b>	640-659 (Jun-2011)
Principal balance:	<b>\$11,586.21</b>	31+ days late:	<b>0 ( 0% )</b>	640-659 (Aug-2010)
Total payments billed:	<b>27</b>			

**Description**

BUYING A NEW HOME

We are a family of 3. My wife, myself, and our 10 year old son. We have 2 dogs and 1 fish. We are good people and will pay back this loan. Thank you for helping us.

I am a good candidate for this loan because I have a very good job that I have been at for 4 and a half years now. It is in the home security field and we are even busier with the slow economy. I made \$81000 last year. This is my 3rd prosper loan and I have never missed a payment.

I am using this loan to pay off another personal loan that I have through my credit union worth \$5000, and to pay off a credit card that I have a balance of \$2000 on. The rest will be used toward a down payment on our home we are purchasing in June of this year.

We will use this loan to pay off:

Credit Card 1 - \$2000 ( I pay \$200 a month)

Loan 2 - \$5000 ( I pay \$200 a month)

Total - \$15000 (\$1050 a month)

This new prosper loan will put me at the same monthly payment.

Thanks for your help!

**Borrower Payment Dependent Notes Series 699075**

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

Amount:	<b>\$11,500.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$8,050</b>	Estimated loss*:	<b>10.75%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>25.92%</b>	Borrower rate/APR:	<b>26.92% / 29.55%</b>	Monthly payment:	<b>\$350.61</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>23.78%</b>		
		Estimated return*:	<b>13.03%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Sep-1992</b>	Debt/Income ratio:	<b>8%</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>5 / 5</b>	Length of status:	<b>12y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>29</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$3,932</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>3</b>	Bankcard utilization:	<b>76%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>merciful-finance6</b>	Borrower's state:	<b>Colorado</b>	Borrower's group:	<b>N/A</b>

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

**Description**

BABY & ADOPTION LOANS

Purpose of loan:

This loan will be used to...pay for my adoption expenses. Little girl from Honduras.

My financial situation: Good

I am a good candidate for this loan because...I have the ability to make monthly payments however a lump sum is not an option at this time. I will have several months before the adoption goes through. I have a roommate to help with monthly living expenses.

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: \$

**Borrower Payment Dependent Notes Series 699547**

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

Amount:	<b>\$25,000.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$17,500</b>	Estimated loss*:	<b>3.74%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>14.64%</b>	Borrower rate/APR:	<b>15.64% / 17.98%</b>	Monthly payment:	<b>\$603.18</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>14.06%</b>		
		Estimated return*:	<b>10.32%</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>Nov-1998</b>	Debt/Income ratio:	<b>17%</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>8 / 7</b>	Length of status:	<b>7y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$32,744</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>p2p-locomotive9</b>	Borrower's state:	<b>Nebraska</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/HOME IMPROVEMENT

##### Purpose of loan:

This loan will be used to consolidate debt to reduce payment and have an ending date versus a continuous balance. The loan will also be used to make small home improvements to increase value and appearance.

##### My financial situation:

I am a good candidate for this loan because I have a consistent and adequate income for the loan i am seeking. My credit rating is excellent and i make payments on time, i just would like to set a term and have an end date in sight.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 701219

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>8.24%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>22.59%</b>	Borrower rate/APR:	<b>23.59% / 26.13%</b>	Monthly payment:	<b>\$285.30</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.97%</b>
		Estimated return*:	<b>12.73%</b>

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>5</b>	First credit line:	<b>Oct-1976</b>	Debt/Income ratio:	<b>20%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>8</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>5</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>15y 0m</b>
Amount delinquent:	<b>\$17,525</b>	Total credit lines:	<b>38</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$634</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>44</b>	Bankcard utilization:	<b>8%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>goldmnr</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

AUTO

Purpose of loan: to purchase late model truck  
This loan will be used to...

My financial situation: is very good i have ssi and Veterans disability checks plus another source just recently picked up,my credit score is on the lower side due to a divorce years ago but my personal financial status is good with my credit score climbing  
I am a good candidate for this loan because...  
my credit card debt is " 0 " just paid them all off

Monthly net income: \$6000.00  
Monthly expenses: \$  
Housing: \$1500  
Insurance: \$

Car expenses: \$  
 Utilities: \$  
 Phone, cable, internet: \$150  
 Food, entertainment: \$  
 Clothing, household expenses: \$  
 Credit cards and other loans: \$  
 Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 701471

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

Amount:	<b>\$10,000.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>3.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>11.49%</b>	Borrower rate/APR:	<b>12.49% / 15.32%</b>	Monthly payment:	<b>\$334.49</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>11.02%</b>		
		Estimated return*:	<b>7.28%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>7</b>	First credit line:	<b>Jul-2002</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>7 / 4</b>	Length of status:	<b>7y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>18</b>	Occupation:	<b>Construction</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,034</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>77%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>direct-yield</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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

#### Prosper Activity

##### Loan history

Active / total loans:	<b>1 / 1</b>
Principal borrowed:	<b>\$5,000.00</b>
Principal balance:	<b>\$2,822.46</b>
Total payments billed:	<b>16</b>

##### Payment history

On-time:	<b>16 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

700-719 (Latest)
680-699 (Sep-2011)
640-659 (Apr-2010)

#### Description

DEBT CONSOLIDATION  
 No description is available.

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 701997

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>4.49%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>13.14%</b>	Borrower rate/APR:	<b>14.14% / 17.75%</b>	Monthly payment:	<b>\$513.68</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.52%</b>		
		Estimated return*:	<b>8.03%</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.

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>Aug-1996</b>	Debt/Income ratio:	<b>10%</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>5 / 4</b>	Length of status:	<b>3y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>17</b>	Occupation:	<b>Tradesman - Mechani...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$18,777</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>43%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>wampum-broker9</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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

**Description**

OTHER

Purpose of loan: red river academy  
This loan will be used to...finance medical emergency

My financial situation: is good and my wife will begin her Nursing RN on jan 25 2013  
I am a good candidate for this loan because...I am a good tax paying hardworking citizen

Monthly net income: \$6,000-10000  
Monthly expenses: \$250  
Housing: \$1300  
Insurance: \$300  
Car expenses: \$300  
Utilities: \$200  
Phone, cable, internet: \$200  
Food, entertainment: \$200  
Clothing, household expenses: \$  
Credit cards and other loans: \$20000  
Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702157**

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

Amount:	<b>\$10,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>4.24%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>15.94%</b>	Borrower rate/APR:	<b>16.94% / 19.31%</b>	Monthly payment:	<b>\$248.20</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>15.24%</b>		
		Estimated return*:	<b>11.00%</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>8</b>	First credit line:	<b>Aug-1991</b>	Debt/Income ratio:	<b>45%</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>13 / 12</b>	Length of status:	<b>2y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>36</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$26,371</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>84%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>the-justice-crescent</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

Payment history

Credit score history

Active / total loans:	<b>0 / 1</b>	On-time:	<b>13 (100%)</b>	680-699 (Latest)
Principal borrowed:	<b>\$4,000.00</b>	< 31 days late:	<b>0 (0%)</b>	
Principal balance:	<b>\$0.00</b>	31+ days late:	<b>0 (0%)</b>	660-679 (Apr-2011)
Total payments billed:	<b>13</b>			

**Description**

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolodate my high interest rate credit cards.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702213**

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

Amount:	<b>\$10,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,000</b>	Estimated loss*:	<b>11.75%</b>		
Term:	<b>36 months</b>				

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

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Oct-2006</b>	Debt/Income ratio:	<b>43%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>2</b>	Current / open credit lines:	<b>6 / 6</b>	Length of status:	<b>8y 5m</b>
Amount delinquent:	<b>\$1,115</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$1,504</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>0%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>cozy-wampum782</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**

BUSINESS - START-UP TECH COMPANY

Purpose of loan... I am the founder of a start-up company. We have investment dollars behind us. There are other verbal offers, but I would like to try the Prosper route So I can keep as much ownership as possible. The splash page for our website is [www.nthfluence.com](http://www.nthfluence.com). We will be live by April of this year. Our company is a crowdfunding website for nonprofit organizations. The concept is much similar to how Prosper and Kickstarter work but we will be catering to nonprofit organizations and projects. We have team members who have years of experience in their respective fields (website conceptual engineering, marketing, business development, entrepreneurship, etc) and who are community leaders, business owners, and have great networks and connections. We have over 30 clients/organizations/projects wanting to put projects on our website when we go live and that number is growing daily, already reaching organizations nationwide. With the followers of those organizations and the press releases we have set in place, post-launch we will be reaching 100,000+ individuals.

This loan will be used to... finish website development and have working capital for the first year. We only have around \$250 fixed monthly overhead as we are working salary free the first year, are being hosted in an incubator so do not have to pay for rent/utilities/etc., and will have a team of interns so wages will not need to be paid.

My financial situation... Every loan I have ever taken (two cars, two dental, business, motorcycle, etc.) I've paid off early, my one credit card is paid in full each month, and I'm never late on home expense/utility/phone monthly payments. I have a strict budget and live below my means. I do have one delinquent account that is getting taken care of. Unfortunately it was a student loan that was poorly handled by the university that was turned into collections for some unknown reason and affects my credit rating, but is absolutely getting taken care of.

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

- 1.) I am highly driven, very ambitious, and extremely hard-working and focused (I know, i know, over-used words used on resumes) But I have accomplishments to back it up. My father has owned a business for 34 years and his father was a business owner. Entrepreneurial blood flows through my veins and that's what gets me energized. The ability to create a business that fuels that passion while being able to help nonprofit organizations lines up perfectly with my life goals and ambitions.
- 2.) Our team. Not only are they highly successful business owners, but they are community leaders and have connections to not only other resources but organizations that will utilize our website, and in turn, increase our revenues.
- 3.) The business is going to be in an expanding market that is fairly new; crowdfunding. Setting a solid foundation early and the niche we are filling, you will not only be making a return on your investment from this loan but you will be able to watch and help the organization grow.

Additional notes: Mother Theresa once said, "If I look at the mass, I will not act. If I look at the one, I will." We, at NTHfluence, Inc., will be helping nonprofit organizations and projects crowdfund SPECIFIC projects. Our generation is so sick of endless, indefinitely funding or seeing CEO's raking in huge salaries. At NTHfluence, organizations will set goals and fund specific projects giving supporters a visual return on investment. We are "funding specific projects. Giving meaning to fundraising."

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702385**

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

Amount:	<b>\$5,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,500</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>\$196.66</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.26%</b>		
		Estimated return*:	<b>10.51%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Feb-1996</b>	Debt/Income ratio:	<b>21%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>2</b>	Current / open credit lines:	<b>6 / 6</b>	Length of status:	<b>2y 3m</b>
Amount delinquent:	<b>\$600</b>	Total credit lines:	<b>26</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$2,610</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>8</b>	Bankcard utilization:	<b>66%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>loan-master3</b>	Borrower's state:	<b>Michigan</b>	Borrower's group:	<b>N/A</b>

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

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

Active / total loans:	<b>1 / 1</b>
Principal borrowed:	<b>\$4,000.00</b>
Principal balance:	<b>\$1,001.63</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**

640-659 (Latest)
700-719 (Mar-2012)

**Description**

DEBT CONSOLIDATION/VEHICLE REPAIR

No description is available.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702509**

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>\$14,600.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,220</b>	Estimated loss*:	<b>7.49%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>21.62%</b>	Borrower rate/APR:	<b>22.62% / 25.13%</b>	Monthly payment:	<b>\$408.40</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.16%</b>		
		Estimated return*:	<b>12.67%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Nov-1995</b>	Debt/Income ratio:	<b>33%</b>
Credit score:	<b>680-699 (Dec-2012)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>29 / 24</b>	Length of status:	<b>8y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>56</b>	Occupation:	<b>Executive</b>



Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$165,269</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>77%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>velocity-elation</b>	Borrower's state:	<b>Pennsylvania</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.

#### Prosper Activity

##### Loan history

Active / total loans:	<b>1 / 2</b>
Principal borrowed:	<b>\$22,500.00</b>
Principal balance:	<b>\$10,305.46</b>
Total payments billed:	<b>30</b>

##### Payment history

On-time:	<b>30 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

680-699 (Latest)
680-699 (Oct-2011)
740-759 (Dec-2010)

#### 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 702551

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>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$12,500</b>	Estimated loss*:	<b>3.24%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>13.21%</b>	Borrower rate/APR:	<b>14.21% / 16.52%</b>	Monthly payment:	<b>\$292.22</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.74%</b>
		Estimated return*:	<b>9.50%</b>

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>9</b>	First credit line:	<b>Jan-1995</b>	Debt/Income ratio:	<b>32%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 8</b>	Length of status:	<b>8y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>24</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$2,319</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>16%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>kwatzek</b>	Borrower's state:	<b>Ohio</b>	Borrower's group:	<b>1 Active Real Estate Investors &amp; Lenders Group</b>

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

#### Prosper Activity

**Loan history**

Active / total loans: **1 / 1**  
 Principal borrowed: **\$9,000.00**  
 Principal balance: **\$7,399.04**  
 Total payments billed: **19**

**Payment history**

On-time: **19 ( 100% )**  
 < 31 days late: **0 ( 0% )**  
 31+ days late: **0 ( 0% )**

**Credit score history**

740-759 (Latest)  
 680-699 (Apr-2011)  
 640-659 (Nov-2009)  
 640-659 (May-2008)  
 600-619 (Nov-2007)

**Description**

DEBT CONSOLIDATION

**Purpose of loan:**

This loan will be used to...payoff my current prosper loan at a much better rate and to buy a truck for a business i am starting. I do plan on paying it off early. My goal is to become debt free within the next 5 years, except for my rental mortgage.

**My financial situation:**

I am a good candidate for this loan because...I have improved my credit by over 100 points in the past year and a half. I worked hard to get it there and want it to be even higher. I will not screw it up. I also have a rental property that I am doing work on and once I get it rental ready I will be receiving an additional \$700 monthly from that, giving me a \$360 monthly passive income. I have been employed at my current job for over 8 yrs

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702593**

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

Amount: **\$10,000.00** Prosper Rating: **B** Listing Duration: **14 days**  
 Minimum Amount to Fund: **\$7,000** Estimated loss\*: **4.99%**  
 Term: **60 months**

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

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

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

**Borrower's Credit Profile**

Prosper score (1-10): **6** First credit line: **Mar-1993** Debt/Income ratio: **46%**  
 Credit score: **700-719 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
 Now delinquent: **0** Current / open credit lines: **20 / 15** Length of status: **11y 4m**  
 Amount delinquent: **\$0** Total credit lines: **41** Occupation: **Teacher**  
 Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$22,943** Stated income: **\$50,000-\$74,999**  
 Delinquencies in last 7y: **0** Bankcard utilization: **86%**  
 Homeownership: **No**  
 Screen name: **alyssa0427** Borrower's state: **NewYork** Borrower's group: **N/A**

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

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

Active / total loans: **1 / 1**  
 Principal borrowed: **\$4,000.00**  
 Principal balance: **\$3,047.12**  
 Total payments billed: **12**

**Payment history**

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

**Credit score history**

700-719 (Latest)  
 680-699 (Dec-2011)  
 660-679 (Jan-2008)

**Description**

PAY MEDICAL EXPENSES FOR A CHILD

**Purpose of loan:** Pay off medical expenses

This loan will be used to pay off medical expenses for my child. I incurred a lot of bills with the birth of my child. My child was born with significant medical issues and my insurance has not covered all of the medical expenses.

**My financial situation:**

I am a good candidate for this loan because I have a steady teaching career with 12 years experience. I also pay all of my bills on time.

Monthly net income: \$3,400

Monthly expenses: \$2,600

Housing: \$1200  
 Insurance: \$200  
 Car expenses: \$300  
 Utilities: \$200  
 Phone, cable, internet: \$150  
 Food, entertainment: \$100  
 Clothing, household expenses: \$100  
 Credit cards and other loans: \$600  
 Other expenses: \$none

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 702659

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>11.25%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>23.92%</b>	Borrower rate/APR:	<b>24.92% / 28.78%</b>	Monthly payment:	<b>\$595.76</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.90%</b>
		Estimated return*:	<b>10.65%</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>Apr-2005</b>	Debt/Income ratio:	<b>21%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>6</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 8</b>	Length of status:	<b>14y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>18</b>	Occupation:	<b>Laborer</b>
Public records last 12m / 10y:	<b>0 / 2</b>	Revolving credit balance:	<b>\$8</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>11</b>	Bankcard utilization:	<b>0%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>commerce-universe6</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

#### HOUSEHOLD EXPENSES

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 702897

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>AA</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>1.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>7.39%</b>	Borrower rate/APR:	<b>8.39% / 9.74%</b>	Monthly payment:	<b>\$315.17</b>
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Lender servicing fee: **1.00%**      Effective Yield\*: **7.23%**  
 Estimated return\*: **5.49%**

\* 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>Aug-1994</b>	Debt/Income ratio:	<b>43%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>5y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>23</b>	Occupation:	<b>Military Enlisted</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$1,042</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>15%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>Dap2005</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>Have Money - Will Bid</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: **0 / 3**  
 Principal borrowed: **\$20,500.00**  
 Principal balance: **\$0.00**  
 Total payments billed: **6**

**Payment history**

On-time: **4 ( 67% )**  
 < 31 days late: **2 ( 33% )**  
 31+ days late: **0 ( 0% )**

**Credit score history**

740-759 (Latest)  
 700-719 (Jul-2010)  
 720-739 (Sep-2009)  
 660-679 (Jul-2008)  
 680-699 (Jun-2008)

**Description**

BABY & ADOPTION LOANS

Purpose of loan:  
 I am adopting a 3 month old Chinese boy

My financial situation:  
 I am a current standing member of the arm forces and will not ets before the end term of the loan. The biggest risk here is that I will pay the loan off in a shorter period of time then the 3 year term.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702919**

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

Amount:	<b>\$25,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$17,500</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>\$878.80</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>7</b>	First credit line:	<b>Oct-1997</b>	Debt/Income ratio:	<b>31%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>8y 10m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Retail Management</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$10,330</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>53%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>soulful-order933</b>	Borrower's state:	<b>Delaware</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 consolidations & home improvement

This loan will be used to... build garage and consolidate credit card bills

My financial situation: good. I have been spending only on educational purposes and home owner needs. This loan would help improve my home repair situation and help consolidate my current credit debt.

I am a good candidate for this loan because... I pay my bills in a timely matter and am very responsible with money

Monthly net income: \$ 2685

Monthly expenses:

Housing: \$0 (a mortgage shows on my credit report however I have no obligations to this loan. Kristin Frizzle ..the other person on the loan lives here and pays the mortgage)

Insurance: \$175

Car expenses: \$150 (gas only)

Utilities: \$100

Phone, cable, internet: \$110

Food, entertainment: \$150

Clothing, household expenses: \$

Credit cards and other loans: \$550

Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 703033

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>
Minimum Amount to Fund:	<b>\$25,000</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>\$683.81</b>
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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>Apr-1989</b>	Debt/Income ratio:	<b>28%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>14 / 10</b>	Length of status:	<b>27y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>62</b>	Occupation:	<b>Principal</b>
Public records last 12m / 10y:	<b>0/ 0</b>	Revolving credit balance:	<b>\$33,657</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>56%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>jaunt572</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

No description is available.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 703219

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

Amount:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>12.25%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>27.95%</b>	Borrower rate/APR:	<b>28.95% / 31.63%</b>	Monthly payment:	<b>\$126.85</b>
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Lender servicing fee: **1.00%**                      Effective Yield\*: **25.52%**  
Estimated return\*: **13.27%**

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

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**Borrower's Credit Profile**

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Apr-1987</b>	Debt/Income ratio:	<b>15%</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 / 5</b>	Length of status:	<b>0y 1m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>29</b>	Occupation:	<b>Accountant/CPA</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$6,267</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>85%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>green-sweet-deal</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.

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**Description**

MOTORCYCLE

Purpose of loan:

This loan will be used to...

Finance a new motorcycle I have enough to cover about 60%

My financial situation:

I am a good candidate for this loan because...I have been continuously employed for many years. My credit situation is due to a rough divorce

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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**Borrower Payment Dependent Notes Series 703269**

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>6.49%</b>		
Term:	<b>36 months</b>				

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Lender yield:	<b>16.74%</b>	Borrower rate/APR:	<b>17.74% / 21.43%</b>	Monthly payment:	<b>\$540.33</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>15.71%</b>		
		Estimated return*:	<b>9.22%</b>		

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

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**Borrower's Credit Profile**

Prosper score (1-10):	<b>5</b>	First credit line:	<b>Sep-1994</b>	Debt/Income ratio:	<b>38%</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>15 / 13</b>	Length of status:	<b>5y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>46</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$17,763</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>68%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>thrifty-listing9</b>	Borrower's state:	<b>Missouri</b>	Borrower's group:	<b>N/A</b>

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

**Description**

**DEBT CONSOLIDATION**

This loan will be used to consolidate debt from high interest credit cards incurred due to divorce.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 703333**

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

Amount:	<b>\$11,500.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$8,050</b>	Estimated loss*:	<b>8.24%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>22.59%</b>	Borrower rate/APR:	<b>23.59% / 26.13%</b>	Monthly payment:	<b>\$328.10</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.97%</b>
		Estimated return*:	<b>12.73%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Mar-1991</b>	Debt/Income ratio:	<b>23%</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>12 / 7</b>	Length of status:	<b>15y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>54</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$9,778</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>97%</b>		
		Homeownership:	<b>No</b>		

Screen name:	<b>badassmini</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.

**Prosper Activity**

**Loan history**

Active / total loans:	<b>1 / 3</b>
Principal borrowed:	<b>\$6,000.00</b>
Principal balance:	<b>\$1,433.93</b>
Total payments billed:	<b>84</b>

**Payment history**

On-time:	<b>83 ( 99% )</b>
< 31 days late:	<b>1 ( 1% )</b>
31+ days late:	<b>0 ( 0% )</b>

**Credit score history**

660-679 (Latest)  
640-659 (Nov-2011)  
640-659 (Oct-2009)  
640-659 (Sep-2009)  
660-679 (Jun-2008)

**Description**

**DEBT CONSOLIDATION**

Purpose of loan:

This loan will be used to pay off 2 loans with an interest rate of 30+.%

My financial situation:

I am a good candidate for this loan because my credit score has gone up quite a bit since I paid off 4 bills (Dell, Capital One, HSBC and 76 Card). Experian has just sent me my current score and it is 692. I have been steadily employed by the school district since 9/1997. I have already taken out 2 Prosper loans and I have paid them off in full without ever being late. Thank you!

Monthly net income: \$8100.

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 703485**

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>60 months</b>				

Lender yield:	<b>28.62%</b>	Borrower rate/APR:	<b>29.62% / 32.32%</b>	Monthly payment:	<b>\$128.48</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>26.10%</b>
		Estimated return*:	<b>13.35%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>2</b>	First credit line:	<b>May-1995</b>	Debt/Income ratio:	<b>Self-employed (DTI Not Calculated)</b>
Credit score:	<b>780-799 (Dec-2012)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Self-employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>10 / 10</b>	Length of status:	<b>1y 11m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>32</b>	Occupation:	<b>Sales - Commission</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$7,756</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>31%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>methodical-auction1</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**

HELP ME GET TO THE TOP

Purpose of loan:

Catch up with personal expenses

My financial situation: Good Standing

I am a good candidate for this loan because... I have a history of paying back all monies borrowed

Monthly net income: \$12,000.00

Monthly expenses: \$1,200.00

Housing: \$1,55.00

Insurance: \$85.00

Car expenses: \$1,200.00

Utilities: \$320.00

Phone, cable, internet: \$270.00

Food, entertainment: \$700.00

Clothing, household expenses: \$350.00

Credit cards and other loans: \$450.00

Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 703543**

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$15,000</b>	Estimated loss*:	<b>10.75%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>25.92%</b>	Borrower rate/APR:	<b>26.92% / 29.55%</b>	Monthly payment:	<b>\$457.31</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>23.78%</b>
		Estimated return*:	<b>13.03%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Mar-1998</b>	Debt/Income ratio:	<b>35%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>



Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 10</b>	Length of status:	<b>7y 8m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>25</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$34,386</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>47%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>loan-fixer8</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to... consolidate debt

My financial situation:

I am a good candidate for this loan because...i never miss or late on any payments

Monthly net income: \$2700

Monthly expenses: \$

Housing: \$957

Insurance: \$328

Car expenses: \$366

Utilities: \$200

Phone, cable, internet: \$46

Food, entertainment: \$400

Clothing, household expenses: \$200

Credit cards and other loans: \$450

Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 703567

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>\$14,875.99</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,413.19</b>	Estimated loss*:	<b>2.49%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>11.23%</b>	Borrower rate/APR:	<b>12.23% / 14.49%</b>	Monthly payment:	<b>\$332.64</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>10.91%</b>
		Estimated return*:	<b>8.42%</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>Oct-1997</b>	Debt/Income ratio:	<b>31%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>12 / 12</b>	Length of status:	<b>5y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>35</b>	Occupation:	<b>Accountant/CPA</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$12,639</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>54%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>OneIronWoman</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:	<b>1 / 2</b>
Principal borrowed:	<b>\$29,784.00</b>
Principal balance:	<b>\$10,124.01</b>
Total payments billed:	<b>50</b>

##### Payment history

On-time:	<b>50 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

740-759 (Latest)
760-779 (May-2011)
720-739 (Sep-2008)

**Description**

WEDDING LOANS

Purpose:

1. Pay off CC debt already built up from using cards to cover wedding cost. \$11,273.41
2. Use additional funds to pay for our honeymoon & any other incidentals.

I'M A GOOD CANDIDATE FOR THIS LOAN BECAUSE:

1. I am also a Prosper Lender who knows the importance of ontime payments and was with a lending group for 4 years.
2. I paid my 1st Prosper Loan off 3mths early 100%
3. I have never been late on a payment to my current prosper loan
4. I pay ALL of my bills promptly & manage my personal budget with accounting software.
5. I have an MBA in Business & have other online business income in addition to my pay check & child support.
6. We are having a large wedding this summer and plan to use the majority of any monetary gifts received to repay outstanding debts incurred.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 703681**

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>9.75%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>24.57%</b>	Borrower rate/APR:	<b>25.57% / 28.16%</b>	Monthly payment:	<b>\$445.30</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>22.63%</b>
		Estimated return*:	<b>12.88%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>2</b>	First credit line:	<b>Feb-1992</b>	Debt/Income ratio:	<b>23%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>1y 6m</b>
Amount delinquent:	<b>\$300</b>	Total credit lines:	<b>15</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$4,611</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>89%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>top-sunny-loan</b>	Borrower's state:	<b>Tennessee</b>	Borrower's group:	<b>N/A</b>

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

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

Active / total loans:	<b>1 / 1</b>
Principal borrowed:	<b>\$4,000.00</b>
Principal balance:	<b>\$3,134.79</b>
Total payments billed:	<b>11</b>

**Payment history**

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

**Credit score history**

660-679 (Latest)
640-659 (Feb-2012)

**Description**

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$  
Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 703801

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>HR</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</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>\$172.76</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>4</b>	First credit line:	<b>Apr-1971</b>	Debt/Income ratio:	<b>Not calculated</b>
Credit score:	<b>780-799 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Not employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 10</b>	Length of status:	<b>21y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>16</b>	Stated income:	<b>Not employed</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$239</b>		
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>0%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>upbeat-worth0</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

BUSINESS

Purpose of loan:

This loan will be used to...invest in a new house

My financial situation:

I am a good candidate for this loan because...i have my own bussiness

Monthly net income: \$6500.00

Monthly expenses: \$1500.00

Housing: \$0

Insurance: \$

Car expenses: \$0

Utilities: \$

Phone, cable, internet: \$300

Food, entertainment: \$45.00

Clothing, household expenses: \$140.00

Credit cards and other loans: \$0

Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 690056

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

Amount:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>12.25%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>27.95%</b>	Borrower rate/APR:	<b>28.95% / 31.63%</b>	Monthly payment:	<b>\$126.85</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>25.52%</b>
		Estimated return*:	<b>13.27%</b>

\* Estimated loss is the estimated principal loss on charge-offs. Effective yield is equal to the borrower interest rate: (i) minus the servicing fee rate, (ii) minus estimated uncollected interest on charge-offs, (iii) plus estimated collected late fees. Effective yield, Estimated loss and Estimated return are intended to represent the estimated average effective yield, loss and return, respectively, on a basket of loans with the same

characteristics as this listing. All estimates are based on the historical performance of Prosper loans for borrowers with similar characteristics. The calculations of Effective yield, Estimated loss and Estimated return require significant assumptions about the repayment of loans, and lenders should make their own judgments with respect to the accuracy of these assumptions. Actual performance may differ from estimated performance.

**Borrower's Credit Profile**

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Jul-1999</b>	Debt/Income ratio:	<b>20%</b>
Credit score:	<b>680-699 (Dec-2012)</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>5y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>15</b>	Occupation:	<b>Clerical</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$8,791</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>3</b>	Bankcard utilization:	<b>81%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>worthy-treasure859</b>	Borrower's state:	<b>NorthCarolina</b>	Borrower's group:	<b>N/A</b>

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

**Description**

DEBT CONSOLIDATION

No description is available.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 694128**

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>10.75%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>25.92%</b>	Borrower rate/APR:	<b>26.92% / 29.55%</b>	Monthly payment:	<b>\$457.31</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>23.78%</b>
		Estimated return*:	<b>13.03%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Feb-1993</b>	Debt/Income ratio:	<b>19%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>3</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>5 / 5</b>	Length of status:	<b>11y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>13</b>	Occupation:	<b>Skilled Labor</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$545</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>3</b>	Bankcard utilization:	<b>80%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>spirited-loan980</b>	Borrower's state:	<b>Colorado</b>	Borrower's group:	<b>N/A</b>

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

**Description**

BABY & ADOPTION LOANS

Purpose of loan:  
This loan will be used to adopt a baby.

My financial situation:  
I am a good candidate for this loan because I am a hard working, want to be family man who wants to make my wife's dream of becoming a mother a reality.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 698624**

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

Amount:	<b>\$25,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$17,500</b>	Estimated loss*:	<b>5.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>15.39%</b>	Borrower rate/APR:	<b>16.39% / 20.05%</b>	Monthly payment:	<b>\$883.75</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>14.52%</b>		
		Estimated return*:	<b>8.78%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Aug-2004</b>	Debt/Income ratio:	<b>11%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>6 / 6</b>	Length of status:	<b>5y 1m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>7</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$6,444</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>48%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>calm-finance499</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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

#### Description

AUTO

##### Purpose of loan:

This loan will be used to... Purchase a 2nd car for my husband and myself.

##### My financial situation:

I am a good candidate for this loan because... I have never defaulted on a loan and have been employed at same company for 5 years.

Monthly net income: \$6900  
 Monthly expenses:  
 Housing: \$1000  
 Insurance: \$100  
 Car expenses: \$400  
 Utilities: \$200  
 Phone, cable, internet: \$200  
 Food, entertainment: \$800  
 Clothing, household expenses: \$100  
 Credit cards and other loans: \$200  
 Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 698836

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>\$3,060.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,060</b>	Estimated loss*:	<b>2.99%</b>		
Term:	<b>12 months</b>				

Lender yield:	<b>7.39%</b>	Borrower rate/APR:	<b>8.39% / 12.12%</b>	Monthly payment:	<b>\$266.74</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>7.13%</b>		
		Estimated return*:	<b>4.14%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>10</b>	First credit line:	<b>Aug-2001</b>	Debt/Income ratio:	<b>14%</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>4 / 4</b>	Length of status:	<b>8y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>9</b>	Occupation:	<b>Retail Management</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$735</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>31%</b>		

Homeownership: **No**

Screen name: **peace-saga** Borrower's state: **California** Borrower's group: **N/A**

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

**Prosper Activity**

**Loan history**

Active / total loans: **1 / 2**  
Principal borrowed: **\$3,900.00**  
Principal balance: **\$1,859.67**  
Total payments billed: **39**

**Payment history**

On-time: **39 ( 100% )**  
< 31 days late: **0 ( 0% )**  
31+ days late: **0 ( 0% )**

**Credit score history**

660-679 (Latest)  
640-659 (Apr-2012)  
640-659 (Aug-2009)

**Description**

AUTOMOBILE UPGRADES/REPAIRS

Purpose of loan:

This loan will be used to fund my beloved 2004 350Z facelift. The bumper and hood have been damaged due to road debris (it's a low sports car). They will need repainting and/or replacing. The headlights are also damaged due to excessive water getting inside the housings. It is my only vehicle to get to work, and I'd rather take out a loan on Prosper with 3x less interest than my credit card would charge!

My financial situation:

I am a good candidate for this loan because I am single with no wife, kids or a mortgage. Furthermore, my car is paid off. I am not new to Prosper either, having paid off a loan already without incident. Not having much debt or major financial burdens makes these payments easy. I'd like to take out a short term loan to further bolster my credit rating, rather than pay cash. The score is rising, but slowly; trying to close in on 700...

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 699420**

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

Amount: **\$15,000.00** Prosper Rating: **D** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$10,500** Estimated loss\*: **10.25%**  
Term: **36 months**

Lender yield: **22.46%** Borrower rate/APR: **23.46% / 27.29%** Monthly payment: **\$584.25**

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

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

**Borrower's Credit Profile**

Prosper score (1-10): **6** First credit line: **Nov-1989** Debt/Income ratio: **24%**  
Credit score: **640-659 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**  
Now delinquent: **2** Current / open credit lines: **13 / 12** Length of status: **0y 6m**  
Amount delinquent: **\$5,601** Total credit lines: **61** Occupation: **Executive**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$10,706** Stated income: **\$75,000-\$99,999**  
Delinquencies in last 7y: **53** Bankcard utilization: **66%**  
Homeownership: **No**

Screen name: **auction-tycoon2** 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...debt consolidation

My financial situation:

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

Monthly net income: \$8300.00  
Monthly expenses: \$750.00  
Housing: \$1500.00  
Insurance: \$100.00  
Car expenses: \$400.00  
Utilities: \$100.00

Phone, cable, internet: \$75.00  
 Food, entertainment: \$125.00  
 Clothing, household expenses: \$650.00  
 Credit cards and other loans: \$  
 Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 700016

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>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$17,500</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>\$626.89</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>15.36%</b>		
		Estimated return*:	<b>9.12%</b>		

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

### Borrower's Credit Profile

Prosper score (1-10):	<b>6</b>	First credit line:	<b>May-1997</b>	Debt/Income ratio:	<b>28%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>10 / 10</b>	Length of status:	<b>1y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Clerical</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$13,204</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>43%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>green-loan-supporter</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 consolidate credit card debt.

My financial situation:  
 I am a good candidate for this loan because I have worked hard to maintain my credit score and have never missed a payment on any of them. I am applying for this loan to ensure my credit stays in great shape. In this day and age credit can get you in trouble. I want to eliminate my debt by paying it all off and cutting up the cards.

Monthly net income: \$3,630  
 Monthly expenses: \$2,800 (includes everything listed below)  
 Housing: \$850  
 Insurance: \$354  
 Car expenses: \$0  
 Utilities: \$121  
 Phone, cable, internet: \$125  
 Food, entertainment: \$350  
 Clothing, household expenses: \$150  
 Credit cards and other loans: \$850  
 Other expenses: \$0

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 700266

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

Amount:	<b>\$5,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,500</b>	Estimated loss*:	<b>9.25%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>23.89%</b>	Borrower rate/APR:	<b>24.89% / 27.46%</b>	Monthly payment:	<b>\$146.43</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>22.06%</b>		
		Estimated return*:	<b>12.81%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Jul-1991</b>	Debt/Income ratio:	<b>26%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>8 / 8</b>	Length of status:	<b>12y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>27</b>	Occupation:	<b>Clerical</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$13,885</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>98%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>orange-special-p2p</b>	Borrower's state:	<b>Kansas</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>\$5,000.00</b>
Principal balance:	<b>\$4,511.80</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)
700-719 (Apr-2012)
720-739 (Mar-2010)

#### Description

CONSOLIDATE BILLS

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 700936

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>7.74%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>21.95%</b>	Borrower rate/APR:	<b>22.95% / 25.47%</b>	Monthly payment:	<b>\$422.43</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.44%</b>
		Estimated return*:	<b>12.70%</b>

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Dec-1998</b>	Debt/Income ratio:	<b>31%</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>15 / 15</b>	Length of status:	<b>9y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>39</b>	Occupation:	<b>Retail Management</b>



Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$10,061</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>18</b>	Bankcard utilization:	<b>96%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>red-income-dancer</b>	Borrower's state:	<b>Minnesota</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...payoff credit card debt with Sears, Chase, HSBC, Creditone Bank, Capitalone Bank and Kohls. I will also use the loan to payoff my student loan with SLFC.

##### My financial situation:

I am a good candidate for this loan because...I have been with my current employer for 9 years, 3 months. I am stable.

Monthly net income: \$ 4500

Monthly expenses: \$

Housing: \$ 1298

Insurance: \$

Car expenses: \$ 666

Utilities: \$ 251.00

Phone, cable, internet: \$ 276

Food, entertainment: \$ 200

Clothing, household expenses: \$

Credit cards and other loans: \$ 442.92

Other expenses: \$

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 701240

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

Amount:	<b>\$7,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$4,900</b>	Estimated loss*:	<b>4.49%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>13.14%</b>	Borrower rate/APR:	<b>14.14% / 17.75%</b>	Monthly payment:	<b>\$239.72</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>12.52%</b>
		Estimated return*:	<b>8.03%</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>7</b>	First credit line:	<b>Mar-1978</b>	Debt/Income ratio:	<b>12%</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>14 / 8</b>	Length of status:	<b>10y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>25</b>	Occupation:	<b>Engineer - Chemical</b>
Public records last 12m / 10y:	<b>0/ 0</b>	Revolving credit balance:	<b>\$17,117</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>52%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>goal-dollar516</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

##### HIGH SCHOOL TUITION SEMI-ANNUAL

##### Purpose of loan:

This loan will be used to...

Make final high school tuition payment for son's Junior year.

My financial situation: In year 3 of 4 year debt reduction plan. Cash tight due to softness of wife's realty business.

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

In good job with good salary. Now get major bonus in June. Plan to pay off early after wife's next closing or two.

Monthly net income: \$9200

Monthly expenses: \$8400

Housing: \$750

Insurance: \$480  
 Car expenses: \$500  
 Utilities: \$400  
 Phone, cable, internet: \$430  
 Food, entertainment: \$1200  
 Clothing, household expenses: \$500  
 Credit cards and other loans: \$1920  
 Other expenses: \$2000

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 701312

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

Amount:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>13.25%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>29.30%</b>	Borrower rate/APR:	<b>30.30% / 33.02%</b>	Monthly payment:	<b>\$130.15</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>26.70%</b>		
		Estimated return*:	<b>13.45%</b>		

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

### Borrower's Credit Profile

Prosper score (1-10):	<b>5</b>	First credit line:	<b>Apr-1999</b>	Debt/Income ratio:	<b>29%</b>
Credit score:	<b>600-619 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>7</b>	Current / open credit lines:	<b>4 / 5</b>	Length of status:	<b>1y 2m</b>
Amount delinquent:	<b>\$7,457</b>	Total credit lines:	<b>44</b>	Occupation:	<b>Medical Technician</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$1,778</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>34</b>	Bankcard utilization:	<b>99%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>jaynlana</b>	Borrower's state:	<b>Washington</b>	Borrower's group:	<b>N/A</b>

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

### Prosper Activity

#### Loan history

Active / total loans:	<b>0 / 1</b>
Principal borrowed:	<b>\$5,000.00</b>
Principal balance:	<b>\$0.00</b>
Total payments billed:	<b>31</b>

#### Payment history

On-time:	<b>29 ( 94% )</b>
< 31 days late:	<b>2 ( 6% )</b>
31+ days late:	<b>0 ( 0% )</b>

#### Credit score history

600-619 (Latest)
660-679 (Aug-2007)

### Description

DEBT CONSOLIDATION

Purpose of loan:

Is to consolidate a few credit cards that have high interest rates into one payment.

My financial situation:

I am a good candidate for this loan because I have a great job that pays good. I just finished my bachelers degree in december an my wife is working on her nursing degree. She is currently a full time student so we are a one income family until she finishes school. It would make it a lot easier only making one payment for our credit cards at this point in time. I thank you all in advance.

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 701874

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

Amount:	<b>\$5,000.00</b>	Prosper Rating:	<b>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,500</b>	Estimated loss*:	<b>3.99%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>11.99%</b>	Borrower rate/APR:	<b>12.99% / 15.83%</b>	Monthly payment:	<b>\$168.45</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>11.48%</b>		

Estimated return\*: 7.49%

\* 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-2004</b>	Debt/Income ratio:	<b>Not calculated</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>4 / 4</b>	Length of status:	<b>4y 6m</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>\$3,853</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>80%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>butterfly86</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.

**Prosper Activity**

**Loan history**

Active / total loans: **1 / 2**  
Principal borrowed: **\$3,200.00**  
Principal balance: **\$797.71**  
Total payments billed: **53**

**Payment history**

On-time: **53 ( 100% )**  
< 31 days late: **0 ( 0% )**  
31+ days late: **0 ( 0% )**

**Credit score history**

660-679 (Latest)  
720-739 (Mar-2011)  
600-619 (May-2008)

**Description**

ONE PAYMENT A MONTH! 3RD P LOAN!

Purpose of loan:

This loan will be used to...consolidate all payments into one monthly payment. 3rd time borrowing! Responsible and have never missed a prosper payment. Working 32+ hours a week and attending school; will graduate next spring and become a full fledged Medical Laboratory Technician. :) Wouldn't have happened without you guys!!! Forever grateful.

My financial situation:

I am a good candidate for this loan because... I have never missed a prosper payment. I am also a lender on the site. I own my car. Helping out at home until I get my career started. Have substantial savings; trying to build and maintain credit.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 701974**

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>
Minimum Amount to Fund:	<b>\$17,500</b>	Estimated loss*:	<b>7.49%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>21.62%</b>	Borrower rate/APR:	<b>22.62% / 25.13%</b>	Monthly payment:	<b>\$699.31</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.16%</b>		
		Estimated return*:	<b>12.67%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Aug-1992</b>	Debt/Income ratio:	<b>27%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>17 / 16</b>	Length of status:	<b>5y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>43</b>	Occupation:	<b>Engineer - Mechanic...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$31,469</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>33%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>intuitive-fairness893</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: \$

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 702070**

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

Amount:	<b>\$5,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,500</b>	Estimated loss*:	<b>11.25%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>23.92%</b>	Borrower rate/APR:	<b>24.92% / 28.78%</b>	Monthly payment:	<b>\$198.59</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.90%</b>
		Estimated return*:	<b>10.65%</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-1988</b>	Debt/Income ratio:	<b>18%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>6 / 6</b>	Length of status:	<b>4y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>18</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$30,742</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>98%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>greenback-achievement8</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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

**Description**

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to...Complete several projects around the house that I want to finish. My wife is tired of me trying to do it myself. I want to complete the projects I started and hire a professional. My son graduates in June and I want the house to look presentable.

My financial situation:

I am a good candidate for this loan because...I pay my monthly bills on time. I have job security and a stable monthly income.

Monthly net income: \$8500.00

Monthly expenses: \$4215.00

Housing: \$650.00

Insurance: \$240.00

Car expenses: \$900.00

Utilities: \$200.00

Phone, cable, internet: \$325.00

Food, entertainment: \$300.00

Clothing, household expenses: \$300.00

Credit cards and other loans: \$900.00

Other expenses: \$400.00

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702216**

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

Amount:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>13.75%</b>		
Term:	<b>36 months</b>				

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

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>2</b>	First credit line:	<b>Feb-1992</b>	Debt/Income ratio:	<b>44%</b>
Credit score:	<b>680-699 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Other</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 9</b>	Length of status:	<b>0y 0m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>38</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0/ 1</b>	Revolving credit balance:	<b>\$1,952</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>21</b>	Bankcard utilization:	<b>24%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>treasure-cooker9</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: pay off all debts  
This loan will be used to... School Loan and Installment debt

My financial situation: Sovereign bank  
I am a good candidate for this loan because... I am committed to paying off all my debts including this loan.

Monthly net income: \$ 2800  
Monthly expenses: \$ 1600  
Housing: \$ 624  
Insurance: \$ 36.46  
Car expenses: \$ 0  
Utilities: \$ 0  
Phone, cable, internet: \$ 195  
Food, entertainment: \$225  
Clothing, household expenses: \$100  
Credit cards and other loans: \$454  
Other expenses: \$0

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702220**

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

Amount:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>12.25%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>25.39%</b>	Borrower rate/APR:	<b>26.39% / 30.29%</b>	Monthly payment:	<b>\$161.99</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>23.18%</b>		
		Estimated return*:	<b>10.93%</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>Oct-2004</b>	Debt/Income ratio:	<b>30%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 11</b>	Length of status:	<b>7y 8m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>17</b>	Occupation:	<b>Military Enlisted</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$18,124</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>96%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>revenue-adventurer</b>	Borrower's state:	<b>Washington</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: I'm trying to consolidate my debt I was hoping to put all my debt into on loan but i will make due with what i'm being offered  
This loan will be used to...pay off one loan and pay one loan to where i only have one payment left

My financial situation: grim I'm a single father of 3 struggling with money right now due to legal fees and other issues  
I am a good candidate for this loan because...I barely ever miss any payments and I'm planning on keeping my job i have a good track record

Monthly net income: \$4000  
Monthly expenses: \$900  
Housing: \$1470  
Insurance: \$58  
Car expenses: \$300  
Utilities: \$50  
Phone, cable, internet: \$116  
Food, entertainment: \$250  
Clothing, household expenses: \$100  
Credit cards and other loans: \$1050  
Other expenses: \$

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 702266**

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>9.75%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>21.72%</b>	Borrower rate/APR:	<b>22.72% / 26.53%</b>	Monthly payment:	<b>\$578.46</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.00%</b>		
		Estimated return*:	<b>10.25%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>5</b>	First credit line:	<b>Sep-1989</b>	Debt/Income ratio:	<b>13%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 8</b>	Length of status:	<b>0y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>17</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$5,247</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>98%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>studious-dinero60</b>	Borrower's state:	<b>Utah</b>	Borrower's group:	<b>N/A</b>

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

**Description****DEBT CONSOLIDATION**

Purpose of loan: to consolidate debt  
This loan will be used to... pay off existing non-secured debt

My financial situation: I am making a very good salary after having been laid off (debts due to lay off).  
I am a good candidate for this loan because... when I am employed I always pay my bills, I am never late.

Monthly net income: \$4,964  
 Monthly expenses: \$4,913  
 Housing: \$1,617  
 Insurance: \$301  
 Car expenses: \$300  
 Utilities: \$150  
 Phone, cable, internet: \$320  
 Food, entertainment: \$550  
 Clothing, household expenses: \$150  
 Credit cards and other loans: \$900  
 Other expenses: \$725

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 702312

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>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>23.82%</b>
		Estimated return*:	<b>11.07%</b>

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>2</b>	First credit line:	<b>Sep-1999</b>	Debt/Income ratio:	<b>45%</b>
Credit score:	<b>640-659 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>10 / 10</b>	Length of status:	<b>3y 11m</b>
Amount delinquent:	<b>\$192</b>	Total credit lines:	<b>15</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$5,576</b>	Stated income:	<b>\$1-\$24,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>80%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>compassion-atizer</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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

#### Prosper Activity

##### Loan history

Active / total loans:	<b>1 / 2</b>
Principal borrowed:	<b>\$4,000.00</b>
Principal balance:	<b>\$761.48</b>
Total payments billed:	<b>60</b>

##### Payment history

On-time:	<b>52 ( 87% )</b>
< 31 days late:	<b>8 ( 13% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

640-659 (Latest)
720-739 (Nov-2010)
720-739 (Dec-2009)

#### Description

HUSBAND LAID OFF... CC PILED UP!

Please help me consolidate my debt into a reasonable monthly payment! My credit cards were charged due to my husband's layoff at the beginning of 2012. Even though he's back to work, our multiple monthly credit card payments are putting a strain on our finances.

My monthly budget allows for the projected Proper payment should this loan get funded.

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 702568

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>3.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>11.49%</b>	Borrower rate/APR:	<b>12.49% / 15.32%</b>	Monthly payment:	<b>\$100.35</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>11.02%</b>		
		Estimated return*:	<b>7.28%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>7</b>	First credit line:	<b>Feb-1995</b>	Debt/Income ratio:	<b>44%</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>1</b>	Current / open credit lines:	<b>12 / 10</b>	Length of status:	<b>4y 4m</b>
Amount delinquent:	<b>\$278</b>	Total credit lines:	<b>30</b>	Occupation:	<b>Medical Technician</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$17,931</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>1</b>	Bankcard utilization:	<b>69%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>finchsta</b>	Borrower's state:	<b>Michigan</b>	Borrower's group:	<b>Income Builder Group - borrowers &amp; lenders</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.

#### Prosper Activity

##### Loan history

Active / total loans:	<b>0 / 1</b>
Principal borrowed:	<b>\$6,000.00</b>
Principal balance:	<b>\$0.00</b>
Total payments billed:	<b>35</b>

##### Payment history

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

##### Credit score history

700-719 (Latest)
740-759 (Jul-2007)

#### Description

DEBT CONSOLIDATION

No description is available.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 702572

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

Amount:	<b>\$25,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$17,500</b>	Estimated loss*:	<b>5.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>15.39%</b>	Borrower rate/APR:	<b>16.39% / 20.05%</b>	Monthly payment:	<b>\$883.75</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>14.52%</b>		
		Estimated return*:	<b>8.78%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Dec-1988</b>	Debt/Income ratio:	<b>29%</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>12 / 12</b>	Length of status:	<b>13y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Engineer - Electric...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$42,205</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>46%</b>		
		Homeownership:	<b>Yes</b>		

Screen name:	<b>brightest-courteous-currency7</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

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 702590

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

Amount:	<b>\$2,500.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,500</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>\$89.56</b>
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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>5</b>	First credit line:	<b>Oct-1983</b>	Debt/Income ratio:	<b>29%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>1</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>26 / 24</b>	Length of status:	<b>32y 10m</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>\$36,226</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>95%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>respectful-worth955</b>	Borrower's state:	<b>California</b>	Borrower's group:	<b>N/A</b>

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

#### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 702614

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

Amount:	<b>\$4,000.00</b>	Prosper Rating:	<b>E</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</b>	Estimated loss*:	<b>13.25%</b>		
Term:	<b>36 months</b>				

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

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

### Borrower's Credit Profile

Prosper score (1-10):	<b>2</b>	First credit line:	<b>May-1978</b>	Debt/Income ratio:	<b>54%</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>15 / 15</b>	Length of status:	<b>12y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>32</b>	Occupation:	<b>Other</b>
Public records last 12m / 10y:	<b>0 / 1</b>	Revolving credit balance:	<b>\$15,345</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>92%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>platinum-geyser6</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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

### Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...catch up on monthly expenses

My financial situation:

I am a good candidate for this loan because...been on job for 12 years, own my home

Monthly net income: \$2400  
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 702698

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

Amount:	<b>\$6,500.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$4,550</b>	Estimated loss*:	<b>5.49%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>18.39%</b>	Borrower rate/APR:	<b>19.39% / 21.82%</b>	Monthly payment:	<b>\$170.01</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>17.39%</b>		
		Estimated return*:	<b>11.90%</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>Jun-1998</b>	Debt/Income ratio:	<b>Self-employed (DTI Not Calculated)</b>
Credit score:	<b>700-719 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Self-employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>16 / 14</b>	Length of status:	<b>2y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>22</b>	Occupation:	<b>Professional</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$26,370</b>	Stated income:	<b>\$25,000-\$49,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>73%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>mindful-loyalty8</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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

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

Active / total loans:	<b>0 / 1</b>
Principal borrowed:	<b>\$4,000.00</b>
Principal balance:	<b>\$0.00</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**

700-719 (Latest)
760-779 (Dec-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.

**Borrower Payment Dependent Notes Series 702870**

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>7.74%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>18.79%</b>	Borrower rate/APR:	<b>19.79% / 23.53%</b>	Monthly payment:	<b>\$555.85</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>17.49%</b>		
		Estimated return*:	<b>9.75%</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-2006</b>	Debt/Income ratio:	<b>29%</b>
Credit score:	<b>680-699 (Dec-2012)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>17 / 17</b>	Length of status:	<b>2y 4m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>26</b>	Occupation:	<b>Analyst</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$10,149</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>69%</b>		
		Homeownership:	<b>No</b>		

Screen name: **direct-leverage976** Borrower's state: **Illinois** Borrower's group: **N/A**

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

**Description**

**ENGAGEMENT RING FINANCING**

This loan will be used to purchase an engagement ring from Fey & Co in Chicago, IL.

This loan is a safe investment. I am a graduate from Case Western Reserve University with a B.A. in Economics and have been working at Accenture in Management and now Technology Consulting for the past 2.5 years. I was promoted in the first year I was eligible and am confident in my job security. While I do have student loans and an apartment, my monthly expenses are not excessive and I can comfortably afford these monthly payments.

I have completed a snapshot of my monthly budget below. I have tried to be conservative in my estimates. I am on the road 4 days out of every week in which I get a \$40 per day per diem. Regardless, I have factored in an estimate of food and other expenses as if I was not travelling. Also, while I do have a car today, I do not owe anything on it and am in the process of selling it due to living in a city and not needing it. I did not factor in the \$115 parking fee as I will not be paying this moving forward.

Monthly net income: \$4310  
Monthly expenses: \$2972  
Housing: \$825  
Insurance: \$  
Car expenses: \$  
Utilities: \$  
Phone, cable, internet: \$80  
Food, entertainment: \$300 approx for food, \$250 approx for other entertainment  
Clothing, household expenses: \$100  
Credit cards and other loans: \$375 (Credit Card), \$962 (Student Loans)  
Other expenses: \$100

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 703258**

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>7.24%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>17.99%</b>	Borrower rate/APR:	<b>18.99% / 22.71%</b>	Monthly payment:	<b>\$458.14</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>16.79%</b>		
		Estimated return*:	<b>9.55%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Jul-1981</b>	Debt/Income ratio:	<b>25%</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>18 / 17</b>	Length of status:	<b>28y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>42</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$46,535</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>92%</b>		
		Homeownership:	<b>Yes</b>		

Screen name: **green-treasure-amusement** Borrower's state: **Illinois** Borrower's group: **N/A**

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

**Description**

**DEBT CONSOLIDATION**

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

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

Monthly net income: \$7400  
Monthly expenses: \$  
Housing: \$  
Insurance: \$  
Car expenses: \$250  
Utilities: \$200

Phone, cable, internet: \$275  
 Food, entertainment: \$800  
 Clothing, household expenses: \$200  
 Credit cards and other loans: \$2000  
 Other expenses: \$

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 703308

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>\$22,500.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$15,750</b>	Estimated loss*:	<b>5.99%</b>		
Term:	<b>36 months</b>				
Lender yield:	<b>15.79%</b>	Borrower rate/APR:	<b>16.79% / 20.46%</b>	Monthly payment:	<b>\$799.84</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>14.87%</b>		
		Estimated return*:	<b>8.88%</b>		

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

### Borrower's Credit Profile

Prosper score (1-10):	<b>5</b>	First credit line:	<b>Aug-1995</b>	Debt/Income ratio:	<b>23%</b>
Credit score:	<b>800-819 (Jan-2013)</b>	Inquiries last 6m:	<b>3</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 8</b>	Length of status:	<b>0y 7m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>31</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$8,666</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>29%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>zippy-euro685</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: Debt consolidation  
 This loan will be used to payoff all my debts along with another debt loan through Lending tree.

My financial situation:  
 I am a good candidate for this loan because I make 3800.00 a month and will make all payments on time.

Monthly net income: \$ 4000.00  
 Monthly expenses: \$ 200.00  
 Housing: \$ 1400.00 (mortgage, utility, gas, water)  
 Insurance: \$ 600.00 (167.00 car payment) per year  
 Car expenses: \$ 200.00 (oil change per year)  
 Utilities: \$ 0.00 (pay that with Mortgage)  
 Phone, cable, internet: \$ 120.00  
 Food, entertainment: \$ 200.00  
 Clothing, household expenses: \$ 100.00  
 Credit cards and other loans: \$ 22,000.00 (credit cards and lending tree Loan)  
 Other expenses: \$ 0.00

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 703404

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

Amount:	<b>\$8,000.00</b>	Prosper Rating:	<b>D</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$5,600</b>	Estimated loss*:	<b>9.75%</b>		
Term:	<b>60 months</b>				
Lender yield:	<b>24.57%</b>	Borrower rate/APR:	<b>25.57% / 28.16%</b>	Monthly payment:	<b>\$237.49</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>22.63%</b>		

Estimated return\*: **12.88%**

\* 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-1993</b>	Debt/Income ratio:	<b>4%</b>
Credit score:	<b>660-679 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>11 / 10</b>	Length of status:	<b>21y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>19</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0/ 0</b>	Revolving credit balance:	<b>\$21,825</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>76%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>kind-trustworthy-coin</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: Debt consolidation

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

My financial situation: I have been employed by Ohio State for 21 years and have a solid credit history. I find this option to be easier for debt consolidation in comparison to going to a large bank I am a good candidate for this loan because... I have a solid credit history including home ownership and vehicle ownership with no payment problems.

Monthly net income: \$ 4235  
Monthly expenses: \$ 1000-joint auto loan and credit card balances  
Housing: \$1545--joint mortgage loan shared expense with spouse  
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 703494**

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

Amount:	<b>\$10,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>5.74%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>18.82%</b>	Borrower rate/APR:	<b>19.82% / 22.26%</b>	Monthly payment:	<b>\$263.94</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>17.77%</b>		
		Estimated return*:	<b>12.03%</b>		

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>4</b>	First credit line:	<b>Aug-1992</b>	Debt/Income ratio:	<b>14%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>2</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>2</b>	Current / open credit lines:	<b>4 / 3</b>	Length of status:	<b>5y 6m</b>
Amount delinquent:	<b>\$1,554</b>	Total credit lines:	<b>27</b>	Occupation:	<b>Executive</b>
Public records last 12m / 10y:	<b>0/ 2</b>	Revolving credit balance:	<b>\$2</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>7</b>	Bankcard utilization:	<b>0%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>Notohighinterest</b>	Borrower's state:	<b>Texas</b>	Borrower's group:	<b>N/A</b>

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

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

Active / total loans: **1 / 2**  
 Principal borrowed: **\$13,500.00**  
 Principal balance: **\$53.17**  
 Total payments billed: **45**

**Payment history**

On-time: **42 ( 93% )**  
 < 31 days late: **3 ( 7% )**  
 31+ days late: **0 ( 0% )**

**Credit score history**

720-739 (Latest)  
 660-679 (Apr-2010)  
 640-659 (Nov-2009)  
 640-659 (Jul-2007)

**Description**

BUSINESS

Purpose of loan:  
 Expand marketing efforts to enhance company website and develop a social media strategy.

My financial situation:  
 I am a good candidate for this loan because...I have reliable client base that keeps me busy. I want to be busier and expand and grow.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 703534**

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>A</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,800</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>\$129.71</b>
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>9</b>	First credit line:	<b>Aug-2001</b>	Debt/Income ratio:	<b>20%</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>15 / 15</b>	Length of status:	<b>1y 3m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>27</b>	Occupation:	<b>Accountant/CPA</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$1,891</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>3</b>	Bankcard utilization:	<b>14%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>thrilling-peso016</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**

BABY &amp; ADOPTION LOANS

Purpose of loan:  
 This loan will be used to pay for medical bills relating to my child's birth as well as help set up a nursery for her.

My financial situation:  
 I am a good candidate for this loan because I am taking it out so that I can furnish a nursery in order to move out of my current temporary living situation where I am using someone else's nursery for my daughter. Further upon receiving my tax return I will have the money to set aside to make sure I will be able to pay this loan down.

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 703570**

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>\$3,917.53</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$3,917.53</b>	Estimated loss*:	<b>5.49%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>18.39%</b>	Borrower rate/APR:	<b>19.39% / 20.84%</b>	Monthly payment:	<b>\$102.47</b>
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Lender servicing fee: **1.00%** Effective Yield\*: **17.39%**  
Estimated return\*: **11.90%**

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>5</b>	First credit line:	<b>Apr-1988</b>	Debt/Income ratio:	<b>22%</b>
Credit score:	<b>820-839 (Jan-2013)</b>	Inquiries last 6m:	<b>4</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>16 / 14</b>	Length of status:	<b>5y 11m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>56</b>	Occupation:	<b>Civil Service</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$22,497</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>24%</b>		
		Homeownership:	<b>Yes</b>		
Screen name:	<b>trustworthy-durability0</b>	Borrower's state:	<b>Maryland</b>	Borrower's group:	<b>N/A</b>

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

#### Description

HOME IMPROVEMENT - SHUTTERS

No description is available.

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 703614

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

Amount:	<b>\$15,000.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$10,500</b>	Estimated loss*:	<b>8.74%</b>		
Term:	<b>60 months</b>				

Lender yield:	<b>23.15%</b>	Borrower rate/APR:	<b>24.15% / 26.70%</b>	Monthly payment:	<b>\$432.83</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>21.43%</b>		
		Estimated return*:	<b>12.69%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Jan-2005</b>	Debt/Income ratio:	<b>28%</b>
Credit score:	<b>640-659 (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 / 14</b>	Length of status:	<b>4y 6m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>25</b>	Occupation:	<b>Pharmacist</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$13,239</b>	Stated income:	<b>\$100,000+</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>70%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>exponential-euro944</b>	Borrower's state:	<b>Florida</b>	Borrower's group:	<b>N/A</b>

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

#### Description

DEBT CONSOLIDATION

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

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 703618

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

Amount:	<b>\$10,000.00</b>	Prosper Rating:	<b>B</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$7,000</b>	Estimated loss*:	<b>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>\$349.55</b>
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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>6</b>	First credit line:	<b>Aug-1995</b>	Debt/Income ratio:	<b>29%</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>3 / 3</b>	Length of status:	<b>5y 9m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>12</b>	Occupation:	<b>Administrative Assi...</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$10,067</b>	Stated income:	<b>\$50,000-\$74,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>54%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>unequivocal-point489</b>	Borrower's state:	<b>Louisiana</b>	Borrower's group:	<b>N/A</b>

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

#### Prosper Activity

##### Loan history

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

##### Payment history

On-time:	<b>1 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

680-699 (Latest)
760-779 (Mar-2012)

#### Description

DEBT CONSOLIDATION

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

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

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

Information in the Description is not verified.

### Borrower Payment Dependent Notes Series 703648

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>AA</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$2,520</b>	Estimated loss*:	<b>1.99%</b>		
Term:	<b>36 months</b>				

Lender yield:	<b>7.64%</b>	Borrower rate/APR:	<b>8.64% / 9.99%</b>	Monthly payment:	<b>\$113.88</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>7.46%</b>		
		Estimated return*:	<b>5.47%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>10</b>	First credit line:	<b>Oct-1986</b>	Debt/Income ratio:	<b>Not calculated</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>14 / 14</b>	Length of status:	<b>23y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>43</b>	Occupation:	<b>Teacher</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$32,931</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>45%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>countrypreacher</b>	Borrower's state:	<b>Mississippi</b>	Borrower's group:	<b>N/A</b>

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

#### Prosper Activity

##### Loan history

Active / total loans:	<b>1 / 3</b>
Principal borrowed:	<b>\$18,200.00</b>
Principal balance:	<b>\$13,536.15</b>
Total payments billed:	<b>46</b>

##### Payment history

On-time:	<b>46 ( 100% )</b>
< 31 days late:	<b>0 ( 0% )</b>
31+ days late:	<b>0 ( 0% )</b>

##### Credit score history

720-739 (Latest)
720-739 (Mar-2012)
700-719 (Oct-2009)
700-719 (Jan-2008)
680-699 (Dec-2006)

#### Description

##### DEBT CONSOLIDATION

I will use this Prosper loan to pay off some higher interest bills. You can invest in me with confidence because I am a "repeat customer" with Prosper--if funded, this will be my fourth Prosper loan! I have never been late with a loan payment, and have always paid off my loans according to schedule. I am a hard-working, honest man, and intend to make every payment for this loan on time. Thank you for your confidence and kind help!

Information in the Description is not verified.

#### Borrower Payment Dependent Notes Series 703738

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

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

Lender yield:	<b>22.59%</b>	Borrower rate/APR:	<b>23.59% / 26.13%</b>	Monthly payment:	<b>\$142.65</b>
Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>20.97%</b>		
		Estimated return*:	<b>12.73%</b>		

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

#### Borrower's Credit Profile

Prosper score (1-10):	<b>3</b>	First credit line:	<b>Sep-1993</b>	Debt/Income ratio:	<b>27%</b>
Credit score:	<b>740-759 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>16 / 16</b>	Length of status:	<b>18y 5m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>47</b>	Occupation:	<b>Analyst</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$52,350</b>	Stated income:	<b>\$75,000-\$99,999</b>

Delinquencies in last 7y: **0** Bankcard utilization: **82%**  
Homeownership: **Yes**

Screen name: **phenomenal-deal70** Borrower's state: **NewYork** Borrower's group: **N/A**

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

**Description**

DEBT CONSOLIDATION #2

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 703774**

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: **\$13,000.00** Prosper Rating: **C** Listing Duration: **14 days**  
Minimum Amount to Fund: **\$9,100** Estimated loss\*: **7.74%**  
Term: **60 months**

Lender yield: **21.95%** Borrower rate/APR: **22.95% / 25.47%** Monthly payment: **\$366.10**  
Lender servicing fee: **1.00%** Effective Yield\*: **20.44%**  
Estimated return\*: **12.70%**

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

**Borrower's Credit Profile**

Prosper score (1-10): **4** First credit line: **Oct-1998** Debt/Income ratio: **40%**  
Credit score: **760-779 (Jan-2013)** Inquiries last 6m: **1** Employment status: **Other**  
Now delinquent: **0** Current / open credit lines: **20 / 20** Length of status: **0y 10m**  
Amount delinquent: **\$0** Total credit lines: **36** Occupation: **Other**  
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$20,880** Stated income: **\$50,000-\$74,999**  
Delinquencies in last 7y: **0** Bankcard utilization: **32%**  
Homeownership: **Yes**

Screen name: **multiplier352** Borrower's state: **Kentucky** Borrower's group: **N/A**

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

**Description**

HOUSEHOLD EXPENSES

Purpose of loan: Pay off ALL bills except house and to pay off a doctor bill  
This loan will be used to...

My financial situation:  
I am a good candidate for this loan because... I have a good payment history. Aged 62 .

Monthly net income: \$2697  
Monthly expenses: \$1754  
Housing: \$600  
Insurance: \$44

Car expenses: \$80  
 Utilities: \$60  
 Phone, cable, internet: \$70  
 Food, entertainment: \$350  
 Clothing, household expenses: \$75  
 Credit cards and other loans: \$455  
 Other expenses: \$20

Information in the Description is not verified.

**Borrower Payment Dependent Notes Series 703780**

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>\$22,500.00</b>	Prosper Rating:	<b>C</b>	Listing Duration:	<b>14 days</b>
Minimum Amount to Fund:	<b>\$15,750</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>\$806.00</b>
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Lender servicing fee:	<b>1.00%</b>	Effective Yield*:	<b>15.36%</b>
		Estimated return*:	<b>9.12%</b>

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

**Borrower's Credit Profile**

Prosper score (1-10):	<b>6</b>	First credit line:	<b>Jun-1998</b>	Debt/Income ratio:	<b>22%</b>
Credit score:	<b>720-739 (Jan-2013)</b>	Inquiries last 6m:	<b>0</b>	Employment status:	<b>Employed</b>
Now delinquent:	<b>0</b>	Current / open credit lines:	<b>9 / 6</b>	Length of status:	<b>14y 2m</b>
Amount delinquent:	<b>\$0</b>	Total credit lines:	<b>27</b>	Occupation:	<b>Skilled Labor</b>
Public records last 12m / 10y:	<b>0 / 0</b>	Revolving credit balance:	<b>\$9,549</b>	Stated income:	<b>\$75,000-\$99,999</b>
Delinquencies in last 7y:	<b>0</b>	Bankcard utilization:	<b>50%</b>		
		Homeownership:	<b>No</b>		
Screen name:	<b>reward-cargo891</b>	Borrower's state:	<b>NewYork</b>	Borrower's group:	<b>N/A</b>

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

**Description**

DEBT CONSOLIDATION

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

My financial situation: working two job to pay off debts  
 I am a good candidate for this loan because... have very good payment history, never late

Monthly net income: \$4000.00  
 Monthly expenses:  
 Housing: \$12000.00  
 Insurance: \$135.00  
 Car expenses: \$350.00  
 Utilities: \$  
 Phone, cable, internet: \$  
 Food, entertainment: \$200.00  
 Clothing, household expenses: \$  
 Credit cards and other loans: \$700.00  
 Other expenses: \$

Information in the Description is not verified.