

SECURITIES AND EXCHANGE COMMISSION

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PROSPER MARKETPLACE INC

CIK: **1416265** | IRS No.: **731733867** | State of Incorpor.: **DE** | Fiscal Year End: **1231**
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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 702315

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:	AA	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	1.74%		
Term:	36 months				
Lender yield:	7.39%	Borrower rate/APR:	8.39% / 9.74%	Monthly payment:	\$315.17
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):	10	First credit line:	Apr-2001	Debt/Income ratio:	25%
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	24 / 23	Length of status:	4y 5m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Analyst
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$21,175	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	42%		
		Homeownership:	Yes		
Screen name:	nwalent	Borrower's state:	Virginia	Borrower's group:	N/A

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

Prosper Activity

Loan history	Payment history	Credit score history		
Active / total loans:	1 / 1	On-time:	9 (100%)	760-779 (Latest)
Principal borrowed:	\$11,500.00	< 31 days late:	0 (0%)	
Principal balance:	\$10,023.22	31+ days late:	0 (0%)	800-819 (Apr-2012)
Total payments billed:	9			

Description

CREDIT CARD PAY-DOWN

Purpose of loan:

I plan on using this to pay off a credit card that I needed to use for an emergency. The loan is not strictly necessary - but it does save me a bit of money in the long run and I prefer prosper to bank loans.

My financial situation:

I pay on my bills on time (and usually greater than the minimum payment). I pay all my bills on a 2-week cycle (and therefore have two "extra" paychecks a year.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 702335

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	7.49%		
Term:	36 months				

Lender yield: **18.39%** Borrower rate/APR: **19.39% / 23.12%** Monthly payment: **\$368.54**

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

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Feb-2003	Debt/Income ratio:	29%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 9	Length of status:	3y 5m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Administrative Assi...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$44,282	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	88%		
		Homeownership:	Yes		

Screen name: **lovely-wealth476** 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...

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 703667

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	10.75%		
Term:	36 months				

Lender yield: **23.19%** Borrower rate/APR: **24.19% / 28.03%** Monthly payment: **\$393.33**

Lender servicing fee: **1.00%** Effective Yield*: **21.26%**
Estimated return*: **10.51%**

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Oct-2004	Debt/Income ratio:	37%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 13	Length of status:	4y 9m
Amount delinquent:	\$0	Total credit lines:	18	Occupation:	Truck Driver
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$11,605	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	76%		
		Homeownership:	Yes		

Screen name: **sensational-hope99** Borrower's state: **SouthCarolina** 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...

pay off credit cards, student loan and a couple of other debts that I owe to lenders.

My financial situation:

I am a good candidate for this loan because...I pay all of my bills on time,never been late on any payments in years.

Monthly net income: \$4800
Monthly expenses: \$
Housing: \$675
Insurance: \$120
Car expenses: \$160
Utilities: \$300
Phone, cable, internet: \$100
Food, entertainment: \$250
Clothing, household expenses: \$
Credit cards and other loans: \$500
Other expenses: \$
500

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703703

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

Amount:	\$23,000.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$16,100	Estimated loss*:	5.99%		
Term:	36 months				

Lender yield:	15.79%	Borrower rate/APR:	16.79% / 20.46%	Monthly payment:	\$817.61
Lender servicing fee:	1.00%	Effective Yield*:	14.87%		
		Estimated return*:	8.88%		

* 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):	7	First credit line:	Jan-1977	Debt/Income ratio:	19%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	4	Current / open credit lines:	9 / 9	Length of status:	10y 7m
Amount delinquent:	\$11,138	Total credit lines:	44	Occupation:	Other
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$9,313	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	28	Bankcard utilization:	64%		
		Homeownership:	Yes		

Screen name: **blue-tremendous-pound** Borrower's state: **Indiana** Borrower's group: **N/A**

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

Description

MEDICAL/DENTAL

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$8430.
Monthly expenses: \$4318
Housing: \$1408
Insurance: \$200
Car expenses: \$682
Utilities: \$375
Phone, cable, internet: \$401
Food, entertainment: \$300

Clothing, household expenses: \$100
Credit cards and other loans: \$648
Other expenses: \$
Student Loans \$204

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703805

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

Amount:	\$12,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$8,400	Estimated loss*:	8.74%		
Term:	60 months				

Lender yield:	23.15%	Borrower rate/APR:	24.15% / 26.70%	Monthly payment:	\$346.26
Lender servicing fee:	1.00%	Effective Yield*:	21.43%		
		Estimated return*:	12.69%		

* 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:	Aug-1997	Debt/Income ratio:	45%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 10	Length of status:	13y 1m
Amount delinquent:	\$0	Total credit lines:	32	Occupation:	Teacher's Aide
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$6,139	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	83%		
		Homeownership:	No		
Screen name:	nickel-wasp0	Borrower's state:	NewYork	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

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

My financial situation:

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 703943

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

Amount:	\$2,500.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,500	Estimated loss*:	10.75%		
Term:	36 months				

Lender yield:	23.19%	Borrower rate/APR:	24.19% / 28.03%	Monthly payment:	\$98.33
Lender servicing fee:	1.00%	Effective Yield*:	21.26%		
		Estimated return*:	10.51%		

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Mar-1987	Debt/Income ratio:	16%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	1y 11m
Amount delinquent:	\$0	Total credit lines:	24	Occupation:	Computer Programmer
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$20,800	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	98%		
		Homeownership:	Yes		

Screen name: **best-peaceful-interest9** Borrower's state: **Montana** Borrower's group: **N/A**

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

Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to remove popcorn ceiling, texture and paint

My financial situation:

I am a good candidate for this loan because I always pay my debts on time

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703955

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

Amount:	\$2,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	2.74%		
Term:	36 months				

Lender yield:	9.34%	Borrower rate/APR:	10.34% / 13.14%	Monthly payment:	\$64.85
Lender servicing fee:	1.00%	Effective Yield*:	9.05%		
		Estimated return*:	6.31%		

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

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Apr-1997	Debt/Income ratio:	10%
Credit score:	820-839 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 11	Length of status:	15y 9m
Amount delinquent:	\$0	Total credit lines:	37	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$6,620	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	17%		
		Homeownership:	Yes		

Screen name: **newest-wealth-ladder** Borrower's state: **Wisconsin** Borrower's group: **N/A**

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

Description

VACATION

Purpose of loan:

This loan will be used to...

My financial situation:

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703979

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

Amount:	\$8,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$5,600	Estimated loss*:	6.24%		
Term:	60 months				

Lender yield:	19.81%	Borrower rate/APR:	20.81% / 23.28%	Monthly payment:	\$215.57
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Lender servicing fee:	1.00%	Effective Yield*:	18.63%
		Estimated return*:	12.39%

* 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:	Apr-1981	Debt/Income ratio:	29%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	21 / 18	Length of status:	1y 3m
Amount delinquent:	\$0	Total credit lines:	40	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$46,186	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	1	Bankcard utilization:	74%		
		Homeownership:	Yes		

Screen name:	engaging-order5	Borrower's state:	Tennessee	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

DEBT CONSOLIDATION

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

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

Monthly net income: \$7000
Monthly expenses: \$
Housing: \$1000
Insurance: \$300
Car expenses: \$285
Utilities: \$200
Phone, cable, internet: \$100
Food, entertainment: \$1000
Clothing, household expenses: \$400
Credit cards and other loans: \$1200
Other expenses: \$
500

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703985

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:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$13,000	Estimated loss*:	2.49%		
Term:	36 months				

Lender yield:	8.74%	Borrower rate/APR:	9.74% / 12.53%	Monthly payment:	\$417.89
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Lender servicing fee:	1.00%	Effective Yield*:	8.49%
		Estimated return*:	6.00%

* 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):	9	First credit line:	Sep-1995	Debt/Income ratio:	19%
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Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	11 / 10	Length of status:	0y 7m
Amount delinquent:	\$0	Total credit lines:	24	Occupation:	Computer Programmer
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$12,191	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	41%		
		Homeownership:	Yes		

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

Prosper Activity

Loan history

Active / total loans:	0 / 1
Principal borrowed:	\$8,000.00
Principal balance:	\$0.00
Total payments billed:	35

Payment history

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

Credit score history

740-759 (Latest)
640-659 (Feb-2007)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to payoff the remaining amount of credit card debt.

My financial situation:

I am a good candidate for this loan because I have worked to pay off many small credit cards without using them since payoff in over 6 months. I am down to 2 larger ones, this loan would allow complete payoff for them, while saving me lots of money in interest charges.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704269

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

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

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

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

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Jun-1991	Debt/Income ratio:	44%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	4	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 12	Length of status:	5y 1m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Analyst
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$16,124	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	66%		
		Homeownership:	Yes		

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

Prosper Activity

Loan history

Active / total loans:	0 / 1
Principal borrowed:	\$2,000.00
Principal balance:	\$0.01
Total payments billed:	18

Payment history

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

Credit score history

740-759 (Latest)
740-759 (Aug-2010)

Description

DEBT CONSOLIDATION

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704547

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

Amount:	\$25,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$17,500	Estimated loss*:	6.74%		
Term:	60 months				

Lender yield:	20.53%	Borrower rate/APR:	21.53% / 24.02%	Monthly payment:	\$683.81
Lender servicing fee:	1.00%	Effective Yield*:	19.24%		
		Estimated return*:	12.50%		

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	May-1989	Debt/Income ratio:	20%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	16 / 12	Length of status:	10y 0m
Amount delinquent:	\$0	Total credit lines:	45	Occupation:	Teacher
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$45,397	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	73%		
		Homeownership:	Yes		
Screen name:	autonomous-dough669	Borrower's state:	Indiana	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

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

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704689

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

Amount:	\$4,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	7.74%		
Term:	60 months				

Lender yield:	21.95%	Borrower rate/APR:	22.95% / 25.47%	Monthly payment:	\$112.65
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.

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:	Sep-2003	Debt/Income ratio:	Not calculated
Credit score:	760-779 (Dec-2012)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	15 / 14	Length of status:	4y 0m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$13,217	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	21%		
		Homeownership:	Yes		
Screen name:	tolerant-currency7	Borrower's state:	Minnesota	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

ADDING CAPACITY TO SIDE BUSINESS

Purpose of loan:

This loan will be used to finance a new piece of equipment to add capacity to an existing business.

My financial situation:

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

My husband and I do this on the side in addition to our personal income. As such, although the business will be able to pay this loan, I do not need the business income to meet this obligation.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704859

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:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	8.49%		
Term:	60 months				

Lender yield:	22.98%	Borrower rate/APR:	23.98% / 26.53%	Monthly payment:	\$287.56
Lender servicing fee:	1.00%	Effective Yield*:	21.30%		
		Estimated return*:	12.81%		

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Oct-1995	Debt/Income ratio:	36%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 6	Length of status:	6y 8m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Food Service Manage...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$16,299	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	53%		
		Homeownership:	No		
Screen name:	Mfensty36	Borrower's state:	Pennsylvania	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

WEDDING

No description is available.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704931

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

Amount:	\$5,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$3,500	Estimated loss*:	2.49%		
Term:	36 months				

Lender yield:	8.74%	Borrower rate/APR:	9.74% / 12.53%	Monthly payment:	\$160.73
Lender servicing fee:	1.00%	Effective Yield*:	8.49%		
		Estimated return*:	6.00%		

* 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):	9	First credit line:	Oct-1985	Debt/Income ratio:	13%
Credit score:	840-859 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 8	Length of status:	20y 11m
Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$526	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		
Screen name:	transparency-outpost9	Borrower's state:	Texas	Borrower's group:	N/A

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

Description

HOME IMPROVEMENT

Purpose of loan: home improvement
This loan will be used to...remodel my home

My financial situation: is very good
I am a good candidate for this loan because...because im a responseable accountant and im always pay on time

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704965

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:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$7,000	Estimated loss*:	9.25%		
Term:	36 months				

Lender yield:	20.99%	Borrower rate/APR:	21.99% / 25.78%	Monthly payment:	\$381.85
Lender servicing fee:	1.00%	Effective Yield*:	19.37%		
		Estimated return*:	10.12%		

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Dec-1998	Debt/Income ratio:	37%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Other
Now delinquent:	1	Current / open credit lines:	13 / 12	Length of status:	8y 3m
Amount delinquent:	\$6,949	Total credit lines:	31	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$13,905	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	3	Bankcard utilization:	72%		
		Homeownership:	Yes		
Screen name:	riveting-return039	Borrower's state:	Washington	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan: Debt Consolidation
This loan will be used to...Pay off credit cards

My financial situation: North Cascades National Bank

I am a good candidate for this loan because...My income will never change and sometimes goes up. I also arrange for auto pay so the payment will never be late.

Monthly net income: \$6500
Monthly expenses: \$300
Housing: \$1188
Insurance: \$223
Car expenses: \$2350
Utilities: \$107
Phone, cable, internet: \$300
Food, entertainment: \$200
Clothing, household expenses: \$200
Credit cards and other loans: \$
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705049

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:	\$10,000	Estimated loss*:	4.49%		
Term:	36 months				

Lender yield:	13.14%	Borrower rate/APR:	14.14% / 17.75%	Monthly payment:	\$342.46
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Lender servicing fee:	1.00%	Effective Yield*:	12.52%
		Estimated return*:	8.03%

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Dec-1996	Debt/Income ratio:	50%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 5	Length of status:	11y 10m
Amount delinquent:	\$0	Total credit lines:	26	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$787	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	20	Bankcard utilization:	18%		
		Homeownership:	No		
Screen name:	top-rupee-director	Borrower's state:	Florida	Borrower's group:	N/A

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

Prosper Activity

Loan history

Active / total loans:	1 / 1
Principal borrowed:	\$6,500.00
Principal balance:	\$4,382.20
Total payments billed:	14

Payment history

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

Credit score history

720-739 (Latest)
660-679 (Oct-2011)
640-659 (Sep-2011)

Description

RESPONSIBLE

Purpose of loan:

Purchase required equipment to cater to clients in the private Investigative field.

My financial situation: My lifestyle is simple, I work hard and rarely play. I have a serious temper and care very much about my credit rating and future for me and my family.

Monthly net income: \$ 3500.00
Monthly expenses: \$ 1250.00
Housing: \$0
Insurance: \$100.00
Car expenses: \$ 450.00
Utilities: \$ 100.00
Phone, cable, internet: \$100.00
Food, entertainment: \$ 250.00
Clothing, household expenses: \$ 150.00
Credit cards and other loans: \$ 0
Other expenses: \$ 100.00

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705061

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

Amount:	\$2,000.00	Prosper Rating:	C	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,000	Estimated loss*:	8.24%		
Term:	36 months				

Lender yield:	19.49%	Borrower rate/APR:	20.49% / 24.25%	Monthly payment:	\$74.83
Lender servicing fee:	1.00%	Effective Yield*:	18.08%		
		Estimated return*:	9.84%		

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

Borrower's Credit Profile

Prosper score (1-10):	4	First credit line:	Apr-1994	Debt/Income ratio:	16%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	16 / 10	Length of status:	13y 4m
Amount delinquent:	\$0	Total credit lines:	27	Occupation:	Administrative Assi...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$15,153	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	94%		
		Homeownership:	Yes		
Screen name:	finance-wrangler8	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

CAR EXPENSES

Purpose of loan: Car expenses
This loan will be used to... repair my vehicle

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

Monthly net income: \$ 3,106.00
Monthly expenses: \$
Housing: \$ 500.00
Insurance: \$ 90.00
Car expenses: \$
Utilities: \$50.00
Phone, cable, internet: \$ 120.00
Food, entertainment: \$ 75.00
Clothing, household expenses: \$200.00
Credit cards and other loans: \$ 300.00
Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705079

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:	\$6,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,200	Estimated loss*:	11.75%		
Term:	36 months				

Lender yield:	24.66%	Borrower rate/APR:	25.66% / 29.54%	Monthly payment:	\$240.66
Lender servicing fee:	1.00%	Effective Yield*:	22.54%		
		Estimated return*:	10.79%		

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Jan-1988	Debt/Income ratio:	7%
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	8	Current / open credit lines:	2 / 2	Length of status:	2y 10m
Amount delinquent:	\$30,747	Total credit lines:	19	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$871	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		
Screen name:	hope-nucleus665	Borrower's state:	Arizona	Borrower's group:	N/A

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

Description

HOME IMPROVEMENT

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

My financial situation:good
I am a good candidate for this loan because...
have very little deit

Monthly net income: \$4400.00
Monthly expenses: \$1100.00
Housing: \$space rent 700.00
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 705115

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:	\$14,600.00	Prosper Rating:	B	Listing Duration:	14 days
Minimum Amount to Fund:	\$10,220	Estimated loss*:	5.74%		
Term:	12 months				

Lender yield:	11.46%	Borrower rate/APR:	12.46% / 18.19%	Monthly payment:	\$1,300.34
Lender servicing fee:	1.00%	Effective Yield*:	10.80%		
		Estimated return*:	5.06%		

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Aug-2007	Debt/Income ratio:	19%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	5	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	0y 11m
Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$2,443	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	6%		
		Homeownership:	No		
Screen name:	fantastic-reward513	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

HOME IMPROVEMENT

Purpose of loan:
This loan will be used to purchase kitchen cabinets for the new house I just purchased.

My financial situation:

I am a good candidate for this loan because I have a strong credit history and I have a stable job. I have never missed a payment on any bill.

Monthly net income: \$90,000
Monthly expenses: \$2150 in TOTAL
Housing: \$700
Insurance: \$
Car expenses: \$300
Utilities: \$
Phone, cable, internet: \$100
Food, entertainment: \$400
Clothing, household expenses: \$50
Credit cards and other loans: \$500
Other expenses: \$100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705175

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

Amount:	\$12,443.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$12,443	Estimated loss*:	2.49%		
Term:	36 months				

Lender yield:	8.74%	Borrower rate/APR:	9.74% / 12.53%	Monthly payment:	\$399.98
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Lender servicing fee:	1.00%	Effective Yield*:	8.49%
		Estimated return*:	6.00%

* 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):	10	First credit line:	Apr-1995	Debt/Income ratio:	41%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 11	Length of status:	4y 6m
Amount delinquent:	\$0	Total credit lines:	28	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$7,425	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	15%		
		Homeownership:	No		

Screen name:	Loan-trust25	Borrower's state:	Florida	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Prosper Activity

Loan history

Active / total loans:	1 / 3
Principal borrowed:	\$19,980.00
Principal balance:	\$5,792.18
Total payments billed:	42

Payment history

On-time:	42 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

700-719 (Latest)
720-739 (May-2012)
720-739 (Oct-2011)
760-779 (Jan-2010)
740-759 (Oct-2009)

Description

DEBT CONSOLIDATION

Debt consolidation

prosper lender & borrower.
3 prosper loans with 0 late payments
2 were already paid in full. this loan will payoff current prosper loan with higher rate and a few others.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703642

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

Amount:	\$12,500.00	Prosper Rating:	D	Listing Duration:	14 days
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Minimum Amount to Fund: **\$8,750** Estimated loss*: **11.75%**
Term: **60 months**

Lender yield: **27.27%** Borrower rate/APR: **28.27% / 30.93%** Monthly payment: **\$391.24**
Lender servicing fee: **1.00%** Effective Yield*: **24.93%**
Estimated return*: **13.18%**

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

Borrower's Credit Profile

Prosper score (1-10): **5** First credit line: **Aug-1990** Debt/Income ratio: **13%**
Credit score: **700-719 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**
Now delinquent: **1** Current / open credit lines: **15 / 13** Length of status: **0y 10m**
Amount delinquent: **\$22,431** Total credit lines: **36** Occupation: **Computer Programmer**
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$17,278** Stated income: **\$100,000+**
Delinquencies in last 7y: **38** Bankcard utilization: **85%**
Homeownership: **Yes**
Screen name: **justice-booster9** Borrower's state: **Virginia** Borrower's group: **N/A**

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

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...consolidate some debt

My financial situation:

I am a good candidate for this loan because...I have a good job and this would allow me some cash flow. I intend on pay this sooner than later. This is a float

Monthly net income: \$14000
Monthly expenses: \$8400
Housing: \$5500
Insurance: \$150
Car expenses: \$150
Utilities: \$300
Phone, cable, internet: \$500
Food, entertainment: \$500
Clothing, household expenses: \$200
Credit cards and other loans: \$700
Other expenses: \$300

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703988

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: **D** Listing Duration: **14 days**
Minimum Amount to Fund: **\$7,000** Estimated loss*: **9.25%**
Term: **60 months**

Lender yield: **23.89%** Borrower rate/APR: **24.89% / 27.46%** Monthly payment: **\$292.87**
Lender servicing fee: **1.00%** Effective Yield*: **22.06%**
Estimated return*: **12.81%**

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

Borrower's Credit Profile

Prosper score (1-10): **5** First credit line: **Mar-2006** Debt/Income ratio: **54%**
Credit score: **680-699 (Jan-2013)** Inquiries last 6m: **0** Employment status: **Employed**
Now delinquent: **0** Current / open credit lines: **9 / 9** Length of status: **0y 8m**
Amount delinquent: **\$0** Total credit lines: **14** Occupation: **Construction**

Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,359	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	46%		
		Homeownership:	No		

Screen name:	robust-dedication2	Borrower's state:	Pennsylvania	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

OTHER

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

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704730

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

Amount:	\$9,000.00	Prosper Rating:	D	Listing Duration:	14 days
Minimum Amount to Fund:	\$6,300	Estimated loss*:	11.75%		
Term:	36 months				

Lender yield:	24.66%	Borrower rate/APR:	25.66% / 29.54%	Monthly payment:	\$360.99
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Lender servicing fee:	1.00%	Effective Yield*:	22.54%
		Estimated return*:	10.79%

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Sep-1992	Debt/Income ratio:	22%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 5	Length of status:	12y 5m
Amount delinquent:	\$0	Total credit lines:	29	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$3,932	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	3	Bankcard utilization:	76%		
		Homeownership:	Yes		

Screen name:	merciful-finance6	Borrower's state:	Colorado	Borrower's group:	N/A
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Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been verified.

Description

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 and several fundraisers in the works. 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: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704916

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

Amount:	\$4,000.00	Prosper Rating:	HR	Listing Duration:	14 days
Minimum Amount to Fund:	\$4,000	Estimated loss*:	15.75%		
Term:	36 months				

Lender yield:	30.34%	Borrower rate/APR:	31.34% / 35.36%	Monthly payment:	\$172.76
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Lender servicing fee:	1.00%	Effective Yield*:	27.60%
		Estimated return*:	11.85%

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Sep-2000	Debt/Income ratio:	Not calculated
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Not employed
Now delinquent:	0	Current / open credit lines:	3 / 3	Length of status:	1y 0m
Amount delinquent:	\$0	Total credit lines:	10	Stated income:	Not employed
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$5,641		
Delinquencies in last 7y:	0	Bankcard utilization:	22%		
		Homeownership:	No		
Screen name:	MayaMarie216	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 / 1
Principal borrowed:	\$5,000.00
Principal balance:	\$3,802.10
Total payments billed:	11

Payment history

On-time:	7 (64%)
< 31 days late:	4 (36%)
31+ days late:	0 (0%)

Credit score history

720-739 (Latest)
780-799 (Jan-2012)

Description

HOUSEHOLD EXPENSES

Purpose of loan:

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

My financial situation:

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704928

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

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

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

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

Borrower's Credit Profile

Prosper score (1-10):	2	First credit line:	Feb-2001	Debt/Income ratio:	22%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	31 / 30	Length of status:	3y 3m
Amount delinquent:	\$243	Total credit lines:	61	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$9,874	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	92%		
		Homeownership:	Yes		
Screen name:	methodical-social755	Borrower's state:	Nevada	Borrower's group:	N/A

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

Description**HOME IMPROVEMENT**

Purpose of loan: Home Improvement
This loan will be used to put a pool in the backyard of my house.

My financial situation: I make 6 figures a year but don't have all the money upfront.
I am a good candidate for this loan because I can pay the loan of in a matter of weeks.

Monthly net income: \$9316
Monthly expenses: \$300
Housing: \$1790
Insurance: \$230
Car expenses: \$0
Utilities: \$200
Phone, cable, internet: \$200
Food, entertainment: \$200
Clothing, household expenses: \$100
Credit cards and other loans: \$900
Other expenses: \$0

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705064

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

Amount:	\$4,000.00	Prosper Rating:	A	Listing Duration:	14 days
Minimum Amount to Fund:	\$2,800	Estimated loss*:	3.49%		
Term:	60 months				

Lender yield:	13.99%	Borrower rate/APR:	14.99% / 17.32%	Monthly payment:	\$95.14
Lender servicing fee:	1.00%	Effective Yield*:	13.46%		
		Estimated return*:	9.97%		

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

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Feb-1996	Debt/Income ratio:	32%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9 / 8	Length of status:	11y 3m
Amount delinquent:	\$0	Total credit lines:	39	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$27,428	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	66%		
		Homeownership:	Yes		
Screen name:	Letspaysomebills	Borrower's state:	NewHampshire	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: **\$27,500.00**
Principal balance: **\$11,549.04**
Total payments billed: **55**

Payment history

On-time: **55 (100%)**
< 31 days late: **0 (0%)**
31+ days late: **0 (0%)**

Credit score history

740-759 (Latest)
780-799 (Apr-2011)
680-699 (Mar-2008)

Description

MEDICAL/DENTAL

Purpose of loan:

This loan will be used to pay some medical bills for a sick child.

My financial situation:

I am a good candidate for this loan because I have had loans with Prosper in the past and have never been late on any payments and paid them in full and on time every month.

Information in the Description is not verified.