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PROSPER MARKETPLACE INC

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

*111 SUTTER STREET
22ND FLOOR
SAN FRANCISCO CA 94104*

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 692975

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: | D | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$9,100 | Estimated loss*: | 11.75% | | |
| Term: | 60 months | | | | |
| Lender yield: | 27.27% | Borrower rate/APR: | 28.27% / 30.93% | Monthly payment: | \$406.89 |
| 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): | 3 | First credit line: | Mar-1991 | Debt/Income ratio: | 31% |
| 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: | 4y 7m |
| Amount delinquent: | \$0 | Total credit lines: | 15 | Occupation: | Other |
| Public records last 12m / 10y: | 0 / 2 | Revolving credit balance: | \$8,979 | Stated income: | \$25,000-\$49,999 |
| Delinquencies in last 7y: | 6 | Bankcard utilization: | 43% | | |
| | | Homeownership: | No | | |
| Screen name: | durability-grizzly377 | 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

AUTO

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 701795

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*: | 13.25% | | |

Term: **36 months**

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

* 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: | Jan-1991 | Debt/Income ratio: | 49% |
| Credit score: | 700-719 (Jan-2013) | Inquiries last 6m: | 1 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 16 / 15 | Length of status: | 8y 10m |
| Amount delinquent: | \$0 | Total credit lines: | 26 | Occupation: | Professional |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$16,740 | Stated income: | \$50,000-\$74,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 80% | | |
| | | Homeownership: | Yes | | |
| Screen name: | openness-formula4 | Borrower's state: | Nevada | Borrower's group: | N/A |

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

Description

DEBT CONSOLIDATION

Purpose of loan: debt consolidation and home improvements

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

My financial situation: us bank

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

I always pay my bills

Monthly net income: \$7600.00

Monthly expenses: \$5000

Housing: \$1350

Insurance: \$235

Car expenses: \$850

Utilities: \$200

Phone, cable, internet: \$165

Food, entertainment: \$350

Clothing, household expenses: \$300

Credit cards and other loans: \$1000

Other expenses: \$300

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 702009

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: | B | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$17,500 | Estimated loss*: | 5.74% | | |
| Term: | 36 months | | | | |

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

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

Borrower's Credit Profile

| | | | | | |
|-----------------------|---------------------------|------------------------------|-----------------|--------------------|-----------------------|
| Prosper score (1-10): | 6 | First credit line: | Oct-1990 | Debt/Income ratio: | 26% |
| Credit score: | 760-779 (Jan-2013) | Inquiries last 6m: | 1 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 10 / 10 | Length of status: | 30y 0m |
| Amount delinquent: | \$0 | Total credit lines: | 44 | Occupation: | Accountant/CPA |

| | | | | | |
|--------------------------------|-------|---------------------------|----------|----------------|------------|
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$49,936 | Stated income: | \$100,000+ |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 56% | | |
| | | Homeownership: | Yes | | |

| | | | | | |
|--------------|-------------------|-------------------|----------|-------------------|-----|
| Screen name: | dignified-loan431 | 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:

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

My financial situation:

I am a good candidate for this loan because...I have never been late on a payment and I have the income to pay the loan.

Monthly net income: \$ 6425.00

Monthly expenses: \$

Housing: \$1445.00

Insurance: \$104.00

Car expenses: \$0

Utilities: \$300.00

Phone, cable, internet: \$180.00

Food, entertainment: \$1400.00

Clothing, household expenses: \$300.00

Credit cards and other loans: \$1500.00

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 702795

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: | \$16,000.00 | Prosper Rating: | A | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$16,000 | Estimated loss*: | 2.24% | | |
| Term: | 36 months | | | | |

| | | | | | |
|---------------|-------|--------------------|----------------|------------------|----------|
| Lender yield: | 8.24% | Borrower rate/APR: | 9.24% / 12.02% | Monthly payment: | \$510.58 |
|---------------|-------|--------------------|----------------|------------------|----------|

| | | | |
|-----------------------|-------|--------------------|-------|
| Lender servicing fee: | 1.00% | Effective Yield*: | 8.02% |
| | | Estimated return*: | 5.78% |

* 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: | Aug-2004 | Debt/Income ratio: | 16% |
| Credit score: | 720-739 (Jan-2013) | Inquiries last 6m: | 1 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 10 / 8 | Length of status: | 0y 11m |
| Amount delinquent: | \$0 | Total credit lines: | 20 | Occupation: | Construction |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$11,784 | Stated income: | \$100,000+ |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 38% | | |
| | | Homeownership: | No | | |

| | | | | | |
|--------------|------------------|-------------------|------------|-------------------|-----|
| Screen name: | lawrence_bacchus | 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: | 0 / 1 |
| Principal borrowed: | \$2,000.00 |
| Principal balance: | \$0.00 |
| Total payments billed: | 5 |

Payment history

| | |
|-----------------|------------|
| On-time: | 5 (100%) |
| < 31 days late: | 0 (0%) |
| 31+ days late: | 0 (0%) |

Credit score history

| |
|--------------------|
| 720-739 (Latest) |
| 700-719 (Jan-2012) |

Description

DEBT CONSOLIDATION

Purpose of loan:
This loan will be used to...
Consolidate higher interest credit cards and give my money to individuals, instead of a lousy corporation.
My financial situation:
I am a good candidate for this loan because...
I have excellent credit, I have a low debt to income ratio, and I have no missed payments.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704201

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: | 36 months | | | | |

| | | | | | |
|---------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 14.09% | Borrower rate/APR: | 15.09% / 18.73% | Monthly payment: | \$347.09 |
|---------------|---------------|--------------------|------------------------|------------------|-----------------|

| | | | |
|-----------------------|--------------|--------------------|---------------|
| Lender servicing fee: | 1.00% | Effective Yield*: | 13.37% |
| | | Estimated return*: | 8.38% |

* 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-1986 | Debt/Income ratio: | Self-employed (DTI Not Calculated) |
| Credit score: | 760-779 (Jan-2013) | Inquiries last 6m: | 2 | Employment status: | Self-employed |
| Now delinquent: | 0 | Current / open credit lines: | 7 / 5 | Length of status: | 1y 8m |
| Amount delinquent: | \$0 | Total credit lines: | 23 | Occupation: | Other |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$3,640 | Stated income: | \$100,000+ |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 45% | | |
| | | Homeownership: | Yes | | |
| Screen name: | contract-blueberry2 | Borrower's state: | Colorado | Borrower's group: | N/A |

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

Prosper Activity

Loan history

| | |
|------------------------|-------------------|
| Active / total loans: | 0 / 1 |
| Principal borrowed: | \$7,500.00 |
| Principal balance: | \$0.00 |
| Total payments billed: | 9 |

Payment history

| | |
|-----------------|-------------------|
| On-time: | 9 (100%) |
| < 31 days late: | 0 (0%) |
| 31+ days late: | 0 (0%) |

Credit score history

| |
|--------------------|
| 760-779 (Latest) |
| 800-819 (Sep-2011) |

Description

LARGE PURCHASES

Purpose of loan: Home Construction Project
This loan will be used to...

My financial situation: Excellent
I am a good candidate for this loan because pay my debts back and on time.

Monthly net income: \$ 12,000
Monthly expenses: \$5,000
Housing: \$2,250
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 704213

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

| | | | | | |
|-------------------------|-------------------|------------------|---------------|-------------------|----------------|
| Amount: | \$3,000.00 | Prosper Rating: | D | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$2,100 | Estimated loss*: | 10.75% | | |
| Term: | 36 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 23.19% | Borrower rate/APR: | 24.19% / 28.03% | Monthly payment: | \$118.00 |
| 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): | 4 | First credit line: | Sep-2009 | Debt/Income ratio: | 47% |
| Credit score: | 720-739 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 6 / 6 | Length of status: | 3y 2m |
| Amount delinquent: | \$0 | Total credit lines: | 7 | Occupation: | Military Enlisted |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$819 | Stated income: | \$1-\$24,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 25% | | |
| | | Homeownership: | No | | |

| | | | | | |
|--------------|------------------------|-------------------|------------------|-------------------|------------|
| Screen name: | euro-motivator7 | Borrower's state: | Tennessee | Borrower's group: | N/A |
|--------------|------------------------|-------------------|------------------|-------------------|------------|

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

Description

OTHER

Purpose of loan:

This loan will be used to... To get Apartment

My financial situation:

I am a good candidate for this loan because... I receive my income from the Navy so it is steady, I have a guaranteed job for the next 3 years because of my contract.

Monthly net income: \$2014
 Monthly expenses: \$
 Housing: \$0
 Insurance: \$179
 Car expenses: \$277
 Utilities: \$0
 Phone, cable, internet: \$0
 Food, entertainment: \$0
 Clothing, household expenses: \$0
 Credit cards and other loans: \$0
 Other expenses: \$0

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704327

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: | \$4,500.00 | Prosper Rating: | C | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$3,150 | Estimated loss*: | 8.24% | | |
| Term: | 36 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 19.49% | Borrower rate/APR: | 20.49% / 24.25% | Monthly payment: | \$168.36 |
| 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): | 3 | First credit line: | Oct-1999 | Debt/Income ratio: | 23% |
| Credit score: | 720-739 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 11 / 10 | Length of status: | 12y 0m |
| Amount delinquent: | \$0 | Total credit lines: | 31 | Occupation: | Engineer - Chemical |

| | | | | | |
|--------------------------------|--------------|---------------------------|-----------------|----------------|--------------------------|
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$10,011 | Stated income: | \$50,000-\$74,999 |
| Delinquencies in last 7y: | 18 | Bankcard utilization: | 63% | | |
| | | Homeownership: | No | | |

| | | | | | |
|--------------|------------------------|-------------------|----------------------|-------------------|------------|
| Screen name: | deal-phoenix945 | Borrower's state: | NorthCarolina | 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:
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 704363

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

| | | | | | |
|-------------------------|-------------------|------------------|--------------|-------------------|----------------|
| Amount: | \$4,000.00 | Prosper Rating: | C | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$2,800 | Estimated loss*: | 8.24% | | |
| Term: | 36 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 19.49% | Borrower rate/APR: | 20.49% / 24.25% | Monthly payment: | \$149.65 |
| 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: | Oct-2001 | Debt/Income ratio: | Self-employed (DTI Not Calculated) |
| Credit score: | 720-739 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Self-employed |
| Now delinquent: | 0 | Current / open credit lines: | 10 / 9 | Length of status: | 1y 6m |
| Amount delinquent: | \$0 | Total credit lines: | 23 | Occupation: | Homemaker |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$8,023 | Stated income: | \$1-\$24,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 74% | | |
| | | Homeownership: | No | | |
| Screen name: | the-speedy-greenback | Borrower's state: | Florida | Borrower's group: | N/A |

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

Description

DEBT CONSOLIDATION

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

My financial situation: good
I am a good candidate for this loan because...i always make my payment on time

Monthly net income: \$1200
Monthly expenses: \$100

Housing: \$350
 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 705045

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: | \$2,300.00 | Prosper Rating: | C | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$2,300 | Estimated loss*: | 8.74% | | |
| Term: | 36 months | | | | |

| | | | | | |
|---------------|---------------|--------------------|------------------------|------------------|----------------|
| Lender yield: | 20.24% | Borrower rate/APR: | 21.24% / 25.01% | Monthly payment: | \$86.94 |
|---------------|---------------|--------------------|------------------------|------------------|----------------|

| | | | |
|-----------------------|--------------|--------------------|---------------|
| Lender servicing fee: | 1.00% | Effective Yield*: | 18.73% |
| | | Estimated return*: | 9.99% |

* 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-1997 | Debt/Income ratio: | 25% |
| Credit score: | 660-679 (Jan-2013) | Inquiries last 6m: | 2 | Employment status: | Employed |
| Now delinquent: | 1 | Current / open credit lines: | 12 / 8 | Length of status: | 4y 3m |
| Amount delinquent: | \$0 | Total credit lines: | 27 | Occupation: | Skilled Labor |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$67,160 | Stated income: | \$50,000-\$74,999 |
| Delinquencies in last 7y: | 2 | Bankcard utilization: | 90% | | |
| | | Homeownership: | Yes | | |
| Screen name: | youthful-reward0 | 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.

Prosper Activity

Loan history

| | |
|------------------------|-------------------|
| Active / total loans: | 1 / 2 |
| Principal borrowed: | \$3,700.00 |
| Principal balance: | \$1,093.37 |
| Total payments billed: | 51 |

Payment history

| | |
|-----------------|--------------------|
| On-time: | 51 (100%) |
| < 31 days late: | 0 (0%) |
| 31+ days late: | 0 (0%) |

Credit score history

| |
|--------------------|
| 660-679 (Latest) |
| 700-719 (Jun-2011) |
| 680-699 (Mar-2010) |
| 680-699 (Feb-2010) |

Description

ROOF REPAIR MAIN HOME

Purpose of loan:

This loan will be used to...Repair roof on my main home

My financial situation:

I am a good candidate for this loan because...I have always had good credit and always pay my bills..I have had two loans through Prosper, one paid off and the other I am current . I have a good job with a Military Contractor and have to have secret security clearance..I would not do anything to screw that up. Thanks

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 705099

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: | D | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$2,800 | Estimated loss*: | 9.25% | | |
| Term: | 36 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 20.99% | Borrower rate/APR: | 21.99% / 25.78% | Monthly payment: | \$152.74 |
| 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: | Mar-2005 | Debt/Income ratio: | Not calculated |
| Credit score: | 820-839 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 5 / 5 | Length of status: | 3y 10m |
| Amount delinquent: | \$0 | Total credit lines: | 15 | Occupation: | Teacher |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$6,132 | Stated income: | \$50,000-\$74,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 31% | | |
| | | Homeownership: | Yes | | |
| Screen name: | relentless-repayment9 | Borrower's state: | Florida | Borrower's group: | N/A |

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

Description

AUTO

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 705147

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: | B | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$25,000 | Estimated loss*: | 5.24% | | |
| Term: | 60 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 17.96% | Borrower rate/APR: | 18.96% / 21.38% | Monthly payment: | \$647.96 |
| Lender servicing fee: | 1.00% | Effective Yield*: | 17.02% | | |
| | | Estimated return*: | 11.78% | | |

* 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: | Jan-1990 | Debt/Income ratio: | 16% |
| Credit score: | 700-719 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 12 / 11 | Length of status: | 18y 3m |
| Amount delinquent: | \$0 | Total credit lines: | 34 | Occupation: | Executive |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$45,951 | Stated income: | \$100,000+ |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 54% | | |
| | | Homeownership: | No | | |
| Screen name: | 1714Colquitt | Borrower's state: | Texas | Borrower's group: | N/A |

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

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$12000

Monthly expenses: \$3000

Housing: \$2500

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 705193

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: | \$7,500.00 | Prosper Rating: | C | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$5,250 | Estimated loss*: | 8.74% | | |
| Term: | 36 months | | | | |

| | | | | | |
|---------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 20.24% | Borrower rate/APR: | 21.24% / 25.01% | Monthly payment: | \$283.49 |
|---------------|---------------|--------------------|------------------------|------------------|-----------------|

| | | | |
|-----------------------|--------------|--------------------|---------------|
| Lender servicing fee: | 1.00% | Effective Yield*: | 18.73% |
| | | Estimated return*: | 9.99% |

* 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: | May-1986 | Debt/Income ratio: | 35% |
| Credit score: | 660-679 (Jan-2013) | Inquiries last 6m: | 1 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 24 / 24 | Length of status: | 20y 10m |
| Amount delinquent: | \$0 | Total credit lines: | 58 | Occupation: | Executive |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$109,463 | Stated income: | \$100,000+ |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 89% | | |
| | | Homeownership: | Yes | | |
| Screen name: | velocity-microscope1 | Borrower's state: | Ohio | Borrower's group: | N/A |

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

Description

MEDICAL/DENTAL

Purpose of loan: bridge until I reach settlement with insurance company.

This loan will be used to...Pay medical bills until insurance settlement is finalized

My financial situation: good

I am a good candidate for this loan because...I always repay my obligations. I have other not readily available funds to pay these bills but do not want to tap these resources.

Monthly net income: \$5,100.00
 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 705265

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: | C | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$3,500 | Estimated loss*: | 8.24% | | |
| Term: | 60 months | | | | |

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

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

Borrower's Credit Profile

| | | | | | |
|--------------------------------|---------------------------|------------------------------|-------------------|--------------------|---------------------|
| Prosper score (1-10): | 8 | First credit line: | May-1984 | Debt/Income ratio: | 19% |
| Credit score: | 660-679 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Other |
| Now delinquent: | 0 | Current / open credit lines: | 5 / 5 | Length of status: | 2y 6m |
| Amount delinquent: | \$0 | Total credit lines: | 10 | Occupation: | Other |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$1,740 | Stated income: | \$1-\$24,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 89% | | |
| | | Homeownership: | No | | |
| Screen name: | blessed4sure | 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: **\$5,000.00**
 Principal balance: **\$1,178.24**
 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)
 640-659 (Jun-2011)
 620-639 (Nov-2009)
 540-559 (Jan-2008)

Description

PROVEN BORROWER -DEBT CONSOLIDATION

Purpose of loan: Combined bills and moving costs
 This loan will be used to...

Pay off a few small credit cards, plus the balance of my current Prosper account, and cover moving costs.
 My financial situation:

I have had two prior loans through Prosper, one closed loan - paid off in full, and one current loan in good standing.

Monthly net income: \$ 2,000
 Monthly expenses: \$
 Housing: \$ 900
 Insurance: \$ 80
 Car expenses: \$ 350
 Utilities: \$ 150
 Phone, cable, internet: \$ 110
 Food, entertainment: \$ 150
 Clothing, household expenses: \$ 50
 Credit cards and other loans: \$ 150
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705337

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*: | 11.25% | | |
| Term: | 36 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 23.92% | Borrower rate/APR: | 24.92% / 28.78% | Monthly payment: | \$238.31 |
| Lender servicing fee: | 1.00% | Effective Yield*: | 21.90% | | |
| | | Estimated return*: | 10.65% | | |

* 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): | 2 | First credit line: | Mar-2006 | Debt/Income ratio: | 26% |
| Credit score: | 720-739 (Jan-2013) | Inquiries last 6m: | 2 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 16 / 15 | Length of status: | 13y 0m |
| Amount delinquent: | \$0 | Total credit lines: | 20 | Occupation: | Doctor |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$2,320 | Stated income: | \$50,000-\$74,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 29% | | |
| | | Homeownership: | No | | |
| Screen name: | progressive-compassion111 | Borrower's state: | Ohio | Borrower's group: | N/A |

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

Description

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 699524

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

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

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 21.95% | Borrower rate/APR: | 22.95% / 25.47% | Monthly payment: | \$422.43 |
| 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: | Feb-1987 | Debt/Income ratio: | 29% |
| Credit score: | 760-779 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 9 / 9 | Length of status: | 16y 3m |
| Amount delinquent: | \$0 | Total credit lines: | 28 | Occupation: | Professional |
| Public records last 12m / 10y: | 0/ 0 | Revolving credit balance: | \$29,897 | Stated income: | \$75,000-\$99,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 57% | | |
| | | Homeownership: | Yes | | |
| Screen name: | thrilling-diversification735 | Borrower's state: | Texas | Borrower's group: | N/A |

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

Description

DEBT CONSOLIDATION

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

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

Monthly net income: \$
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 704106

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*: | 11.25% | | |
| Term: | 60 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 26.59% | Borrower rate/APR: | 27.59% / 30.23% | Monthly payment: | \$278.00 |
| Lender servicing fee: | 1.00% | Effective Yield*: | 24.35% | | |
| | | Estimated return*: | 13.10% | | |

* 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: | May-1996 | Debt/Income ratio: | 20% |
| Credit score: | 640-659 (Dec-2012) | Inquiries last 6m: | 1 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 9 / 9 | Length of status: | 4y 0m |
| Amount delinquent: | \$0 | Total credit lines: | 41 | Occupation: | Nurse (RN) |
| Public records last 12m / 10y: | 0/ 1 | Revolving credit balance: | \$3,361 | Stated income: | \$50,000-\$74,999 |
| Delinquencies in last 7y: | 27 | Bankcard utilization: | 35% | | |
| | | Homeownership: | No | | |
| Screen name: | golden-liberty4 | Borrower's state: | Colorado | 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: **\$7,500.00**

Payment history

On-time: **10 (100%)**
< 31 days late: **0 (0%)**

Credit score history

640-659 (Latest)

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704622

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*: | 9.25% | | |
| Term: | 36 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 20.99% | Borrower rate/APR: | 21.99% / 25.78% | Monthly payment: | \$572.78 |
| 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: | May-1994 | Debt/Income ratio: | 26% |
| Credit score: | 780-799 (Jan-2013) | Inquiries last 6m: | 5 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 5 / 4 | Length of status: | 5y 7m |
| Amount delinquent: | \$0 | Total credit lines: | 9 | Occupation: | Executive |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$14,798 | Stated income: | \$100,000+ |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 9% | | |
| | | Homeownership: | No | | |
| Screen name: | adorable-order661 | Borrower's state: | Oregon | Borrower's group: | N/A |

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

Description

BUSINESS

Purpose of loan: business expansion
This loan will be used to...purchase equipment

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

Monthly net income: \$8000
Monthly expenses: \$4000
Housing: \$1100
Insurance: \$300
Car expenses: \$100
Utilities: \$150
Phone, cable, internet: \$50
Food, entertainment: \$1600
Clothing, household expenses: \$200
Credit cards and other loans: \$400
Other expenses: \$100

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705208

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*: | 13.25% | | |
| Term: | 36 months | | | | |

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

* 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-2001 | Debt/Income ratio: | 29% |
| Credit score: | 640-659 (Jan-2013) | Inquiries last 6m: | 1 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 10 / 10 | Length of status: | 0y 8m |
| Amount delinquent: | \$0 | Total credit lines: | 16 | Occupation: | Nurse (RN) |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$9,606 | Stated income: | \$50,000-\$74,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 61% | | |
| | | Homeownership: | No | | |
| Screen name: | compatible-ore057 | Borrower's state: | Louisiana | 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 705256

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

| | | | | | |
|-------------------------|--------------------|------------------|--------------|-------------------|----------------|
| Amount: | \$20,000.00 | Prosper Rating: | C | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$14,000 | Estimated loss*: | 7.49% | | |
| Term: | 12 months | | | | |

| | | | | | |
|-----------------------|---------------|--------------------|------------------------|------------------|-------------------|
| Lender yield: | 13.93% | Borrower rate/APR: | 14.93% / 22.71% | Monthly payment: | \$1,804.51 |
| Lender servicing fee: | 1.00% | Effective Yield*: | 12.97% | | |
| | | Estimated return*: | 5.48% | | |

* 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-2002 | Debt/Income ratio: | 33% |
| Credit score: | 700-719 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 6 / 5 | Length of status: | 0y 11m |
| Amount delinquent: | \$0 | Total credit lines: | 10 | Occupation: | Computer Programmer |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$4,732 | Stated income: | \$75,000-\$99,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 32% | | |
| | | Homeownership: | No | | |
| Screen name: | loot-kitten6 | Borrower's state: | Texas | Borrower's group: | N/A |

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

Description

DEBT CONSOLIDATION

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

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

Monthly net income: \$
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 705346

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: | \$7,400.00 | Prosper Rating: | B | Listing Duration: | 14 days |
| Minimum Amount to Fund: | \$5,180 | Estimated loss*: | 5.99% | | |
| Term: | 36 months | | | | |

| | | | | | |
|---------------|---------------|--------------------|------------------------|------------------|-----------------|
| Lender yield: | 15.79% | Borrower rate/APR: | 16.79% / 20.46% | Monthly payment: | \$263.06 |
|---------------|---------------|--------------------|------------------------|------------------|-----------------|

| | | | |
|-----------------------|--------------|--------------------|---------------|
| 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): | 5 | First credit line: | Sep-2001 | Debt/Income ratio: | 5% |
| Credit score: | 800-819 (Jan-2013) | Inquiries last 6m: | 0 | Employment status: | Employed |
| Now delinquent: | 0 | Current / open credit lines: | 3 / 3 | Length of status: | 8y 2m |
| Amount delinquent: | \$0 | Total credit lines: | 9 | Occupation: | Construction |
| Public records last 12m / 10y: | 0 / 0 | Revolving credit balance: | \$0 | Stated income: | \$75,000-\$99,999 |
| Delinquencies in last 7y: | 0 | Bankcard utilization: | 0% | | |
| | | Homeownership: | Yes | | |

| | | | | | |
|--------------|-----------------------------------|-------------------|---------------------|-------------------|------------|
| Screen name: | blue-unrelenting-principal | Borrower's state: | WestVirginia | 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:
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.