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PROSPER MARKETPLACE INC

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Mailing Address

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

Business Address

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

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 691774

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
Term:	36 months	Estimated loss*:	15.75%		
Lender yield:	30.34%	Borrower rate/APR:	31.34% / 35.36%	Monthly payment:	\$172.76
Lender servicing fee:	1.00%	Effective Yield*:	27.60%		
		Estimated return*:	11.85%		

* 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-1984	Debt/Income ratio:	5%
Credit score:	740-759 (Dec-2012)	Inquiries last 6m:	7	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 6	Length of status:	12y 0m
Amount delinquent:	\$0	Total credit lines:	25	Occupation:	Tradesman - Electri...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$6,129	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	13%		
		Homeownership:	Yes		
Screen name:	important-revenue140	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

MEDICAL LOAN

The purpose of this loan is to pay off medical bills for my disabled daughter.

My financial situation: I have been working same job for over ten years. Very stable income.

I am a good candidate for this loan because I have good credit and have worked hard to always pay back what I borrow. All of my accounts are in good standing. I currently bring in about \$80,000 annually and am willing to pay off loan within 3 years.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 697458

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:	\$2,800.00	Prosper Rating:	E	Listing Duration:	14 days
Term:	60 months	Estimated loss*:	13.25%		
Lender yield:	29.30%	Borrower rate/APR:	30.30% / 33.02%	Monthly payment:	\$91.11
Lender servicing fee:	1.00%	Effective Yield*:	26.70%		
		Estimated return*:	13.45%		

* 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:	Jul-2008	Debt/Income ratio:	15%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	4 / 4	Length of status:	2y 7m
Amount delinquent:	\$0	Total credit lines:	9	Occupation:	Food Service
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$1,464	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	18%		
		Homeownership:	No		
Screen name:	pure-loot2	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

VACATION

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 700232

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
Term:	60 months	Estimated loss*:	4.24%		

Lender yield:	15.94%	Borrower rate/APR:	16.94% / 19.31%	Monthly payment:	\$620.51
Lender servicing fee:	1.00%	Effective Yield*:	15.24%		
		Estimated return*:	11.00%		

* 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):	8	First credit line:	May-1990	Debt/Income ratio:	23%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	13 / 11	Length of status:	3y 7m
Amount delinquent:	\$0	Total credit lines:	35	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$31,816	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	56%		
		Homeownership:	Yes		
Screen name:	gain-cologne3	Borrower's state:	Connecticut	Borrower's group:	N/A

Credit and homeownership information was obtained from borrower's credit report and displayed without having been verified. Employment and income was provided by borrower and displayed without having been 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 702310

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
Term:	60 months	Estimated loss*:	9.25%		

Lender yield:	23.89%	Borrower rate/APR:	24.89% / 27.46%	Monthly payment:	\$439.30
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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:	Dec-1999	Debt/Income ratio:	21%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 6	Length of status:	2y 1m
Amount delinquent:	\$0	Total credit lines:	14	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$14,758	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	85%		
		Homeownership:	Yes		
Screen name:	favorable-income86	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

DEBT CONSOLIDATION

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

My financial situation:
I am a good candidate for this loan because i have a good job that is secure with a company that is growing. This loan will enable me to immediately improve my financial standing and by the end of the loan term my finances will be in great shape.

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 702508

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:	\$9,500.00	Prosper Rating:	C	Listing Duration:	14 days
		Estimated loss*:	8.49%		

Term:	60 months
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Lender yield:	22.98%	Borrower rate/APR:	23.98% / 26.53%	Monthly payment:	\$273.19
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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):	4	First credit line:	Jul-2001	Debt/Income ratio:	12%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 6	Length of status:	7y 5m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$13,559	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	47%		
		Homeownership:	Yes		
Screen name:	helpful-funds3	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

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 702952

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

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
		Estimated loss*:	12.25%		

Term:	36 months
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Lender yield:	25.39%	Borrower rate/APR:	26.39% / 30.29%	Monthly payment:	\$161.99
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Lender servicing fee:	1.00%	Effective Yield*:	23.18%
		Estimated return*:	10.93%

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Jan-1950	Debt/Income ratio:	28%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	17 / 14	Length of status:	3y 6m
Amount delinquent:	\$0	Total credit lines:	48	Occupation:	Other

Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$26,351	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	9	Bankcard utilization:	61%		
		Homeownership:	No		

Screen name:	fund-comet356	Borrower's state:	Nevada	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

MEDICAL/DENTAL

Purpose of loan: PAY MEDICAL AND OTHER BILLS

This loan will be used to...PAY MEDICAL AND OTHER BILLS

My financial situation: RETIRED WITH PENSION & SOCIAL SECURITY INCOME

I am a good candidate for this loan because... I HAVE NEVER DEFAULTED ON A DEBT OTHER THAN HAVING TO SELL RESIDENCE ON A SHORT SALE AS THERE WAS NO MARKET FOR HOMES WHEN WE NEEDED TO SELL

Monthly net income: \$7342.58

Monthly expenses: \$see below

Housing: \$833.35

Insurance: \$724.00

Car expenses: \$100.00

Utilities: \$259.00

Phone, cable, internet: \$134.07

Food, entertainment: 1200.00

Clothing, household expenses: \$240.00

Credit cards and other loans: \$942.86

Other expenses: 616.00 taxes

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703076

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
		Estimated loss*:	11.25%		
Term:	60 months				

Lender yield:	26.59%	Borrower rate/APR:	27.59% / 30.23%	Monthly payment:	\$463.33
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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):	3	First credit line:	Mar-1990	Debt/Income ratio:	19%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 10	Length of status:	23y 7m
Amount delinquent:	\$0	Total credit lines:	19	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$14,232	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	36%		
		Homeownership:	No		
Screen name:	openness-burst1	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:

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 703140

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:	AA	Listing Duration:	14 days
		Estimated loss*:	1.99%		
Term:	60 months				
Lender yield:	10.01%	Borrower rate/APR:	11.01% / 13.25%	Monthly payment:	\$326.21
Lender servicing fee:	1.00%	Effective Yield*:	9.78%		
		Estimated return*:	7.79%		

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

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Feb-1997	Debt/Income ratio:	20%
Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	11 / 11	Length of status:	8y 4m
Amount delinquent:	\$0	Total credit lines:	22	Occupation:	Clerical
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$29,940	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	37%		
		Homeownership:	Yes		
Screen name:	respectful-yield488	Borrower's state:	Oregon	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704402

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:	B	Listing Duration:	14 days
		Estimated loss*:	5.74%		
Term:	36 months				
Lender yield:	15.39%	Borrower rate/APR:	16.39% / 20.05%	Monthly payment:	\$707.00
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:	Jan-2007	Debt/Income ratio:	15%
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Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	3 / 3	Length of status:	0y 9m
Amount delinquent:	\$0	Total credit lines:	3	Occupation:	Truck Driver
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$151	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	5%		
		Homeownership:	No		

Screen name:	Minimal	Borrower's state:	Washington	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

BUSINESS

Purpose of loan:

This loan will be used to help start up a Trucking company. I have an opportunity to snag a first Contract with the Company I currently work for as an Employee. What I need is some cash to rent (or perhaps buy) a Truck to be in a position to accept this contract. At the moment I have 20k+ cash which I have already save up to work with, however, I need these additional funds to pay for fuel, maintenance, licensing, and anything unexpected.

My financial situation:

I am a good candidate for this loan because the bulk of it is intended as a security blanket, which will likely not be spent. In the case that it is never used, I will likely pay it off quickly, as the money begins to roll in. Additionally, I live quite a minimal lifestyle where I have housing, utilities, and insurance for \$200/mo

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704468

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:	\$3,500.00	Prosper Rating:	C	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	6.24%		

Lender yield:	16.34%	Borrower rate/APR:	17.34% / 21.03%	Monthly payment:	\$125.38
Lender servicing fee:	1.00%	Effective Yield*:	15.36%		
		Estimated return*:	9.12%		

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

Borrower's Credit Profile

Prosper score (1-10):	6	First credit line:	Apr-1979	Debt/Income ratio:	29%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	19 / 14	Length of status:	1y 10m
Amount delinquent:	\$0	Total credit lines:	47	Occupation:	Professional
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$24,432	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	64%		
		Homeownership:	No		
Screen name:	reflective-balance847	Borrower's state:	California	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan:

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

My financial situation:

I am a good candidate for this loan because...I have a good standing FICO score and pay my bills each month.

Monthly net income: \$7000.00
 Monthly expenses: \$5270
 Housing: \$2600
 Insurance: \$150
 Car expenses: \$420
 Utilities: \$50
 Phone, cable, internet: \$150
 Food, entertainment: \$200
 Clothing, household expenses: \$50

Credit cards and other loans: \$1500
Other expenses: \$150

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704480

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
		Estimated loss*:	8.74%		
Term:	60 months				
Lender yield:	23.15%	Borrower rate/APR:	24.15% / 26.70%	Monthly payment:	\$288.55
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:	Dec-1997	Debt/Income ratio:	18%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	11 / 10	Length of status:	2y 8m
Amount delinquent:	\$10	Total credit lines:	20	Occupation:	Professional
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$11,242	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	81%		
		Homeownership:	Yes		
Screen name:	openness-slingshot211	Borrower's state:	Ohio	Borrower's group:	N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan:

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

My financial situation:

I am a good candidate for this loan because...my individual income is strong, household income is \$130K to \$150K

Monthly net income: \$10833

Monthly expenses: \$6000

Housing: \$1900

Insurance: \$120

Car expenses: \$400

Utilities: \$200

Phone, cable, internet: \$200

Food, entertainment: \$200

Clothing, household expenses: \$100

Credit cards and other loans: \$300

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704574

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:	\$20,997.54	Prosper Rating:	C	Listing Duration:	14 days
		Estimated loss*:	6.49%		
Term:	60 months				
Lender yield:	20.18%	Borrower rate/APR:	21.18% / 23.66%	Monthly payment:	\$570.18
Lender servicing fee:	1.00%	Effective Yield*:	18.95%		
		Estimated return*:	12.46%		

* 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-1985	Debt/Income ratio:	23%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	3	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	21 / 20	Length of status:	27y 6m
Amount delinquent:	\$0	Total credit lines:	36	Occupation:	Professor
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$33,294	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	74%		
		Homeownership:	Yes		
Screen name:	bid-thinker7	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:	\$9,500.00
Principal balance:	\$4,002.46
Total payments billed:	22

Payment history

On-time:	22 (100%)
< 31 days late:	0 (0%)
31+ days late:	0 (0%)

Credit score history

700-719 (Latest)
740-759 (Feb-2011)

Description

DEBT CONSOLIDATION

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

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

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

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704600

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:	\$3,200.00	Prosper Rating:	E	Listing Duration:	14 days
		Estimated loss*:	12.75%		
Term:	36 months				
Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$130.85
Lender servicing fee:	1.00%	Effective Yield*:	23.82%		
		Estimated return*:	11.07%		

* 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:	Aug-2006	Debt/Income ratio:	7%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	3 / 3	Length of status:	8y 9m
Amount delinquent:	\$0	Total credit lines:	6	Occupation:	Engineer - Chemical
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$8,659	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	74%		

Homeownership: **No**

Screen name: **bazaar-oracle131** 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 704612

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: **D** Listing Duration: **14 days**
Estimated loss*: **9.75%**
Term: **36 months**

Lender yield: **21.72%** Borrower rate/APR: **22.72% / 26.53%** Monthly payment: **\$308.51**
Lender servicing fee: **1.00%** Effective Yield*: **20.00%**
Estimated return*: **10.25%**

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

Borrower's Credit Profile

Prosper score (1-10): **3** First credit line: **Dec-1989** Debt/Income ratio: **39%**
Credit score: **760-779 (Jan-2013)** Inquiries last 6m: **1** Employment status: **Employed**
Now delinquent: **0** Current / open credit lines: **8 / 8** Length of status: **8y 2m**
Amount delinquent: **\$0** Total credit lines: **22** Occupation: **Civil Service**
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$6,980** Stated income: **\$50,000-\$74,999**
Delinquencies in last 7y: **0** Bankcard utilization: **93%**
Homeownership: **Yes**

Screen name: **valiant-truth7** 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

COSMETIC PROCEDURES

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 705466

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
Term:	60 months	Estimated loss*:	6.74%		

Lender yield:	20.53%	Borrower rate/APR:	21.53% / 24.02%	Monthly payment:	\$109.41
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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):	4	First credit line:	Aug-1999	Debt/Income ratio:	Not calculated
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	10 / 9	Length of status:	3y 10m
Amount delinquent:	\$0	Total credit lines:	30	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$11,630	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	2	Bankcard utilization:	44%		
		Homeownership:	No		
Screen name:	principal-snowdome753	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 705472

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
Term:	60 months	Estimated loss*:	11.25%		

Lender yield:	26.59%	Borrower rate/APR:	27.59% / 30.23%	Monthly payment:	\$123.56
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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:	Jun-2008	Debt/Income ratio:	12%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	7 / 6	Length of status:	2y 8m
Amount delinquent:	\$0	Total credit lines:	10	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$2,193	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	53%		
		Homeownership:	No		
Screen name:	ethical-dime2	Borrower's state:	NewJersey	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...

Due to having to take an early retirement after being let go from my position of 23 years, i was forced to use credit cards to adjust to my new financial situation. I would like to pay off the credit cards and start fresh with only the loan payment each month.

My financial situation:

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

I have been through tough financial circumstances and realize the importance of a good credit rating. I want very much to stabilize my financial future.

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 705484

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
		Estimated loss*:	9.75%		
Term:	36 months				

Lender yield:	21.72%	Borrower rate/APR:	22.72% / 26.53%	Monthly payment:	\$385.64
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Lender servicing fee:	1.00%	Effective Yield*:	20.00%
		Estimated return*:	10.25%

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

Borrower's Credit Profile

Prosper score (1-10):	7	First credit line:	Jun-2001	Debt/Income ratio:	19%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 12	Length of status:	8y 2m
Amount delinquent:	\$0	Total credit lines:	20	Occupation:	Retail Management
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$17,190	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	99%		
		Homeownership:	Yes		
Screen name:	vivacious-openness028	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...

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 705568

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:	C	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	6.99%		

Lender yield:	17.64%	Borrower rate/APR:	18.64% / 22.35%	Monthly payment:	\$218.85
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Lender servicing fee:	1.00%	Effective Yield*:	16.49%
		Estimated return*:	9.50%

* 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):	7	First credit line:	Dec-1980	Debt/Income ratio:	13%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	20 / 20	Length of status:	0y 1m
Amount delinquent:	\$0	Total credit lines:	40	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$15,190	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	0	Bankcard utilization:	27%		
		Homeownership:	No		
Screen name:	red-asset-elixir	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...investment

My financial situation:

I am a good candidate for this loan because...I am in the mortgage banking industry and realize the importance of respect for credit

Monthly net income: \$ 5541

Monthly expenses: \$

Housing: \$ 1500

Insurance: \$ 45

Car expenses: \$0

Utilities: \$75

Phone, cable, internet: \$125

Food, entertainment: \$ 250

Clothing, household expenses: \$ 100

Credit cards and other loans: \$ 500

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705604

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

Amount:	\$13,000.00	Prosper Rating:	C	Listing Duration:	14 days
		Estimated loss*:	7.99%		
Term:	60 months				
<hr/>					
Lender yield:	22.33%	Borrower rate/APR:	23.33% / 25.86%	Monthly payment:	\$368.95
Lender servicing fee:	1.00%	Effective Yield*:	20.76%		
		Estimated return*:	12.77%		

* 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-1998	Debt/Income ratio:	10%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	4 / 4	Length of status:	15y 7m
Amount delinquent:	\$0	Total credit lines:	14	Occupation:	Construction
Public records last 12m / 10y:	0/ 2	Revolving credit balance:	\$4,793	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	10	Bankcard utilization:	51%		
		Homeownership:	Yes		
Screen name:	just-integrity8	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**STARTING A SMALL BUSINESS**

Purpose of loan: start a small business
This loan will be used to...buy initial equipment for car detailing and carpet cleaning business

My financial situation: is stable ,
I am a good candidate for this loan because...I am a hard and dedicated worker and wanting to help my son established with a business.
net income: \$ 6712.00
Monthly expenses: \$
Housing: \$1220.00
Insurance: \$108.00
Car expenses: \$200.0
Utilities: \$300.00
Phone, cable, internet: \$180.00
Food, entertainment: \$500.00
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 705652

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
		Estimated loss*:	7.99%		
Term:	36 months				
<hr/>					
Lender yield:	19.19%	Borrower rate/APR:	20.19% / 23.94%	Monthly payment:	\$149.04
Lender servicing fee:	1.00%	Effective Yield*:	17.83%		
		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):	2	First credit line:	Nov-1996	Debt/Income ratio:	Not calculated
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Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	2 / 2	Length of status:	28y 0m
Amount delinquent:	\$0	Total credit lines:	28	Occupation:	Professional
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$7,066	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	6	Bankcard utilization:	74%		
		Homeownership:	No		

Screen name:	PerformanceArtist	Borrower's state:	California	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 / 1
Principal borrowed:	\$6,500.00
Principal balance:	\$5,818.76
Total payments billed:	11

Payment history

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

Credit score history

680-699 (Latest)
720-739 (Feb-2012)

Description

BUSINESS INVESTMENT

Purpose of loan:

This loan will be used to... further improve and streamline business systems and applications

My financial situation:

I am a good candidate for this loan because... the business is progressing and all payments here and for all other obligations have been made on time.

Monthly net income: \$3541
 Monthly expenses: \$2350
 Housing: \$825
 Insurance: \$65
 Car expenses: \$200
 Utilities: \$100
 Phone, cable, internet: \$160
 Food, entertainment: \$300
 Clothing, household expenses: \$100
 Credit cards and other loans: \$400
 Other expenses: \$200

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705664

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

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
		Estimated loss*:	12.75%		
Term:	36 months				

Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$163.56
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Lender servicing fee:	1.00%	Effective Yield*:	23.82%
		Estimated return*:	11.07%

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

Borrower's Credit Profile

Prosper score (1-10):	5	First credit line:	Jan-1989	Debt/Income ratio:	25%
Credit score:	600-619 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	13 / 12	Length of status:	14y 7m
Amount delinquent:	\$140	Total credit lines:	33	Occupation:	Civil Service
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$11,492	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	11	Bankcard utilization:	96%		
		Homeownership:	Yes		

Screen name:	terrific-euro3	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: **1 / 1**
 Principal borrowed: **\$5,497.00**
 Principal balance: **\$3,544.05**
 Total payments billed: **17**

Payment history

On-time: **17 (100%)**
 < 31 days late: **0 (0%)**
 31+ days late: **0 (0%)**

Credit score history

600-619 (Latest)
 700-719 (Jul-2011)

Description

BUSINESS

Purpose of loan:

This loan will be used to secure inventory for my small business

My financial situation:

I am a good candidate for this loan because I already have a prosper loan and I have been consistent in making on time payments since the loan was originated.

Monthly net income: \$3750

Monthly expenses: \$

Housing: \$1339

Insurance: \$42

Car expenses: \$590

Utilities: \$311

Phone, cable, internet: \$94

Food, entertainment: \$120

Clothing, household expenses: \$25

Credit cards and other loans: \$789

Other expenses: \$204

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 700145

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
Term:	60 months	Estimated loss*:	5.74%		

Lender yield:	18.82%	Borrower rate/APR:	19.82% / 22.26%	Monthly payment:	\$659.85
Lender servicing fee:	1.00%	Effective Yield*:	17.77%		
		Estimated return*:	12.03%		

* 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:	Jun-1984	Debt/Income ratio:	25%
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	19 / 18	Length of status:	14y 6m
Amount delinquent:	\$0	Total credit lines:	41	Occupation:	Nurse (RN)
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$12,660	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	21%		
		Homeownership:	Yes		
Screen name:	zeus749	Borrower's state:	Missouri	Borrower's group:	N/A

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

Description

WEDDING LOANS/CONSOLIDATE CREDIT CA

Purpose of loan:

This loan will be used to...part to payoff current debt, the rest to pay for daughters wedding.

My financial situation:

I am a good candidate for this loan because...I am a hard worker. I work hard to make sure my bills are all paid on time.

Monthly net income: \$3800-4000

Monthly expenses: \$2800.00 total for everything

Housing: \$1100.00

Insurance: \$41.50

Car expenses: \$520.00

Utilities: \$150.00
 Phone, cable, internet: \$300.00
 Food, entertainment: \$ 200.00/mo
 Clothing, household expenses: \$
 Credit cards and other loans: Sapprox. 15,000.00 d/t recent home remodel. Wedding was unexpected expense at this time. One payment for all will be manageable.
 Other expenses: \$ Church \$300.00

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 701807

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:	\$3,500.00	Prosper Rating:	D	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	11.75%		

Lender yield:	24.66%	Borrower rate/APR:	25.66% / 29.54%	Monthly payment:	\$140.38
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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):	2	First credit line:	Feb-1991	Debt/Income ratio:	14%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	17 / 16	Length of status:	4y 1m
Amount delinquent:	\$0	Total credit lines:	66	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$8,628	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	9	Bankcard utilization:	90%		
		Homeownership:	Yes		
Screen name:	lively-durability125	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 702925

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:	\$9,500.00	Prosper Rating:	D	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	9.75%		

Lender yield:	21.72%	Borrower rate/APR:	22.72% / 26.53%	Monthly payment:	\$366.36
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Lender servicing fee:	1.00%	Effective Yield*:	20.00%
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Estimated return*: **10.25%**

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Aug-1994	Debt/Income ratio:	37%
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 6	Length of status:	25y 0m
Amount delinquent:	\$0	Total credit lines:	21	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$3,599	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	47%		
		Homeownership:	Yes		
Screen name:	red-youthful-trade	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:
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 703215

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
		Estimated loss*:	15.75%		
Term:	36 months				

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

* 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:	Apr-2001	Debt/Income ratio:	84%
Credit score:	700-719 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	5 / 5	Length of status:	0y 7m
Amount delinquent:	\$0	Total credit lines:	12	Occupation:	Sales - Retail
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$6,417	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	4	Bankcard utilization:	89%		
		Homeownership:	No		
Screen name:	unforgettable-credit67	Borrower's state:	Maryland	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 LOAN**

This is a loan to help secure a retail location for my business.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 703845

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
Term:	60 months	Estimated loss*:	10.25%		
Lender yield:	25.24%	Borrower rate/APR:	26.24% / 28.85%	Monthly payment:	\$300.83
Lender servicing fee:	1.00%	Effective Yield*:	23.20%		
		Estimated return*:	12.95%		

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

Borrower's Credit Profile

Prosper score (1-10):	3	First credit line:	Apr-1975	Debt/Income ratio:	29%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	7 / 7	Length of status:	2y 6m
Amount delinquent:	\$0	Total credit lines:	34	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$438	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	7	Bankcard utilization:	35%		
		Homeownership:	No		
Screen name:	tranquil-felicity2	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**TAXES**

Purpose of loan:

This loan will be used to... to pay taxes and home update

My financial situation: good

I am a good candidate for this loan because... I pay my bills on time.

Monthly net income: \$3355.00

Monthly expenses: \$2000.00

Housing: \$805.00

Insurance: \$50.00

Car expenses: \$200.00

Utilities: \$110.00

Phone, cable, internet: \$250.00

Food, entertainment: \$100.00

Clothing, household expenses: \$0

Credit cards and other loans: \$400

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704281

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
Term:	60 months	Estimated loss*:	6.74%		
Lender yield:	20.53%	Borrower rate/APR:	21.53% / 24.02%	Monthly payment:	\$410.29
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):	4	First credit line:	Jun-1992	Debt/Income ratio:	10%
Credit score:	820-839 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	3 / 3	Length of status:	30y 11m
Amount delinquent:	\$0	Total credit lines:	13	Occupation:	Postal Service
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$0	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		

Screen name: **marketplace-metronome8** 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

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 704381

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:	\$4,800.00	Prosper Rating:	B	Listing Duration:	14 days
		Estimated loss*:	5.74%		
Term:	12 months				

Lender yield:	11.46%	Borrower rate/APR:	12.46% / 18.19%	Monthly payment:	\$427.51
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):	6	First credit line:	Mar-2000	Debt/Income ratio:	38%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	8 / 7	Length of status:	3y 0m
Amount delinquent:	\$0	Total credit lines:	27	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$7,299	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	50%		
		Homeownership:	No		

Screen name: **triangulation846** 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

DEBT CONSOLIDATION

Purpose of loan: To get debt-free!
 This loan will be used to... Allow me to get debt-free quicker

My financial situation: Stable
 I am a good candidate for this loan because... I am well employed and have a stable financial life

Monthly net income: \$1900.00
 Monthly expenses: \$
 Housing: \$0
 Insurance: \$30.00
 Car expenses: \$0
 Utilities: \$200.00
 Phone, cable, internet: \$100.00
 Food, entertainment: \$200.00
 Clothing, household expenses: \$100.00
 Credit cards and other loans: \$650.00
 Other expenses: \$100.00

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704441

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:	B	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	4.49%		

Lender yield:	13.14%	Borrower rate/APR:	14.14% / 17.75%	Monthly payment:	\$513.68
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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):	7	First credit line:	Mar-1997	Debt/Income ratio:	16%
Credit score:	800-819 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	10 / 9	Length of status:	25y 10m
Amount delinquent:	\$0	Total credit lines:	41	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$25,808	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	48%		
		Homeownership:	Yes		

Screen name:	platinum-pipeline8	Borrower's state:	California	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...

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 704471

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
		Estimated loss*:	2.99%		
Term:	60 months				

Lender yield:	12.46%	Borrower rate/APR:	13.46% / 15.75%	Monthly payment:	\$298.86
Lender servicing fee:	1.00%	Effective Yield*:	12.05%		
		Estimated return*:	9.06%		

* 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):	9	First credit line:	Oct-1986	Debt/Income ratio:	5%
Credit score:	800-819 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	9 / 9	Length of status:	8y 0m
Amount delinquent:	\$0	Total credit lines:	28	Occupation:	Accountant/CPA
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$4,349	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	9%		
		Homeownership:	Yes		
Screen name:	rapid-gain51	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

MEDICAL/DENTAL

Purpose of loan:

This loan will be used to Pay Off Medical Bills and hospital bills. My financial situation is amazing. I am a good candidate for this loan because I have a steady income and steady job. I am very trustworthy and always pay back my loans. I Have had many loans before with accounts all in good standing.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704495

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

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
		Estimated loss*:	12.75%		
Term:	36 months				

Lender yield:	26.12%	Borrower rate/APR:	27.12% / 31.03%	Monthly payment:	\$163.56
Lender servicing fee:	1.00%	Effective Yield*:	23.82%		
		Estimated return*:	11.07%		

* 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:	Nov-1995	Debt/Income ratio:	18%
Credit score:	600-619 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	2	Current / open credit lines:	6 / 7	Length of status:	14y 10m
Amount delinquent:	\$3,237	Total credit lines:	33	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$7,380	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	8	Bankcard utilization:	83%		
		Homeownership:	Yes		
Screen name:	inspired-money747	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: **\$14,000.00**
 Principal balance: **\$9,125.71**
 Total payments billed: **11**

Payment history

On-time: **11 (100%)**
 < 31 days late: **0 (0%)**
 31+ days late: **0 (0%)**

Credit score history

600-619 (Latest)
 660-679 (Mar-2012)
 680-699 (Jan-2012)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$

Monthly expenses: \$

Housing: \$

Insurance: \$

Car expenses: \$

Utilities: \$

Phone, cable, internet: \$

Food, entertainment: \$

Clothing, household expenses: \$

Credit cards and other loans: \$

Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704501

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**
 Estimated loss*: **9.75%**
 Term: **12 months**

Lender yield: **16.95%** Borrower rate/APR: **17.95% / 25.79%** Monthly payment: **\$916.56**

Lender servicing fee: **1.00%** Effective Yield*: **15.59%**
 Estimated return*: **5.84%**

* 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: Jul-1994	Debt/Income ratio: 31%
Credit score: 720-739 (Jan-2013)	Inquiries last 6m: 1	Employment status: Employed
Now delinquent: 0	Current / open credit lines: 10 / 6	Length of status: 22y 4m
Amount delinquent: \$0	Total credit lines: 30	Occupation: Teacher
Public records last 12m / 10y: 0 / 0	Revolving credit balance: \$16,508	Stated income: \$75,000-\$99,999
Delinquencies in last 7y: 0	Bankcard utilization: 53%	
	Homeownership: No	
Screen name: versatile-value389	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...pay credit card bills(deferred interest type)

My financial situation:

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

Monthly net income: \$5300

Monthly expenses: \$1500

Housing: \$0
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 704525

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:	B	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	5.49%		

Lender yield:	14.99%	Borrower rate/APR:	15.99% / 19.65%	Monthly payment:	\$527.28
Lender servicing fee:	1.00%	Effective Yield*:	14.17%		
		Estimated return*:	8.68%		

* 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:	Aug-1989	Debt/Income ratio:	29%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	20 / 20	Length of status:	19y 9m
Amount delinquent:	\$0	Total credit lines:	43	Occupation:	Postal Service
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$41,068	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	73%		
		Homeownership:	Yes		
Screen name:	cong948	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

BUSINESS EXPANSION

Purpose of loan:

This loan will be used to...expand my current business. I have owned an operated Chill Out Frozen Drinks for the last 10 years. We are expanding, and are manufacturing our own line of beverages.. slush mix, sno cone syrup, margarita mix, as well as energy drinks.

My financial situation:

I am a good candidate for this loan because...I have never been late, or missed a payment. I own my own home and have been at my current job for 20 years

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 704585

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:	B	Listing Duration:	14 days
Term:	36 months	Estimated loss*:	4.99%		

Lender yield:	14.09%	Borrower rate/APR:	15.09% / 18.73%	Monthly payment:	\$260.32
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):	8	First credit line:	Jul-1994	Debt/Income ratio:	24%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 12	Length of status:	7y 4m
Amount delinquent:	\$0	Total credit lines:	47	Occupation:	Analyst
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$47,082	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	93%		
		Homeownership:	Yes		
Screen name:	familyvalues	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 704681

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:	\$7,000.00	Prosper Rating:	A	Listing Duration:	14 days
		Estimated loss*:	3.99%		
Term:	36 months				

Lender yield:	11.99%	Borrower rate/APR:	12.99% / 15.83%	Monthly payment:	\$235.82
Lender servicing fee:	1.00%	Effective Yield*:	11.48%		
		Estimated return*:	7.49%		

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

Borrower's Credit Profile

Prosper score (1-10):	8	First credit line:	Aug-2001	Debt/Income ratio:	22%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	6	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	19 / 15	Length of status:	11y 5m
Amount delinquent:	\$0	Total credit lines:	45	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$17,194	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	63%		
		Homeownership:	Yes		

Screen name: **carreraracer** 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: **\$2,200.00**
Principal balance: **\$0.00**
Total payments billed: **11**

Payment history

On-time: **9 (82%)**
< 31 days late: **2 (18%)**
31+ days late: **0 (0%)**

Credit score history

680-699 (Latest)
620-639 (Apr-2010)
640-659 (Feb-2008)
600-619 (Aug-2007)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to consolidate 20.99% credit card debt.

My financial situation:

I am a good candidate for this loan because I'm a good egg.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705109

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**
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): **6** First credit line: **Oct-1999** Debt/Income ratio: **28%**
Credit score: **640-659 (Jan-2013)** Inquiries last 6m: **4** Employment status: **Employed**
Now delinquent: **0** Current / open credit lines: **16 / 14** Length of status: **2y 0m**
Amount delinquent: **\$0** Total credit lines: **28** Occupation: **Professional**
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$13,595** Stated income: **\$100,000+**
Delinquencies in last 7y: **0** Bankcard utilization: **48%**
Homeownership: **No**

Screen name: **luisanthony** 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: **\$7,000.00**
Principal balance: **\$5,220.68**
Total payments billed: **12**

Payment history

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

Credit score history

640-659 (Latest)
640-659 (Jan-2012)
600-619 (Jul-2007)

Description

DEBT CONSOLIDATION

Purpose of loan:

Consolidate all remaining credit debt.

My financial situation:

I am a good candidate for this loan because I have a healthy income, and little risk of loosing my job. The main purpose of this loan is to pay off credit cards in order to reduce debt to income ratio.

Monthly net income: \$6000

Monthly expenses: \$4500
Housing: \$1300
Insurance: \$100
Car expenses: \$400
Utilities: \$200
Phone, cable, internet: \$100
Food, entertainment: \$400
Clothing, household expenses: \$100
Credit cards and other loans: \$1400
Other expenses: \$NA

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705315

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
Term:	36 months	Estimated loss*:	9.25%		
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):	6	First credit line:	Feb-1982	Debt/Income ratio:	40%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	26 / 25	Length of status:	21y 5m
Amount delinquent:	\$0	Total credit lines:	47	Occupation:	Other
Public records last 12m / 10y:	0 / 1	Revolving credit balance:	\$38,979	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	79%		
		Homeownership:	No		
Screen name:	shrewd-reward460	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

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 705381

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
Term:	12 months	Estimated loss*:	8.74%		

Lender yield: **15.56%** Borrower rate/APR: **16.56% / 24.37%** Monthly payment: **\$727.97**

Lender servicing fee: **1.00%** Effective Yield*: **14.38%**
Estimated return*: **5.64%**

* 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:	Dec-2002	Debt/Income ratio:	22%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	7 / 7	Length of status:	8y 7m
Amount delinquent:	\$129	Total credit lines:	17	Occupation:	Engineer - Mechanic...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$3,630	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	2	Bankcard utilization:	44%		
		Homeownership:	Yes		

Screen name: **best-relentless-balance** 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

VACATION

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 705427

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

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
		Estimated loss*:	12.25%		
Term:	36 months				

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

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

* 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:	Jul-2005	Debt/Income ratio:	Not calculated
Credit score:	660-679 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Other
Now delinquent:	0	Current / open credit lines:	14 / 13	Length of status:	2y 7m
Amount delinquent:	\$0	Total credit lines:	24	Occupation:	Other
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$14,078	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	99%		
		Homeownership:	Yes		

Screen name: **transformer0** 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.

Prosper Activity

Loan history

Active / total loans: **1 / 2**
Principal borrowed: **\$6,000.00**
Principal balance: **\$2,311.85**
Total payments billed: **26**

Payment history

On-time: **26 (100%)**
< 31 days late: **0 (0%)**
31+ days late: **0 (0%)**

Credit score history

660-679 (Latest)
640-659 (Oct-2011)
640-659 (Oct-2010)

Description

DEBT CONSOLIDATION

Purpose of loan:

I'll be using this to combine some of my older credit cards into one monthly payment and get rid of them.

My financial situation:

I am a good candidate for this loan because I've always been responsible with my money and pay my bills on time.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705481

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: **B** Listing Duration: **14 days**
Estimated loss*: **5.99%**
Term: **36 months**

Lender yield: **15.79%** Borrower rate/APR: **16.79% / 20.46%** Monthly payment: **\$284.39**

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): **3** First credit line: **Nov-1998** Debt/Income ratio: **23%**
Credit score: **700-719 (Jan-2013)** Inquiries last 6m: **3** Employment status: **Employed**
Now delinquent: **0** Current / open credit lines: **21 / 18** Length of status: **27y 10m**
Amount delinquent: **\$0** Total credit lines: **52** Occupation: **Engineer - Electric...**
Public records last 12m / 10y: **0 / 0** Revolving credit balance: **\$31,908** Stated income: **\$75,000-\$99,999**
Delinquencies in last 7y: **0** Bankcard utilization: **45%**
Homeownership: **Yes**

Screen name: **serene-leverage3** 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.

Prosper Activity

Loan history

Active / total loans: **1 / 1**
Principal borrowed: **\$7,000.00**
Principal balance: **\$6,120.72**
Total payments billed: **6**

Payment history

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

Credit score history

700-719 (Latest)
740-759 (Jun-2012)

Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to...

My financial situation:

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

Monthly net income: \$ 8000

Monthly expenses: \$ 4000

Housing: \$ 1500

Insurance: \$ 200
 Car expenses: \$ 0
 Utilities: \$ 200
 Phone, cable, internet: \$ 100
 Food, entertainment: \$ 100
 Clothing, household expenses: \$
 Credit cards and other loans: \$ 500
 Other expenses: \$ 200

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705489

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

Amount:	\$10,000.00	Prosper Rating:	B	Listing Duration:	14 days
		Estimated loss*:	5.99%		
Term:	36 months				

Lender yield:	15.79%	Borrower rate/APR:	16.79% / 20.46%	Monthly payment:	\$355.48
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:	Jan-1970	Debt/Income ratio:	Self-employed (DTI Not Calculated)
Credit score:	780-799 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Self-employed
Now delinquent:	0	Current / open credit lines:	24 / 23	Length of status:	35y 0m
Amount delinquent:	\$0	Total credit lines:	49	Occupation:	Tradesman - Electri...
Public records last 12m / 10y:	0 / 0	Revolving credit balance:	\$39,306	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	4	Bankcard utilization:	43%		
		Homeownership:	Yes		
Screen name:	bonus-carrier818	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...consolidate debt

My financial situation:

I am a good candidate for this loan because...Have a history of paying my dept

Monthly net income: \$6000
 Monthly expenses: \$4000
 Housing: \$1200
 Insurance: \$500
 Car expenses: \$200
 Utilities: \$350
 Phone, cable, internet: \$200
 Food, entertainment: \$300
 Clothing, household expenses: \$200
 Credit cards and other loans: \$1000
 Other expenses: \$

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705541

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

Amount:	\$4,000.00	Prosper Rating:	E	Listing Duration:	14 days
		Estimated loss*:	12.75%		
Term:	60 months				

Lender yield:	28.62%	Borrower rate/APR:	29.62% / 32.32%	Monthly payment:	\$128.48
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Screen name: **elbee252**

Borrower's state: **Virginia**

Borrower's group: **BORROWERS -
LARGEST GROUP**

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

Prosper Activity

Loan history

Active / total loans: **0 / 2**
Principal borrowed: **\$9,500.00**
Principal balance: **\$0.00**

Payment history

On-time: **45 (100%)**
< 31 days late: **0 (0%)**
31+ days late: **0 (0%)**

Credit score history

640-659 (Latest)

660-679 (Aug-2011)
680-699 (Apr-2010)
640-659 (Jan-2010)
540-559 (Aug-2007)

Total payments billed: **45**

Description

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to...

Home improvement

My financial situation:

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

I have completely paid off before time 2 other loans...

Monthly net income: \$2247

Monthly expenses: \$

Housing: \$834

Insurance: \$77

Car expenses: \$70

Utilities: \$182

Phone, cable, internet: \$126

Food, entertainment: \$100

Clothing, household expenses: \$

Credit cards and other loans: \$150

Other expenses: \$50

Information in the Description is not verified.
