SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **2013-01-28 SEC Accession No.** 0001416265-13-000063

(HTML Version on secdatabase.com)

FILER

PROSPER MARKETPLACE INC

CIK:1416265| IRS No.: 731733867 | State of Incorp.:DE | Fiscal Year End: 1231

Type: 424B3 | Act: 33 | File No.: 333-182599 | Film No.: 13550845

SIC: 6199 Finance services

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Prosper Marketplace, Inc. Borrower Payment Dependent Notes

This Listing Report supplements the prospectus dated Jan 09, 2013 and provides information about each loan request (referred to as a "listing") and series of Borrower Payment Dependent Notes (the "Notes") we are currently offering. Prospective investors should read this Listing Report supplement together with the prospectus dated Jan 09, 2013 to understand the terms and conditions of the Notes and how they are offered, as well as the risks of investing in Notes.

The following series of Notes are currently being offered:

Borrower Payment Dependent Notes Series 702846

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.

\$15,000.00 Prosper Rating: Listing Duration: 14 days Amount \$15,000 Estimated loss*: 4.49% Minimum Amount to Fund: Term: 60 months Lender yield: 16.52% Borrower rate/APR: 17.52% / 19.91% Monthly payment: \$377.00 Effective Yield*: Lender servicing fee: 1.00% 15.76%

11.27%

Estimated return*:

Borrower's Credit Profile					
Prosper score (1-10):	7	First credit line:	May-1999	Debt/Income ratio:	27%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	1	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	15 / 10	Length of status:	12y 0m
Amount delinquent:	\$0	Total credit lines:	54	Occupation:	Professional
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$37,535	Stated income:	\$100,000+
Delinquencies in last 7y:	0	Bankcard utilization:	87%		
		Homeownership:	Yes		
Screen name:	blue-rate-cowbell	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.

Prosper Activity				
Loan history		Payment history		Credit score history
Active / total loans:	0 / 2	On-time:	54 (100%)	680-699 (Latest)
Principal borrowed:	\$14,000.00	< 31 days late:	0 (0%)	
Principal balance:	\$0.00	31+ days late:	0 (0%)	700-719 (Dec-2010) 700-719 (Jul-2010)
Total payments billed:	54			740-759 (Nov-2009) 680-699 (Oct-2009)

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: \$

^{*} 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 Payment Dependent Notes Series 704624

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

Amount: \$4,000.00 Prosper Rating: E Listing Duration: 14 days

Minimum Amount to Fund: \$2,800 Estimated loss*: 12.75%

Term: 60 months

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

Lender servicing fee: 1.00% Effective Yield*: 26.10%

Estimated return*: 13.35%

Borrower's Credit Profile

Self-employed (DTI Not Jun-1996 Prosper score (1-10): 2 First credit line: Debt/Income ratio: Calculated) Credit score: 720-739 (Jan-2013) Inquiries last 6m: O Employment status: Self-employed Now delinquent: Current / open credit lines: 7/7 Length of status: 11y 11m Amount delinquent: \$0 Total credit lines: 17 Occupation: Other Public records last 12m / 0/2 Revolving credit balance: \$17,289 Stated income: \$50,000-\$74,999 Bankcard utilization: 68% Delinquencies in last 7y:

Homeownership: Yes

Screen name: marketplace-wind9 Borrower's state: Georgia Borrower's group: N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan: be used to help pay off taxes and a few other small bills. I should be able to pay off before the 5 year period. My car will be used to.

My financial situation: I pay my bills every month. I'm saving \$125 per week in my credit union and pay over my minimum balance on credit call bills. I have a plan to have my debt paid (with exception of mortgage) by or before Jan 2015.

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

Monthly net income: \$4,000 Monthly expenses: \$3,400 Housing: \$1400 Insurance: \$80 Car expenses: \$568 Utilities: \$are included Phone, cable, internet: \$160 Food, entertainment: \$400 Clothing, household expenses: \$ Credit cards and other loans: \$300

Other expenses: \$

433

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704688

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

Minimum Amount to Fund: \$10,500 Estimated loss*: 4.99%

Term: 36 months

Lender yield: 14.09% Borrower rate/APR: 15.09% / 18.73% Monthly payment: \$520.64

Lender servicing fee: 1.00% Effective Yield*: 13.37%

^{*} 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.

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

First credit line: Nov-1994 11% Prosper score (1-10): Debt/Income ratio: 740-759 (Jan-2013) Inquiries last 6m: Credit score: 0 Employment status: **Employed** Now delinquent: 0 Current / open credit lines: 13 / 10 Length of status: 18y 5m Amount delinquent: \$0 Total credit lines: 38 Occupation: Professional Public records last 12m / 0/0Revolving credit balance: \$33,569 Stated income: \$100,000+ 10y:

Delinquencies in last 7y: 0 Bankcard utilization: 77% Homeownership: Yes

Screen name: asset-compadre09 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

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: \$
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 704882

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

Amount: \$4,000.00 Prosper Rating: A Listing Duration: 14 days

Minimum Amount to Fund: \$2,800 Estimated loss*: 2.99%

Term: 36 months

Lender yield: 9.89% Borrower rate/APR: 10.89% / 13.70% Monthly payment: \$130.75

Lender servicing fee: 1.00% Effective Yield*: 9.56%

Estimated return*: 6.57%

^{*} 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:	Jul-2003	Debt/Income ratio:	15%
Credit score:	720-739 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	1	Current / open credit lines:	8 / 8	Length of status:	9y 10m
Amount delinquent:	\$350	Total credit lines:	19	Occupation:	Retail Management
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$3,734	Stated income:	\$75,000-\$99,999
Delinquencies in last 7y:	1	Bankcard utilization:	38%		
		Homeownership:	Yes		

Screen name: visionary-note6 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 historyPayment historyCredit score historyActive / total loans:0 / 1On-time:35 (100%)720-739 (Latest)

Active / total loans: 0 / 1 On-time: 35 (100%) 720-739 (Lates

Principal borrowed: \$10,000.00 < 31 days late: 0 (0%)

Principal balance: **\$0.00** 31+ days late: **0 (0%)** 760-779 (Jan-2010)

Total payments billed: 35

Description

BUSINESS

Purpose of loan:

This loan will be used to... meet expanding customer demand

My financial situation:

I am a good candidate for this loan because... I have guaranteed income that can pay off the loan without default.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 704936

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

Amount: \$16,000.00 Prosper Rating: A Listing Duration: 14 days

Minimum Amount to Fund: \$11,200 Estimated loss*: 2.49%

Term: 36 months

Lender yield: 8.74% Borrower rate/APR: 9.74% / 12.53% Monthly payment: \$514.32

Lender servicing fee: 1.00% Effective Yield*: 8.49%

Estimated return*: 6.00%

Borrower's Credit Profile

20% Prosper score (1-10): First credit line: May-1994 Debt/Income ratio: 840-859 (Jan-2013) Credit score: Inquiries last 6m: 1 Employment status: **Employed** Now delinquent: Current / open credit lines: 13 / 13 Length of status: 10y 2m Amount delinquent: \$0 Total credit lines: 32 Occupation: Executive Public records last 12m / \$100,000+ 0/0Revolving credit balance: \$19,707 Stated income:

10y:

Delinquencies in last 7y: 0 Bankcard utilization: 19%

Homeownership: Yes

Screen name: credit-refuge4 Borrower's state: Illinois Borrower's group: N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan

This loan will be used to pay of 4 existing credit that I still have balances for from some medical bills.

My financial situation:

I am a good candidate for this loan because my monthly payment on the credit cards is more than the payment I would be making on this loan.

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705252

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

Amount: \$25,000.00 Prosper Rating: C Listing Duration: 14 days

Minimum Amount to Fund: \$17,500 Estimated loss*: 7.74%

Term: 36 months

Lender yield: 18.79% Borrower rate/APR: 19.79% / 23.53% Monthly payment: \$926.42

Lender servicing fee: 1.00% Effective Yield*: 17.49% Estimated return*: 9.75%

^{*} 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.

* 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-1989 Debt/Income ratio: 26% Credit score: 680-699 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Now delinquent: Current / open credit lines: 11 / 11 Length of status: 32y 10m Amount delinquent: \$0 Total credit lines: Occupation: Other 46 Public records last 12m / 0/0Revolving credit balance: \$16,118 Stated income: \$75,000-\$99,999 10y:

Delinquencies in last 7y: 0 Bankcard utilization: 94% Homeownership: Yes

Screen name: treasure-vibrato817 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

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 705666

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

Amount: \$4,000.00 Prosper Rating: HR Listing Duration: 14 days

Minimum Amount to Fund: \$2,800 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%

Borrower's Credit Profile

2 First credit line: Aug-1989 Debt/Income ratio: 29% Prosper score (1-10): 640-659 (Jan-2013) Credit score: Inquiries last 6m: Employment status: **Employed** Now delinquent: Current / open credit lines: 7/7 Length of status: 14y 0m Amount delinquent: \$0 Total credit lines: 17 Occupation: Other

Public records last 12m / 0/2

Delinquencies in last 7y: 1 Bankcard utilization: 23% Homeownership: No

Screen name: currency-high-five3 Borrower's state: SouthCarolina Borrower's group: N/A

Revolving credit balance:

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.

\$6,509

Stated income:

\$25,000-\$49,999

^{*} 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.

Loan history

Payment history

Credit score history 640-659 (Latest)

Active / total loans: Principal borrowed: 0/1 \$3,000.00 On-time: 8 (100%)

Principal balance: Total payments billed: \$0.00

8

< 31 days late: 0(0%) 31+ days late: 0(0%)

660-679 (Mar-2012)

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

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

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

Information in the Description is not verified

Other expenses: \$

Borrower Payment Dependent Notes Series 705708

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

Amount: \$4,500.00 Minimum Amount to Fund: \$3,150

15.79%

Term: 36 months Prosper Rating: Estimated loss*: В 5.99% Listing Duration:

14 days

Borrower rate/APR: 16.79% / 20.46% Monthly payment: \$159.97

Effective Yield*: 14.87% Lender servicing fee: 1.00%

Estimated return*: 8.88%

Borrower's Credit Profile

Lender yield:

First credit line: Nov-1994 Prosper score (1-10): Debt/Income ratio: Not calculated Credit score: 840-859 (Jan-2013) Inquiries last 6m: 1 Employment status: **Employed** Now delinquent: Current / open credit lines: 12/9 Length of status: 9y 9m Amount delinquent: \$0 Total credit lines:

Administrative Assi...

Public records last 12m /

10y:

Revolving credit balance:

23 \$7,554 Occupation:

Stated income:

\$50,000-\$74,999

0 Bankcard utilization: 7% Delinquencies in last 7y:

Homeownership: Yes

focused-velocity69 N/A Screen name: Borrower's state: Massachusetts Borrower's 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.

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: \$

^{*} 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

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 705718

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

Amount: \$12,500.00 Prosper Rating: D Listing Duration: 14 days

Minimum Amount to Fund: \$8,750 Estimated loss*: 10.25%

Term: 36 months

Lender yield: 22.46% Borrower rate/APR: 23.46% / 27.29% Monthly payment: \$486.87

Lender servicing fee: 1.00% Effective Yield*: 20.64%

Estimated return*: 10.39%

Borrower's Credit Profile

Prosper score (1-10): First credit line: Nov-1999 Debt/Income ratio: 42% Credit score: 640-659 (Jan-2013) Inquiries last 6m: 0 Employment status: **Employed** Now delinquent: Current / open credit lines: 7/7 Length of status: 0y 3m Amount delinquent: \$0 Total credit lines: 11 Occupation: Clerical Public records last 12m / 0/0Revolving credit balance: \$8,658 Stated income: \$1-\$24,999

Delinquencies in last 7y: 0 Bankcard utilization: 67%

Homeownership: No

Screen name: adventurous-cash0 Borrower's state: Massachusetts 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 705720

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: \$17,000.00 Prosper Rating: C Listing Duration: 14 days

Minimum Amount to Fund: \$11,900 Estimated loss*: 6.74%

Term: 60 months

Lender yield: 20.53% Borrower rate/APR: 21.53% / 24.02% Monthly payment: \$464.99

Lender servicing fee: 1.00% Effective Yield*: 19.24%

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

12.50% Estimated return*:

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Borrower's Credit Profile

First credit line: 12% Prosper score (1-10): 5 Nov-2005 Debt/Income ratio: 760-779 (Jan-2013) Credit score: Inquiries last 6m: 0 Employment status: **Employed** Now delinquent: 0 Current / open credit lines: 5/5 Length of status: 4y 11m Amount delinquent: \$0 Total credit lines: 7 Occupation: Other

Public records last 12m / 0/0Revolving credit balance: \$1,198 Stated income: \$75,000-\$99,999 10y:

28% Delinquencies in last 7y: 0 Bankcard utilization: Homeownership: Yes

Screen name: best-platinum-doughnut 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

Description

DEBT CONSOLIDATION

Purpose of loan: Debt Consolidation (Save Money)

This loan will be used to... Consolidate some old CC debt. Give me one payment and some breathing room.

My financial situation: Is very good

I am a good candidate for this loan because... I have never missed a payment and my monthly expenses are very limited. One small car payment under \$200 a month and very little rent over the next few years.

Monthly net income: \$4500 Monthly expenses Housing: \$500 Insurance: \$ Car expenses: \$200 Utilities: \$0 Phone, cable, internet: \$50 Food, entertainment: \$50 Clothing, household expenses: \$ 100 Credit cards and other loans: \$600

Other expenses: \$

Screen name:

Information in the Description is not verified

Borrower Payment Dependent Notes Series 705738

heartpounding-fund8

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.

В Amount: \$4,000.00 Prosper Rating: Listing Duration: 14 days Minimum Amount to Fund: \$2,800 Estimated loss*: 5.49%

36 months Term:

Lender yield: 14.99% Borrower rate/APR: 15.99% / 19.65% Monthly payment: \$140.61

Lender servicing fee: 1.00% Effective Yield*: 14.17%

Borrower's state:

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:	Nov-1998	Debt/Income ratio:	33%
Credit score:	740-759 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	12 / 11	Length of status:	7y 11m
Amount delinquent:	\$0	Total credit lines:	31	Occupation:	Computer Programmer
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$22,676	Stated income:	\$50,000-\$74,999
Delinquencies in last 7y:	0	Bankcard utilization:	52%		
		Homeownership:	No		

Ohio

Borrower's group:

N/A

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

Description

HOUSEHOLD EXPENSES

Purpose of loan:

This loan will be used to..

My financial situation:

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

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

Information in the Description is not verified

Borrower Payment Dependent Notes Series 705744

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

Amount: \$3,000.00 Prosper Rating: HR Listing Duration: 14 days

Minimum Amount to Fund: \$2,100 Estimated loss*: 15.75%

Term: 36 months

Lender yield: 30.34% Borrower rate/APR: 31.34% / 35.36% Monthly payment: \$129.57

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):	2	First credit line:	Dec-1999	Debt/Income ratio:	76%
Credit score:	640-659 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	6 / 6	Length of status:	1y 6m
Amount delinquent:	\$0	Total credit lines:	9	Occupation:	Clerical
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$41,960	Stated income:	\$1-\$24,999
Delinquencies in last 7y:	0	Bankcard utilization:	92%		

Homeownership: No

Screen name: orange-worldly-commerce Borrower's state: Louisiana Borrower's group: N/A

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

Prosper Activity				
Loan history		Payment history		Credit score history
Active / total loans:	1/1	On-time:	9 (100%)	640-659 (Latest)
Principal borrowed:	\$4,000.00	< 31 days late:	0 (0%)	
Principal balance:	\$3,325.09	31+ days late:	0 (0%)	700-719 (Apr-2012)
Total payments billed:	9			

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 705750

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

Amount: \$4,000.00 Prosper Rating: E Listing Duration: 14 days

Minimum Amount to Fund: \$2,800 Estimated loss*: 13.25%

Term: 36 months

Lender yield: 26.86% Borrower rate/APR: 27.86% / 31.79% Monthly payment: \$165.15

Lender servicing fee: 1.00% Effective Yield*: 24.47% Estimated return*: 11.22%

Borrower's Credit Profile

20% 2 First credit line: May-1996 Debt/Income ratio: Prosper score (1-10): 720-739 (Jan-2013) Credit score: Inquiries last 6m: 3 Employment status: **Employed** Current / open credit lines: 8/4 Length of status: 3y 8m Now delinquent: Amount delinquent: \$0 Total credit lines: 15 Occupation: Sales - Retail Public records last 12m / 0/ 0 \$25,000-\$49,999 Revolving credit balance: \$494 Stated income:

10y: W W Revolving clean balance. S49:
Delinquencies in last 7y: 0 Bankcard utilization: 0%

Homeownership: No

Screen name: listing-game-changer642 Borrower's state: RhodeIsland Borrower's group: N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan: Debt

This loan will be used to... Pay off exisitng debt

My financial situation: employeed

I am a good candidate for this loan because... I will pay monthly on time

Monthly expenses: \$
Housing: \$
Insurance: \$
Car expenses: \$
Utilities: \$
Phone, cable, internet: \$ 70.00
Food, entertainment: \$
Clothing, household expenses: \$
Credit cards and other loans: \$

Monthly net income: \$ 1600

Information in the Description is not verified.

Other expenses: \$

Borrower Payment Dependent Notes Series 705814

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

Amount: \$10,000.00 Prosper Rating: D Listing Duration: 14 days

Minimum Amount to Fund: \$7,000 Estimated loss*: 11.75%

Term: 60 months

Lender yield: 27.27% Borrower rate/APR: 28.27% / 30.93% Monthly payment: \$312.99

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

Lender servicing fee: 1.00% Effective Yield*: 24.93%

Estimated return*: 13.18%

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

Borrower's Credit Profile					
Prosper score (1-10):	3	First credit line:	Sep-1998	Debt/Income ratio:	45%
Credit score:	680-699 (Jan-2013)	Inquiries last 6m:	2	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	14 / 13	Length of status:	6y 5m
Amount delinquent:	\$0	Total credit lines:	29	Occupation:	Other
Public records last 12m / 10y:	0/ 0	Revolving credit balance:	\$34,503	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	60%		
		Homeownership:	No		

Screen name: priceless-investment257 Borrower's state: Hawaii Borrower's group: N/A

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

Description

DEBT CONSOLIDATION

Purpose of loan:

This loan will be used to...

My financial situation:

Monthly net income: \$

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

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 705916

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

Amount: \$10,000.00 Prosper Rating: B Listing Duration: 14 days
Minimum Amount to Fund: \$7,000 Estimated loss*: 4.49%

Term: **60 months**

Lender yield: 16.52% Borrower rate/APR: 17.52% / 19.91% Monthly payment: \$251.33

Lender servicing fee: 1.00% Effective Yield*: 15.76% Estimated return*: 11.27%

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

Borrower's Credit Profile					
Prosper score (1-10):	6	First credit line:	Jun-1988	Debt/Income ratio:	Not calculated
Credit score:	760-779 (Jan-2013)	Inquiries last 6m:	0	Employment status:	Employed
Now delinquent:	0	Current / open credit lines:	3 / 2	Length of status:	7y 8m
Amount delinquent:	\$0	Total credit lines:	5	Occupation:	Professional
Public records last 12m / 10y:	0/ 1	Revolving credit balance:	\$0	Stated income:	\$25,000-\$49,999
Delinquencies in last 7y:	0	Bankcard utilization:	0%		
		Homeownership:	No		

Screen name: hard-working-investment3 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 Payment history Credit score history Active / total loans: 1/1 On-time: 15 (100%) 760-779 (Latest) Principal borrowed: \$6,000.00 < 31 days late: 0(0%) 680-699 (Oct-2011) Principal balance: \$3,887.33 31+ days late: 0(0%) 680-699 (Dec-2010)

Total payments billed: 15

Description

BUSINESS LOAN TO EXPAND

Purpose of loan:

This loan will be used to expand my business of 5 years. The funds will be used for acquiring more office space along with promoting the business to increase the market.

The business is helping successful entrepreneurs expand and grow their businesses. It is already successful and profitable and has been for five years.

My financial situation:

I am a good candidate for this loan because I am a second time Prosper borrower. My credit rating is excellent and I am financially stable.

Information in the Description is not verified

Borrower Payment Dependent Notes Series 705982

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: \$3,700.00 Prosper Rating: E Listing Duration: 14 days

Minimum Amount to Fund: \$2,590 Estimated loss*: 12.25%

Term: 36 months

Lender yield: 25.39% Borrower rate/APR: 26.39% / 30.29% Monthly payment: \$149.85

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

Borrower's Credit Profile

Prosper score (1-10): 2 First credit line: Sep-2008 Debt/Income ratio: 3% Credit score: 740-759 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Current / open credit lines: Now delinquent: 2/2 Length of status: 5y 11m Amount delinquent: \$0 Total credit lines: 10 Occupation: **Bus Driver** Public records last 12m / Stated income: \$50,000-\$74,999 0/0Revolving credit balance: \$35 10y:

Delinquencies in last 7y: 0 Bankcard utilization: 7%

Homeownership: No

Screen name: orange-deal-cologne7 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

RV

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: \$

^{*} 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 Payment Dependent Notes Series 704591

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

Amount: \$4,000.00 Prosper Rating: E Listing Duration: 14 days

Minimum Amount to Fund: \$2,800 Estimated loss*: 12.25%

Term: 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

First credit line: Dec-1969 Debt/Income ratio: Not calculated Prosper score (1-10): 780-799 (Jan-2013) Inquiries last 6m: Employment status: Other Credit score: 2 Now delinquent: Current / open credit lines: 5/5 Length of status: 62y 0m Amount delinquent: \$0 Total credit lines: 9 Occupation: Other

Public records last 12m / 0/0 Revolving credit balance: \$1,398 Stated income: \$1-\$24,999

Delinquencies in last 7y: 0 Bankcard utilization: 6% Homeownership: No

Screen name: reward-liberator648 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

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to...remodel kitchen

My financial situation:

I am a good candidate for this loan because...own home no mortgage

Monthly net income: \$ 2000 Monthly expenses: \$300 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 704677

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

Amount: \$25,000.00 Prosper Rating: C Listing Duration: 14 days

Minimum Amount to Fund: \$25,000 Estimated loss*: 6.74%

Term: 60 months

Lender yield: 20.53% Borrower rate/APR: 21.53% / 24.02% Monthly payment: \$683.81

 Lender servicing fee:
 1.00%
 Effective Yield*:
 19.24%

 Estimated return*:
 12.50%

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

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

Borrower's Credit Profile

Prosper score (1-10): 4 First credit line: Jun-1986 Debt/Income ratio: 22% Credit score: 760-779 (Jan-2013) Inquiries last 6m: Employment status: Other Current / open credit lines: 4y 11m Now delinquent: 11 / 10 Length of status: Amount delinquent: \$0 Total credit lines: 27 Occupation: Other

Public records last 12m / 10y: 814,298 Stated income: \$50,000-\$74,999

Delinquencies in last 7y: 1 Bankcard utilization: 45% Homeownership: Yes

Screen name: glimmering-finance893 Borrower's state: Illinois Borrower's group: N/A

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

Description

HOME REMODELING

Purpose of loan: Home Remodeling

This loan will be used to... New kitchen cabinets and counter, plus a new bath with new tub/shower

My financial situation: is good, trying to use less credit

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

Monthly net income: \$5263 Monthly expenses: \$ Housing: \$2281 Insurance: \$ Car expenses: \$133 Utilities: \$500 Phone, cable, internet: \$225

Food, entertainment: \$300 Clothing, household expenses: \$100 Credit cards and other loans: \$800

Other expenses: \$

Information in the Description is not verified

Borrower Payment Dependent Notes Series 704849

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

Amount: \$4,000.00 Prosper Rating: E Listing Duration: 14 days

Minimum Amount to Fund: \$4,000 Estimated loss*: 12.75%

Term: 60 months

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

Lender servicing fee: 1.00% Effective Yield*: 26.10% Estimated return*: 13.35%

* 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

First credit line: Nov-1983 Debt/Income ratio: 15% Prosper score (1-10): 2 Credit score: 740-759 (Jan-2013) Inquiries last 6m: Employment status: **Employed** 0 Now delinquent: Current / open credit lines: 3/1 Length of status: 10v 9m Amount delinquent: \$0 Total credit lines: 16 Occupation: **Professional** Public records last 12m / 0/0Revolving credit balance: \$3,573 Stated income: \$1-\$24,999

Delinquencies in last 7y: 0 Bankcard utilization: 52%

Homeownership: No

Screen name: decisive-repayment1 Borrower's state: SouthCarolina Borrower's group: N/A

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

Description

10y:

MEDICAL LOAN

Purpose of loan:

This loan will be used to... pay off medical bills

I am a good candidate for this loan because... I work a full time and part-time job and I pay my bills on time

Monthly net income: \$2,060 Monthly expenses: \$1,025 Housing: \$ 400

Insurance: \$0 Car expenses: \$0 Utilities: \$125.00

Phone, cable, internet: \$50.00 Food, entertainment: \$100.00 Clothing, household expenses: \$0 Credit cards and other loans: \$300.00

Other expenses: \$50.00

Information in the Description is not verified

Borrower Payment Dependent Notes Series 704945

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.

D \$10,000.00 Prosper Rating: Listing Duration: 14 days

Estimated loss*: 11.75% Minimum Amount to Fund: \$7,000

Term: 36 months

Lender yield: 24.66% Borrower rate/APR: 25.66% / 29.54% Monthly payment: \$401.10

Lender servicing fee: 1.00% Effective Yield*: 22.54% Estimated return*: 10.79%

Borrower's Credit Profile

37% Prosper score (1-10): First credit line: Sep-2006 Debt/Income ratio: 660-679 (Jan-2013) Credit score: Inquiries last 6m: Employment status: **Employed** 6y 9m Current / open credit lines: 7/6 Length of status: Now delinquent: Total credit lines: Amount delinquent: \$0 Occupation: Sales - Retail 56 Public records last 12m / 0/1 Stated income: \$25,000-\$49,999 Revolving credit balance: \$0 10y:

Delinquencies in last 7y: 6 Bankcard utilization: 0% No

Magicsprings2007

Homeownership:

Borrower's state:

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

Arkansas

N/A

Borrower's group:

Description

Screen name:

HOME IMPROVEMENT

Purpose of loan:

This loan will be used to..

My financial situation:

Monthly net income: \$

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

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.

^{*} 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

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.

\$20,000.00 C Listing Duration: Amount: Prosper Rating: 14 days Minimum Amount to Fund: \$14,000 Estimated loss*: 6.74%

Term: 60 months

Lender yield: 20.53% Borrower rate/APR: 21.53% / 24.02% Monthly payment: \$547.05

19.24% Lender servicing fee: 1.00% Effective Yield*:

Estimated return*: 12.50%

Borrower's Credit Profile

First credit line: Jan-1990 Debt/Income ratio: 16% Prosper score (1-10): Credit score: 740-759 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Now delinquent: Current / open credit lines: 16 / 15 Length of status: 24y 6m Professional Amount delinquent: \$0 Total credit lines: 34 Occupation:

Public records last 12m / 0/0 \$28,950 Stated income: Revolving credit balance: 10y:

Delinquencies in last 7y: 0 Bankcard utilization: 68% Homeownership: Ves

Screen name: aggresive-interest1 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

\$100,000+

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 705681

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

Amount: \$3,000.00 Prosper Rating: C Listing Duration: 14 days

\$2,100 7.74% Minimum Amount to Fund: Estimated loss*:

Term: 36 months

Borrower rate/APR: 19.79% / 23.53% \$111.17 Lender yield: 18.79% Monthly payment:

Effective Yield*: Lender servicing fee: 1.00% 17.49% Estimated return*: 9.75%

Borrower's Credit Profile

Sep-1979 Prosper score (1-10): First credit line: Debt/Income ratio: 53% 660-679 (Jan-2013) 2 Credit score: Inquiries last 6m: Employment status: **Employed**

^{*} 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

^{*} 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

Now delinquent: 0
Amount delinquent: \$0

Total credit lines:

20 / 18 80 Length of status: Occupation:

24y 5m Clerical

Public records last 12m /

0/ 0

Revolving credit balance:

Current / open credit lines:

\$24,909

Stated income:

\$25,000-\$49,999

10y: Delinquencies in last 7y: 0 0

Bankcard utilization: 86% Homeownership: Yes

Screen name:

rossmorgan

Borrower's state:

Arkansas

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 historyActive / total loans:

1 / 2 \$4 250 00 Payment history
On-time:

60 (100%)

Credit score history 660-679 (Latest)

Principal borrowed:
Principal balance:

\$4,250.00 \$978.44

60

31 days late:
0 (0%)
31+ days late:
0 (0%)

720-739 (Oct-2010) 740-759 (Mar-2010)

Total payments billed:

,

620-639 (May-2008) 620-639 (Mar-2008)

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: \$

Information in the Description is not verified.

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

Borrower Payment Dependent Notes Series 705723

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:
Minimum Amount to Fund:

\$3,700.00 \$2,590 Prosper Rating: Estimated loss*: E 12.75%

Listing Duration:

14 days

Term:

Lender yield:

36 months

26.12%

Borrower rate/APR:

27.12% / 31.03%

Monthly payment:

\$151.29

Lender servicing fee:

1.00%

Effective Yield*:
Estimated return*:

23.82% 11.07%

Borrower's Credit Profile

 Prosper score (1-10):
 3

 Credit score:
 700-719 (Jan-2013)

 Now delinquent:
 0

\$0 0/0 Current / open credit lines: Total credit lines: Revolving credit balance: 1 6/5 11

May-2002

Employment status: Length of status: Occupation:

Debt/Income ratio:

12y 0m Engineer - Electric...

Amount delinquent: Public records last 12m /

10y:
Delinquencies in last 7y: 0

Bankcard utilization: Homeownership:

First credit line:

Inquiries last 6m:

\$2,658 Stated income: **91%**

\$50,000-\$74,999

Screen name: market-honker3

Borrower's state:

NorthCarolina

Borrower's group:

N/A

13%

Employed

Ves

^{*} 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.

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

Description

MEDICAL/DENTAL

Purpose of loan:

This loan will be used to ..

My financial situation:

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

Monthly net income: \$
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 705735

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

Amount: \$10,000.00 Prosper Rating: A Listing Duration: 14 days

Minimum Amount to Fund: \$7,000 Estimated loss*: 3.74%

Term: 60 months

Lender yield: 14.64% Borrower rate/APR: 15.64% / 17.98% Monthly payment: \$241.27

Lender servicing fee: 1.00% Effective Yield*: 14.06%

Estimated return*: 10.32%

Borrower's Credit Profile

Oct-1982 Prosper score (1-10): 8 First credit line: Debt/Income ratio: 9% Credit score: 720-739 (Jan-2013) Inquiries last 6m: Employment status: Other Now delinquent: Current / open credit lines: 14 / 14 Length of status: 23y 9m \$0 Amount delinquent: Total credit lines: 43 Occupation: Other Public records last 12m / 0/1 Revolving credit balance: \$8,874 Stated income: \$75,000-\$99,999

Delinquencies in last 7y: 8 Bankcard utilization: 13%

Homeownership: No

Screen name: orange-scholarlyresponsibility 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...

Information in the Description is not verified.

Borrower Payment Dependent Notes Series 705739

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

Amount: \$4,000.00 Prosper Rating: C Listing Duration: 14 days

Minimum Amount to Fund: \$2,800 Estimated loss*: 7.99%

Term: 36 months

^{*} 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

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

Debt/Income ratio: First credit line: Apr-1977 38% Prosper score (1-10): 5 Credit score: 700-719 (Jan-2013) Inquiries last 6m: Employment status: **Employed** Current / open credit lines: 17 / 7 Length of status: Now delinquent: 4y 4m Amount delinquent: \$0 Total credit lines: 31 Occupation: Clerical

Public records last 12m / 0/0 Revolving credit balance: \$6,703 Stated income: \$25,000-\$49,999

Delinquencies in last 7y: 7 Bankcard utilization: 46%

Homeownership: No

Screen name: noble-marketplace082 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

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 705759

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: \$3,700.00 Prosper Rating: D Listing Duration: 14 days
Minimum Amount to Fund: \$2.590 Estimated loss*: 11.25%

Term: 36 months

Lender yield: 23.92% Borrower rate/APR: 24.92% / 28.78% Monthly payment: \$146.95

Lender servicing fee: 1.00% Effective Yield*: 21.90% Estimated return*: 10.65%

Borrower's Credit Profile

First credit line: Jun-2007 Debt/Income ratio: 9% Prosper score (1-10): 3 Credit score: 640-659 (Jan-2013) Inquiries last 6m: 2 Employment status: **Employed** 8y 10m Now delinquent: Current / open credit lines: 6/6 Length of status:

Amount delinquent: \$177 Total credit lines: 13 Occupation: Computer Programmer

Public records last 12m / Occupation: Public records last 12m / Occupation: Computer Programmer

Tuble records last 12III / 0/0 Revolving credit balance: \$1,621 Stated income: \$75,000-\$99,999

^{*} 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.

Homeownership:

Screen name: officer860 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.

No

Description

BOAT

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: \$

Information in the Description is not verified

Other expenses: \$

Borrower Payment Dependent Notes Series 705823

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

Amount: \$10,000.00 Prosper Rating: C Listing Duration: 14 days

Minimum Amount to Fund: \$10,000 Estimated loss*: 6.99%

Term: 36 months

Lender yield: 17.64% Borrower rate/APR: 18.64% / 22.35% Monthly payment: \$364.74

Lender servicing fee: 1.00% Effective Yield*: 16.49% Estimated return*: 9.50%

Borrower's Credit Profile

Prosper score (1-10): 4 First credit line: Oct-2000 Debt/Income ratio: 26% Credit score: 720-739 (Jan-2013) Inquiries last 6m: 3 Employment status: **Employed** Current / open credit lines: Now delinquent: 10 / 7 Length of status: 2y 4m Amount delinquent: \$0 Total credit lines: 21 Occupation: Analyst Public records last 12m / Ω / Ω Revolving credit balance: \$14 Stated income: \$25,000-\$49,999

Delinquencies in last 7y: 0 Bankcard utilization: 0%

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

Screen name: livestrong72095 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

AUTO LOAN

Purpose of loan: This loan will be used to... Pay off my auto loan. My financial situation:

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

Monthly net income: \$3,300 Monthly expenses: \$965/month Housing: \$500/month Insurance: \$80/month Car expenses: \$250/month Utilities: \$0/month

Phone, cable, internet: \$10/month

^{*} 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.

Food, entertainment: \$100/month Clothing, household expenses: \$25/month Credit cards and other loans: \$0 Other expenses: \$0

Information in the Description is not verified

Borrower Payment Dependent Notes Series 705937

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.

14 days В Listing Duration: \$3,200.00 Prosper Rating:

\$2,240 Estimated loss*: 5.49% Minimum Amount to Fund:

Term: 36 months

14.99% Borrower rate/APR: 15.99% / 19.65% \$112.49 Lender yield: Monthly payment:

Effective Yield*: 14.17% Lender servicing fee: 1.00%

Estimated return*: 8.68%

Borrower's Credit Profile

First credit line: Nov-1994 Not calculated Prosper score (1-10): Debt/Income ratio: 800-819 (Jan-2013) Inquiries last 6m: **Employed** Credit score: 1 Employment status: Current / open credit lines: 7/7 Length of status: 11y 9m Now delinquent: Amount delinquent: \$0 Total credit lines: 21 Occupation: Accountant/CPA Public records last 12m /

Delinquencies in last 7y: 0 Bankcard utilization: 5%

0/0

Homeownership: No

Revolving credit balance:

California Borrower's group: N/A Screen name: pound-framework153 Borrower's state:

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

\$1,586

Stated income:

\$75,000-\$99,999

Description

10y:

Purpose of loan:

This loan will be used to ..

My financial situation:

Monthly net income: \$

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

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.

^{*} 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