Prosper Data Export Specification v1.2.7
Created by: APIServices@prosper.com
Revision Date: September 16, 2011
# Table of Contents

Table of Contents ................................................................. 2  
Revision History ......................................................................... 3  
Overview .................................................................................. 8  
  Accessing the Data Export .......................................................... 8  
  Primary File Format .................................................................... 8  
  Database Support ....................................................................... 8  
  Prosper Data Manager ............................................................... 9  
Data Definitions ........................................................................... 10  
Data Types .................................................................................. 10  
Keys ............................................................................................. 11  
Appendix A – Prosper Objects and Relationships Overview ............. 12  
Appendix B – Prosper Objects Details ........................................... 13  
  Prosper Data Export Definition - Details .................................... 13  
Appendix C – ProsperDataExport.xsd ............................................ 25  
Appendix D – ProsperDataExport.xml – Condensed Example ............ 25
# Revision History

<table>
<thead>
<tr>
<th>Version</th>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
</table>
| 1.2.8   | 03/27/2012| - Added new loan categories
Baby & Adoption Loans
Boat
Cosmetic Procedures
Engagement Ring Financing
Green Loans
Household Expenses
Large Purchases
Medical/Dental
Motorcycle
RV
Taxes
Vacation
Wedding Loans |
| 1.2.7   | 9/16/2011 | - Added the following to Listing Object
   MonthlyLoanPayment
   LenderYield
   ProsperScore
   CreditScoreRangeLower
   CreditScoreRangeUpper
   EffectiveYield
   EstimatedLoss
   EstimatedReturn
   Term
   ActiveProsperLoans
   TotalProsperLoans
   ProsperPrincipalBorrowed
   ProsperPrincipalOutstanding
   OnTimeProsperPayments
   ProsperPaymentsLessThanOneMonthLate
   ProsperPaymentsOneMonthPlusLate
   TotalProsperPaymentsBilled
   VerificationStage |
| 1.2.6   | 08/27/2009| - Added ProsperRating to Listing Object
- Added ProsperRating to Loan Object |
<p>| 1.2.5   | 10/25/2008| - Added new Loan Object status “Charge-off” |
| 1.2.4   | 02/22/2008| - Synched Versions to API |</p>
<table>
<thead>
<tr>
<th>Version</th>
<th>Date</th>
<th>Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0.2</td>
<td>12/14/2007</td>
<td>• Added Listing Category</td>
</tr>
<tr>
<td>1.0.1</td>
<td>10/17/2007</td>
<td>• Added ListingKey to LoanObject</td>
</tr>
<tr>
<td>1.0</td>
<td>5/17/2007</td>
<td>• Changes to the Listing Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Added BorrowerCity back to reflect changes to the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o DebtToIncomeRatio is now capped at 1001% to match changes to the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Changes to the Loan Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o DebtToIncomeRatio is now capped at 1001% to match changes to the website.</td>
</tr>
<tr>
<td>0.99</td>
<td>04/18/2007</td>
<td>• Changes to the Listing Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Removed QuestionsAndAnswers and BorrowerCity to reflect changes to the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o DebtToIncomeRatio is now capped at 101% to match changes to the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Changes to the Loan Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o DebtToIncomeRatio is now capped at 101% to match changes to the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Changes to the Member Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Added WatchListingKeys to match website.</td>
</tr>
<tr>
<td>0.98</td>
<td>01/27/2007</td>
<td>• Changes to the Listing Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Added QuestionsAndAnswers to reflect changes to the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Removed GroupLeaderEndorsement. (See Endorsement in the Member object)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Changes to the Loan Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Updated the Status field to include more details on defaulted loans as well as repurchased loans.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Changes to the Member Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Added Endorsements, FriendMemberKeys to reflect changes to the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The Excel files are now broken-out by object, since there seems to be a 500Mb file size limitation in Excel.</td>
</tr>
<tr>
<td>0.97</td>
<td>10/25/2006</td>
<td>• Changes to the Group Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Added City, State and GroupRating to be consistent with the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o GroupLeaderRewardSharingPercentage was renamed to GroupLeaderRewardPercentageOfBase</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Changes to the Listing Object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Removed GroupLeaderRewardSharingPercentage to be consistent with the website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Removed details on the API (sorry).</td>
</tr>
<tr>
<td>0.96</td>
<td>09/22/2006</td>
<td>• Changes to the Bid object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o Renamed MinRate to MinimumRate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Changes to the Loan object:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>o InterestBalanceAsOfNow, MaturityDate, NextPaymentDueDate, PrincipalBalanceAsOfNow,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ValueAsOfNow, BorrowerCity and BorrowerState have been removed since this information is not available on</td>
</tr>
</tbody>
</table>
the public website.

- GroupKey is now Null if the borrower does not belong to a Group.

Changes to the Listing object:
- Added the GroupLeaderEndorsement field as it’s more relevant to the Listing than the Member.
- GroupKey is now Null if the borrower does not belong to a Group.
- Renamed BidMaxRate to BidMaximumRate, renamed BorrowerMaxRate to BorrowerMaximumRate

Changes to the Member object:
- Removed the GroupLeaderEndorsement field as it’s more relevant to the Listing than the Member.
- Removed the Status field as we are only exposing Registered Members in good standing.
- GroupKey is now Null if the Member does not belong to a Group.

### Changes to all objects:
- ExternalID has been renamed to Key for clarity.

Changes to the Listing object:
- Removed IsBiddable, IsClosed, IsOpen – use the Status field for this information.
- Renamed MaxRate to BorrowerMaxRate for clarity
- Renamed MaxRateToBid to BidMaxRate for clarity
- Added BankDraftRate and population of BorrowerRate

Changes to the Member object:
- Added SupportedGroupKeys

### Changes to the Loan object:
- Changed the values of the Status field to match the values that appear on the public website.
- Added the CreditGrade and DebtToIncomeRatio fields, since they are listed on the public website.

Changes to the Group object:
- Exposed Groups who’s status is Pending Approval

Changes to the Member object:
- Removed the IsIdentityVerified field as it is no longer used.
- Removed the Pending Activation status as members with this status can not perform any actions on the public site.

### Changes to the Bid object:
- The MinRate field is now exposed, but only for bids in which the Status is Outbid.
- The IsFromStandingOrder field has been removed as this is not publicly available at present.

Changes to the Category object:
- Removed Description as this field contains no information.

Changes to the Group object:
- Removed Subtitle as this field contains no information.
- Exposed the ListingReviewRequirement field.

Changes to the Listing object:
<table>
<thead>
<tr>
<th>Version</th>
<th>Date</th>
<th>Changes</th>
</tr>
</thead>
</table>
| 0.92    | 08/14/2006 | - Added significant details about the API.  
- Changed ids in Retrieve from string[] to string (comma separated like fields). Renaming of some of the parameters in the API calls as well.  
- Renamed SponsorRate to GroupLeaderRewardRate and SponsorFeeSharingPercentage to GroupLeaderRewardSharingPercentage. |
| 0.91    | 08/09/2006 | - Renamed the group of Marketplace objects from Marketplace to Marketplaces. (Python class generators were complaining because we had a Marketplace class that has a subclass of the same name.)  
- The Roles field was added to the Member object. Not sure why this was left-off before as this is a public attribute.  
- Renamed the MemberSince field on the Member object to CreationDate to be consistent with all the other objects. A LastModifiedDate will be provided in the future.  
- Removed LenderRate from the Bid object. There was confusion as to what the Rate actually represented. The Lender Rate is the same as the Current Rate for the Listing that the Bid was made on, so that field should be used instead. We currently don't expose the Minimum Rate that the Lender bid as this amount is not exposed publicly.  
- Some fields where incorrectly labeled as type Date when they are actually of type DateTime.  
- Moved Notes sub-section into Comments section – Added user feedback on v0.9 to this section |
<table>
<thead>
<tr>
<th>Version</th>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.90</td>
<td>08/04/2006</td>
<td>Initial pre-release of the specification.</td>
</tr>
</tbody>
</table>
Overview

This Prosper Data Export is a nightly snapshot of all public data in the Prosper Marketplace as of that moment in time. This snapshot is written to an XML file as well as a Microsoft Excel file which can then be downloaded for viewing or importing into a database.

There are 7 objects available in the public export:
- Bid
- Category
- Group
- Listing
- Loan
- Marketplace
- Member

There are 2 objects available in the private lender export:
- CreditProfile
- LoanPerformance

The primary format of this data is XML. The details can be found in the Appendices:
- Appendix A – Prosper Objects and Relationships Overview
- Appendix B – Prosper Objects Details
- Appendix C – ProsperDataExport.xsd
- Appendix D – ProsperDataExport.xml – Condensed Example

Accessing the Data Export

Information on the Data Export is available at:

http://www.prosper.com/public/tools

These files are update nightly with latest snapshot from the Prosper Marketplace.

Primary File Format

XML

Our primary data export format is XML. The xml data file contains the entire data snapshot as of the date in which it is run.

Each directory will contain the following file:
- ProsperDataExport_xml.zip – A zip archive which contains the following 2 files:
  - ProsperDataExport.xml – The Prosper Market Export Data in XML format
    (See Appendix D for a sample)
  - ProsperDataExport.xsd – The Schema Definition of the Export Data (See Appendix C for a sample)

Database Support

At the present time we also provide tools to facilitate the import of the data export xml file into the following databases:

We are incubating an open source project to handle all aspects of coding to the Prosper API. All members of the community are encouraged to join and contribute. Within the XML and database management realm is the Prosper Data Manager or PDM for short. ProsperAPI on SourceForge
Prosper Data Manager

The data export file can be easily imported into any database for which there is a JDBC driver. Using regular expression matching algorithm and a config file make this tool work without recompilation regardless of the file type.

Other feature of PDM:

- Schema Creation
- Bulk file import of both public and private exports
- Daily diff import of both public and private exports
Data Definitions

Some useful information on our data:

**Data Types**

- **Boolean**
- **DateTime**
- **Decimal**
  - Amounts – these are currency numbers rounded to 2 decimal places (for example: $2000.00).
  - Rates/Ratios/Percentages – these are represented as numbers rounded to 5 decimal places (for example .06250 which also represents 6.250%)
- **Integer**
- **String**
  - Some fields of this type are the primary keys for that Object. Please see the next section on Keys.
  - Some fields of type string are restricted to one of several possible pre-defined strings. For example: the Status field on the Bid object can be one of the following text string:
    - Winning
    - Partially Participating
    - Outbid
    - Listing Withdrawn
  - Some fields of type string can contain multiple values separated by commas. For example: the Roles field on the User object can be one of the following text string:
    - Registered
    - Borrower
    - Lender
    - Group Leader
- **XML**
  - Note that the data contained in XML fields are stored in XML escaped markup format. This allows the field to remain as a separate entity and differentiates it from the XML that is part of the Data Export schema.

Commonly used XML data types in the Prosper Data Export:

- **NameValuePairs** – used to store named value pairs:
  - Example: (in XML Escaped Markup):
    ```xml
    &lt;NameValuePair&gt;&lt;Name&gt;This is a picture of me&lt;/Name&gt;&lt;Value&gt;http://www.prosper.com/group_images/1/me.jpg&lt;/Value&gt;&lt;/NameValuePair&gt;
    &lt;NameValuePair&gt;&lt;Name&gt;This is a picture of my dog&lt;/Name&gt;&lt;Value&gt;http://www.prosper.com/group_images/1/myDog.jpg&lt;/Value&gt;&lt;/NameValuePair&gt;
    </xml```
  - Same Example: (in regular XML)
    ```xml
    <NameValuePairs>
    <NameValuePair>
        <Name>This is a picture of me</Name>
        <Value>http://www.prosper.com/group_images/1/me.jpg</Value>
    </NameValuePair>
    <NameValuePair>
        <Name>This is a picture of my dog</Name>
        <Value>http://www.prosper.com/group_images/1/myDog.jpg</Value>
    </NameValuePair>
    </NameValuePairs>
    ```
**Keys**

Each object has a **Key** which is the unique identifier for that object. This **Key** is of type string — more specifically `char(23)`. Foreign key fields are also named with the postfix **Key**. (For example the field `MemberKey` in the Listing object refers to the **Key** of the Member object).

In some cases the record pertaining to the foreign key may not be available. (For example: if a Member creates a Listing and then is removed from the Prosper Marketplace, the listing will still appear with that member’s `MemberKey` however there will be no record of that member in the Member object.)
Appendix A – Prosper Objects and Relationships Overview

Notes:
Group is related to multiple Categories via CategoryKeys.
Member is related to multiple Listings via WatchListingKeys.
Appendix B – Prosper Objects Details

**Prosper Data Export Definition - Details**

Version: 1.2.7
Author: Prosper API Services - apiservices@prosper.com
Date: 2011-08-18

**Bid Object**

**Description:** A Bid is created when a Lender wishes to lend money to a Borrower in response to a Listing the Borrower created to solicit Bids. Bids are created by specifying an Amount and a Minimum Rate in which the Lender wishes to receive should the Bid win the auction and become a Loan. The Minimum Rate remains private unless the Bid is Outbid by other Bids offering a lower Minimum Rate.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>Amount</td>
<td>decimal</td>
<td>The amount that was bid.</td>
</tr>
<tr>
<td>CreationDate</td>
<td>Creation Date</td>
<td>datetime</td>
<td>The date the bid was created.</td>
</tr>
<tr>
<td>Key</td>
<td>Key</td>
<td>string</td>
<td>The primary key identifier for the Bid Object. All Bids have a unique Key.</td>
</tr>
<tr>
<td>ListingKey</td>
<td>Listing Key</td>
<td>string</td>
<td>The Key of the Listing the Bid was placed on. See the Listing Object for more information.</td>
</tr>
<tr>
<td>ListingStatus</td>
<td>Listing Status</td>
<td>string</td>
<td>The status of the Listing is one of the following values:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Active - The listing is current active in the marketplace</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Withdrawn - The listing was withdrawn by customer request</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Expired - The listing failed to fund in time</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Completed - The listing ran to completion and funded</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cancelled - The listing was canceled by Prosper</td>
</tr>
<tr>
<td>MemberKey</td>
<td>Member Key</td>
<td>string</td>
<td>The Key of the Member who placed this bid. See the Member Object for more information.</td>
</tr>
<tr>
<td>MinimumRate</td>
<td>Minimum Rate</td>
<td>decimal</td>
<td>This is the minimum rate that the Lender is willing to accept on their bid. This field is populated only if the bid Status is Outbid, otherwise it is Null. (As is currently exposed on the website).</td>
</tr>
<tr>
<td>ParticipationAmount</td>
<td>Participation Amount</td>
<td>decimal</td>
<td>The amount of the Bid Amount that is winning and therefore participating in the bid.</td>
</tr>
<tr>
<td>Status</td>
<td>Status</td>
<td>string</td>
<td>The status of the Bid is one of the following values:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Winning</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Partially Participating</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Outbid</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bid Withdrawed</td>
</tr>
</tbody>
</table>


Category Object
Description: A Category is a collection of Groups which share a common interest or affiliation. Categories are created by the Prosper Team. Group Leaders can associate their Group with one or more categories as they relate to their group.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CategoryKey</td>
<td>Category Key</td>
<td>string</td>
<td>The Key of the Parent Category. Categories at the top of the Hierarchy (CategoryLevel = 1) don't have CategoryKeys.</td>
</tr>
<tr>
<td>CategoryLevel</td>
<td>Category Level</td>
<td>integer</td>
<td>The level in the hierarchy of this Category. The hierarchy starts at level 1 and currently goes 4 levels deep, but may increase in the future.</td>
</tr>
<tr>
<td>Hierarchy</td>
<td>Hierarchy</td>
<td>string</td>
<td>The &quot;full path&quot; or breadcrumb of the Hierarchy to this Category separated by &quot;/&quot;. (For Example: Art and Culture/Craft/Candles)</td>
</tr>
<tr>
<td>Key</td>
<td>Key</td>
<td>string</td>
<td>The primary key identifier for the Category Object. All Categories have a unique Key.</td>
</tr>
<tr>
<td>Name</td>
<td>Name</td>
<td>string</td>
<td>The name of the Category</td>
</tr>
</tbody>
</table>

CreditProfile Object
Description: A CreditProfile is a timestamped set of extended credit information for a Member. Row level display and publication of CreditProfile is explicitly forbidden.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AmountDelinquent</td>
<td>Amount Delinquent</td>
<td>decimal</td>
<td>The monetary amount delinquent at the time this listing was created.</td>
</tr>
<tr>
<td>BankcardUtilization</td>
<td>Bankcard Utilization</td>
<td>decimal</td>
<td>The percentage of available revolving credit that is utilized at the time this listing was created.</td>
</tr>
<tr>
<td>BorrowerOccupation</td>
<td>Borrower Occupation</td>
<td>string</td>
<td>Occupation of the borrower at the time the listing was created.</td>
</tr>
<tr>
<td>CreationDate</td>
<td>Creation Date</td>
<td>datetime</td>
<td>When this credit profile was created.</td>
</tr>
<tr>
<td>CreditGrade</td>
<td>Credit Grade</td>
<td>string</td>
<td>Credit Grade of the borrower at the time the listing was created.</td>
</tr>
<tr>
<td>CurrentCreditLines</td>
<td>Current Credit Lines</td>
<td>int</td>
<td>Number of current credit lines at the time the listing was created.</td>
</tr>
<tr>
<td>CurrentDelinquencies</td>
<td>Current Delinquencies</td>
<td>int</td>
<td>Number of current delinquencies at the time the listing was created.</td>
</tr>
<tr>
<td>DatePulled</td>
<td>Date Pulled</td>
<td>datetime</td>
<td>When this credit profile was pulled.</td>
</tr>
<tr>
<td>DelinquenciesLast7Years</td>
<td>Delinquencies Last 7 Years</td>
<td>int</td>
<td>Number of delinquencies in the last 7 years at the time the listing was created.</td>
</tr>
<tr>
<td>EmploymentStatus</td>
<td>Employment Status</td>
<td>string</td>
<td>Employment status of the borrower at the time the listing was created.</td>
</tr>
<tr>
<td>FirstRecordedLineOfCredit</td>
<td>First Recorded Line Of Credit</td>
<td>datetime</td>
<td>Number of public records in the last 10 years at the time the listing was created.</td>
</tr>
<tr>
<td>Income</td>
<td>Income</td>
<td>int</td>
<td>The income range of the borrower at</td>
</tr>
</tbody>
</table>
Prosper API Specification v1.2.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>InquiresLast6Months</td>
<td>Inquires Last 6 Months</td>
<td>int</td>
<td>Number of inquires in the last 6 months at the time the listing was created.</td>
</tr>
<tr>
<td>LengthStatusMonths</td>
<td>Length Status Months</td>
<td>int</td>
<td>The length in months of the employment status at the time the listing was created.</td>
</tr>
<tr>
<td>ListingKey</td>
<td>ListingKey</td>
<td>string</td>
<td>The key of the Listing to which this CreditProfile belongs. Please refer to the Listing Object.</td>
</tr>
<tr>
<td>MemberKey</td>
<td>Member Key</td>
<td>string</td>
<td>The Key of the member to whom this CreditProfile belongs. See the Member Object for more information.</td>
</tr>
<tr>
<td>OpenCreditLines</td>
<td>Open Credit Lines</td>
<td>int</td>
<td>Number of open credit lines at the time the listing was created.</td>
</tr>
<tr>
<td>PublicRecordsLast10Years</td>
<td>Public Records Last 10 Years</td>
<td>int</td>
<td>Number of public records in the last 10 years at the time the listing was created.</td>
</tr>
<tr>
<td>PublicRecordsLast12Months</td>
<td>Public Records Last 12 Months</td>
<td>int</td>
<td>Number of public records in the last 12 months at the time the listing was created.</td>
</tr>
<tr>
<td>RevolvingCreditBalance</td>
<td>Revolving Credit Balance</td>
<td>decimal</td>
<td>The monetary amount of revolving credit balance at the time this listing was created.</td>
</tr>
<tr>
<td>TotalCreditLines</td>
<td>Total Credit Lines</td>
<td>int</td>
<td>Number of total credit lines at the time the listing was created.</td>
</tr>
</tbody>
</table>

**Group Object**

**Description:** A Group is a collection of Members who share a common interest or affiliation. Groups are managed by Group Leaders who bring borrowers to Prosper, maintain the group's presence on the site, and collect and/or share Group Rewards. Borrowers who are members of a group often get better interest rates because Lenders tend to have more confidence in Borrowers that belong to trusted Groups.
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Type</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>CreationDate</td>
<td>The date the group was created.</td>
<td>datetime</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>The description that the group leader provides about this group.</td>
<td>string</td>
<td></td>
</tr>
<tr>
<td>GroupLeaderRewardPercentageOfBase</td>
<td>The percentage of the base reward which is kept by the Group Leader.</td>
<td>decimal</td>
<td></td>
</tr>
<tr>
<td>GroupRating</td>
<td>The Group Rating of a Group following values: Not yet Rated</td>
<td>string</td>
<td></td>
</tr>
<tr>
<td>Images</td>
<td>These are the captions and URLs to the images that Group Leader has uploaded to describe the Group. These are stored as Name/Value Pairs in XML.</td>
<td>xml</td>
<td></td>
</tr>
<tr>
<td>IsAcceptingNewMembers</td>
<td>Specifies whether or not the group is accepting new members to join the group.</td>
<td>boolean</td>
<td></td>
</tr>
<tr>
<td>Key</td>
<td>The primary key identifier for the Group Object. All Groups have a unique Key.</td>
<td>string</td>
<td></td>
</tr>
<tr>
<td>Links</td>
<td>These are the Names and URLs that the Group Leader has linked with this group. These are stored as Name/Value Pairs in XML</td>
<td>xml</td>
<td></td>
</tr>
<tr>
<td>ListingReviewRequirement</td>
<td>The Listing Review Requirement of the Group is one of the following values: Required - A listing is subject to review by the Group Leader before going live. Not Required - A listing is not subject to review by the Group Leader before going live.</td>
<td>string</td>
<td></td>
</tr>
<tr>
<td>MemberKey</td>
<td>The Key of the member who is the Group Leader of this Group. See the Member Object for more information.</td>
<td>string</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>The name of the group.</td>
<td>string</td>
<td></td>
</tr>
<tr>
<td>ShortDescription</td>
<td>The short description that the group leader provides</td>
<td>string</td>
<td></td>
</tr>
</tbody>
</table>
about this group.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ShortName</td>
<td>Short Name</td>
<td>string</td>
<td>The short name of the group.</td>
</tr>
<tr>
<td>State</td>
<td>State</td>
<td>string</td>
<td>The two letter abbreviation of the state (in the United States, or military state) of the address of the location of the group.</td>
</tr>
<tr>
<td>Status</td>
<td>Status</td>
<td>string</td>
<td>The status of the Group is one of the following values: Pending Approval Approved Denied On Hold</td>
</tr>
</tbody>
</table>

**Listing Object**

**Description:** A Listing is created by a Borrower to solicit bids by describing themselves and the reason they are looking to borrow money. If the Listing receives enough bids by Lenders to reach the Amount Requested then after the Listing period ends it will become a Loan. A Borrower may only have one active listing at a particular moment in time.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ActiveProsperLoans</td>
<td>Active Loans</td>
<td>decimal</td>
<td>Total number of active Prosper loans at the time of listing creation.</td>
</tr>
<tr>
<td>AmountFunded</td>
<td>Amount Funded</td>
<td>decimal</td>
<td>The monetary amount of the listing which has been funded.</td>
</tr>
<tr>
<td>AmountRemaining</td>
<td>Amount Remaining</td>
<td>decimal</td>
<td>The monetary amount of the listing which still remains to be funded.</td>
</tr>
<tr>
<td>AmountRequested</td>
<td>Amount Requested</td>
<td>decimal</td>
<td>The amount that the member requested to borrow in the listing.</td>
</tr>
<tr>
<td>AvailableBankcardCredit</td>
<td>Available Bankcard credit</td>
<td>decimal</td>
<td>Total available credit via bank card.</td>
</tr>
<tr>
<td>BankDraftFeeAnnualRate</td>
<td>Bank Draft Fee Annual Rate</td>
<td>decimal</td>
<td>The rate charged by the Bank when they Payment Option selected is not Electronic Funds Transfer</td>
</tr>
<tr>
<td>BidCount</td>
<td>Bid Count</td>
<td>integer</td>
<td>The total number of Bids on this listing.</td>
</tr>
<tr>
<td>BidMaximumRate</td>
<td>Maximum Rate To Bid</td>
<td>decimal</td>
<td>The Maximum Rate in which a bidder will be able to lend money in order to create a winning bid. This rate is less than or equal to Current Rate based on market conditions.</td>
</tr>
<tr>
<td>BorrowerCity</td>
<td>Borrower City</td>
<td>string</td>
<td>The city of the address of the borrower at the time the listing was created.</td>
</tr>
<tr>
<td>BorrowerMaximumRate</td>
<td>Maximum Rate</td>
<td>decimal</td>
<td>The Maximum interest rate the borrower is willing to pay when the listing was created.</td>
</tr>
<tr>
<td>Field</td>
<td>Type</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>BorrowerRate</td>
<td>decimal</td>
<td>The is the rate the borrower pays if the loan were to close at this point in time. The rate is computed as the LenderRate + GroupLeaderRewardRate (if applicable) + BankDraftFeeAnnualRate (if applicable).</td>
<td></td>
</tr>
<tr>
<td>BorrowerState</td>
<td>string</td>
<td>The two letter abbreviation of the state (in the United States, or military state) of the address of the borrower at the time the Listing was created.</td>
<td></td>
</tr>
<tr>
<td>Category</td>
<td>integer</td>
<td>The Category of this Listing. The Category is one of the following numerical values: 0 Not available 1 Debt consolidation 2 Home improvement 3 Business 4 Personal loan 5 Student use 6 Auto 7 Other 8 Baby &amp; Adoption Loans 9 Boat 10 Cosmetic Procedures 11 Engagement Ring Financing 12 Green Loans 13 Household Expenses 14 Large Purchases 15 Medical/Dental 16 Motorcycle 17 RV 18 Taxes 19 Vacation 20 Wedding Loans</td>
<td></td>
</tr>
<tr>
<td>CreationDate</td>
<td>datetime</td>
<td>The date the listing was created.</td>
<td></td>
</tr>
<tr>
<td>CreditGrade</td>
<td>string</td>
<td>Credit Grade of the borrower at the time the listing was created.</td>
<td></td>
</tr>
<tr>
<td>CreditScoreRangeLower</td>
<td>decimal</td>
<td>The lower value representing the range of the borrower’s credit score as provided by a consumer credit rating agency in a recent credit inquiry.</td>
<td></td>
</tr>
<tr>
<td>CreditScoreRangeUpper</td>
<td>decimal</td>
<td>The upper value representing the range of the borrower’s credit score as provided by a consumer credit rating agency in a recent credit inquiry.</td>
<td></td>
</tr>
<tr>
<td>DebtToIncomeRatio</td>
<td>decimal</td>
<td>The debt to income ratio of the borrower at the time the Listing was created.</td>
<td></td>
</tr>
<tr>
<td>Field</td>
<td>Type</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>---------------------------</td>
<td>------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Ratio</td>
<td>The listing was created. This value is null if the debt to income ratio is not available. This value is capped at 10.01 (so any actual debt to income ratio larger than 1000% will be returned as 1001%).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Description</td>
<td>string</td>
<td>The description about the Listing that the Member writes when creating the Listing.</td>
</tr>
<tr>
<td>Duration</td>
<td>Duration</td>
<td>integer</td>
<td>The number of days in which the listing is valid for.</td>
</tr>
<tr>
<td>EffectiveYield</td>
<td>EffectiveYield</td>
<td>Decimal</td>
<td>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.</td>
</tr>
<tr>
<td>EstimatedLoss</td>
<td>EstimatedLoss</td>
<td>Decimal</td>
<td>Estimated annualized loss rate on the loan.</td>
</tr>
<tr>
<td>EstimatedReturn</td>
<td>EstimatedReturn</td>
<td>Decimal</td>
<td>Estimated annualized return on the loan.</td>
</tr>
<tr>
<td>EndDate</td>
<td>End Date</td>
<td>datetime</td>
<td>The date when the listing ends</td>
</tr>
<tr>
<td>FundingOption</td>
<td>FundingOption</td>
<td>string</td>
<td>The Funding Options is one of the following values: Open For Duration - The listing is open for it's duration. Close When Funded - The listing will close as soon as it is funded 100%.</td>
</tr>
<tr>
<td>GroupKey</td>
<td>Group Key</td>
<td>string</td>
<td>The Key of the Group in which the member is a member of. See the Group Object for more details.</td>
</tr>
<tr>
<td>GroupLeaderRewardRate</td>
<td>Group LeaderRewardRate</td>
<td>decimal</td>
<td>The portion of the Borrower Rate which will be paid to the Group Leader.</td>
</tr>
<tr>
<td>HasVerifiedBankAccount</td>
<td>Has Verified Bank Account</td>
<td>boolean</td>
<td>Specifies whether or not the member has a verified Bank Account at the time the listing was created. DEPRECATED -- this field may be removed in the future and always has the value true in the current release.</td>
</tr>
<tr>
<td>Images</td>
<td>Images</td>
<td>xml</td>
<td>These are the captions and URLs to the images that Member has uploaded to describe the listing. These are stored as Name/Value Pairs in XML.</td>
</tr>
<tr>
<td>IsBorrowerHomeowner</td>
<td>Is Borrower</td>
<td>boolean</td>
<td>Specifies whether or not...</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Key</strong></td>
<td>Key string</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LenderRate</strong></td>
<td>Lender Rate decimal</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LenderYield</strong></td>
<td>Lender Yield decimal</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ListingNumber</strong></td>
<td>Listing Number integer</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MemberKey</strong></td>
<td>Member Key string</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MonthlyLoanPayment</strong></td>
<td>Monthly Payment decimal</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OnTimeProsperPayments</strong></td>
<td>On Time Payments integer</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PercentFunded</strong></td>
<td>Percent Funded decimal</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ProsperPaymentsLessThanOneMonthLate</strong></td>
<td>Payments less than 31 days late</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ProsperPaymentsOneMonthPlusLate</strong></td>
<td>Payments 31+ days late</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ProsperPrincipalBorrowed</strong></td>
<td>Principal Borrowed</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ProsperPrincipalOutstanding</strong></td>
<td>Principal Balance outstanding at the time of listing creation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ProsperScore</strong></td>
<td>Prosper Score A custom risk score built using historical Prosper data. The score ranges from 1-10, with 10 being the best, or lowest risk score.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>StartDate</strong></td>
<td>Start Date datetime</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Status</strong></td>
<td>Status string</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Homeowner**: the member has is a verified Homeowner at the time the listing was created.
- **Key**: The primary key identifier for the Listing Object. All Listings have a unique Key.
- **LenderRate**: The rate that lenders would receive on the listing if the loan were to close at this point in time.
- **LenderYield**: The interest rate the lender receives on the loan.
- **ListingNumber**: The number that uniquely identifies the listing to the public as displayed on the website.
- **MemberKey**: The Key of the member who creating the Listing. See the Member Object for more information.
- **MonthlyLoanPayment**: The monthly payment made by the borrower.
- **OnTimeProsperPayments**: Number of Prosper payments paid on time.
- **PercentFunded**: The percentage amount of the loan which has been funded. This can also be calculated as (Remaining / Amount)
- **ProsperPaymentsLessThanOneMonthLate**: Number of Prosper payments less than 31 days late.
- **ProsperPaymentsOneMonthPlusLate**: Number of Prosper payments 31+ days late.
- **ProsperPrincipalBorrowed**: Total principal borrowed from Prosper prior to listing creation.
- **ProsperPrincipalOutstanding**: Prosper principal balance outstanding at the time of listing creation.
- **ProsperScore**: A custom risk score built using historical Prosper data. The score ranges from 1-10, with 10 being the best, or lowest risk score.
- **StartDate**: The starting time of the Listing.
- **Status**: The status of the Listing is one of the following values: **Active** - The listing is current active in the marketplace, **Withdrawn** - The listing was withdrawn by **
customer request

Expired - The listing failed to fund in time

Completed - The listing ran to completion and funded

Cancelled - The listing was canceled by Prosper

Pending Verification - The listing ran to completion but is awaiting additional bank or identity verification

### Loan Object

**Description:** A Loan is created when a Borrower has received enough Bids to meet the full amount of money that the Borrower requested in their Listing. The Borrower must then make payments on the Loan to keep it's status current.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AgeInMonths</td>
<td>Age In Months</td>
<td>integer</td>
<td>The number of whole months since the origination date, starting with 0.</td>
</tr>
<tr>
<td>AmountBorrowed</td>
<td>Amount Borrowed</td>
<td>decimal</td>
<td>The amount that was borrowed.</td>
</tr>
<tr>
<td>BorrowerRate</td>
<td>Borrower Rate</td>
<td>decimal</td>
<td>The borrower rate for this loan.</td>
</tr>
<tr>
<td>CreationDate</td>
<td>Creation</td>
<td>datetime</td>
<td>The date the Listing became a loan.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CreditGrade</td>
<td>Credit Grade of the borrower at the time the listing for this loan was created.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DebtToIncomeRatio</td>
<td>The debt to income ratio of the borrower at the time the listing for this loan was created. This value is null if the debt to income ratio is not available. This value is capped at 10.01 (so any actual debt to income ratio larger than 1000% will be returned as 1001%).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GroupKey</td>
<td>The Key of the Group to which this Loan belongs. Please refer to the Group Object.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Key</td>
<td>The primary key identifier for the Loan Object. All Loans have a unique Key.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LenderRate</td>
<td>The lender rate for this loan.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ListingKey</td>
<td>The key of the Listing to which this Loan belongs. Please refer to the Listing Object.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OriginationDate</td>
<td>The date that Borrower receives funds and amortization begins.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ProsperRating</td>
<td>The Prosper Rating at the time the listing for the loan was created. The Prosper Rating is one of the following values: N/A, HR, E, D, C, B, A, AA. All loans with listings prior to 4/28/2009 have a Prosper Rating of N/A. The status of the Loan is one of the following values: Origination delayed, Current, Late, 1 month late, 2 months late, 3 months late, 4+ months late, Payoff in progress, Paid, Charge-off, Defaulted (Delinquency), Defaulted (Bankruptcy), Defaulted (Deceased), Repurchased, Cancelled.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>The length of the loan in months.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**LoanPerformance Object**

**Description:** A LoanPerformance is an event in a Loan History that causes a change in loan value. This table can be used to calculate roll rates. Row level display and
publication of LoanPerformance is explicitly forbidden.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CycleNumber</td>
<td>Cycle Number</td>
<td>int</td>
<td>The payment cycle during which this event occurred.</td>
</tr>
<tr>
<td>DPD</td>
<td>Days Past Due</td>
<td>int</td>
<td>The days past due at the time of this event.</td>
</tr>
<tr>
<td>LoanKey</td>
<td>Loan Key</td>
<td>string</td>
<td>The Key of the Loan.</td>
</tr>
<tr>
<td>NetDefaults</td>
<td>NetDefaults</td>
<td>decimal</td>
<td>The net amount defaulted. Principal balance minus (loan sale proceeds and forfeited group rewards)</td>
</tr>
<tr>
<td>ObservationDate</td>
<td>Observation Date</td>
<td>datetime</td>
<td>The observation date of this event.</td>
</tr>
<tr>
<td>PrincipalBalance</td>
<td>Principal Balance</td>
<td>decimal</td>
<td>The principal balance of the loan at the time of the event.</td>
</tr>
<tr>
<td>Status</td>
<td>Status</td>
<td>string</td>
<td>The loan status at the time of this event.</td>
</tr>
</tbody>
</table>

**Marketplace Object**

**Description:** The Marketplace is a collection of metrics and statistics about the Prosper Marketplace. These metrics are calculated daily. Historical metrics are provided as well.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CreationDate</td>
<td>Creation Date</td>
<td>datetime</td>
<td>The date that this Marketplace information was created.</td>
</tr>
<tr>
<td>GroupsCountToDate</td>
<td>Groups Count To Date</td>
<td>integer</td>
<td>The total number of Groups to date.</td>
</tr>
<tr>
<td>HistoricalInterestRatesTable</td>
<td>Historical Interest Rates Table</td>
<td>xml</td>
<td>This returns an xml table with the average interest rates by loan amount, credit grade, and group membership on loans already funded on Prosper.</td>
</tr>
<tr>
<td>LoansClosedCountToDate</td>
<td>Loans Closed Count To Date</td>
<td>integer</td>
<td>The total number of loans closed to date.</td>
</tr>
<tr>
<td>MemberBorrowersCountToDate</td>
<td>Member Borrowers Count To Date</td>
<td>integer</td>
<td>The total number of members registered as a Borrower to date.</td>
</tr>
<tr>
<td>MemberGroupLeadersCountToDate</td>
<td>Member Group Leaders Count To Date</td>
<td>integer</td>
<td>The total number of members registered as a Group Leader to date.</td>
</tr>
<tr>
<td>MemberLendersCountToDate</td>
<td>Member Lenders Count To Date</td>
<td>integer</td>
<td>The total number of members registered as a Lender to date.</td>
</tr>
<tr>
<td>MemberRegistrationsCountToDate</td>
<td>Member Registrations Count To Date</td>
<td>integer</td>
<td>The total number of member registrations to date.</td>
</tr>
<tr>
<td>PrincipalClosedAmountToDate</td>
<td>Principal Closed Amount To Date</td>
<td>decimal</td>
<td>The total amount of principal closed to date.</td>
</tr>
</tbody>
</table>

**Member Object**

**Description:** A Member is a registered user of the Prosper Marketplace site. A
Member may have one or multiple roles which determines which actions the Member is allowed to perform on the site.

<table>
<thead>
<tr>
<th>Name</th>
<th>Label</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>City</td>
<td>string</td>
<td>The city of the address of the Member. Note: if the Member has decided not to make this information public than it will be null.</td>
</tr>
<tr>
<td>CreationDate</td>
<td>Creation Date</td>
<td>datetime</td>
<td>The date in which the Member registered on the system.</td>
</tr>
<tr>
<td>Description</td>
<td>Description</td>
<td>string</td>
<td>The description that the Member provides about themselves.</td>
</tr>
<tr>
<td>Endorsements</td>
<td>Endorsements</td>
<td>xml</td>
<td>These are the Testimonial, MemberKey and CreationDate of the various Endorsements given to the member. These are stored in XML format.</td>
</tr>
<tr>
<td>FriendMemberKeys</td>
<td>Friend MemberKeys</td>
<td>string</td>
<td>The comma separated string of MemberKeys to which this member is a Friend.</td>
</tr>
<tr>
<td>GroupKey</td>
<td>Group Key</td>
<td>string</td>
<td>The Key of the Group to which this Member belongs. You can get more details on this Group by referencing the Group Object.</td>
</tr>
<tr>
<td>Images</td>
<td>Images</td>
<td>xml</td>
<td>These are the captions and URLs to the images that Member has uploaded to describe themselves. These are stored as Name/Value Pairs in XML.</td>
</tr>
<tr>
<td>Key</td>
<td>Key</td>
<td>string</td>
<td>The primary key identifier for the Member Object. All Members have a unique Key.</td>
</tr>
<tr>
<td>Roles</td>
<td>Roles</td>
<td>string</td>
<td>This is a comma separated string detailing the roles of the member. They may be none, some or all of the following: Borrower, Lender, Group Leader</td>
</tr>
<tr>
<td>ScreenName</td>
<td>Screen Name</td>
<td>string</td>
<td>The name in which the Member uses to identify themselves on the public website.</td>
</tr>
<tr>
<td>State</td>
<td>State</td>
<td>string</td>
<td>The two letter abbreviation of the state (in the United States, or military state) of the address of the borrower at the time the Listing was created.</td>
</tr>
<tr>
<td>SupportedGroupKeys</td>
<td>Supported Group Keys</td>
<td>string</td>
<td>The comma separated string of GroupKeys to which this member supports.</td>
</tr>
<tr>
<td>WatchListingKeys</td>
<td>Watch ListingKeys</td>
<td>string</td>
<td>The comma separated string of ListingKeys to which this member is watching.</td>
</tr>
</tbody>
</table>
Appendix C – ProsperDataExport.xsd

```xml
<?xml version="1.0" encoding="utf-8"?>
<Prosper Data Export - Schema - Version: 1.0 - Generated: 2011-08-10T15:36:49 -->
<!-- Subject to the Prosper API Services Terms of Use Agreement located at http://www.prosper.com/tools/APITermsOfUse.aspx -->
<!-- Note: The sql namespace (urn:schemas-microsoft-com:xml-sql) is optional and can be removed along with its references (sql:* -->
<xsd:schema id="ProsperDataExportSchema" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:sql="urn:schemas-microsoft-com:xml-sql"
xmlns:xsd="urn:schemas-microsoft-com:xml-schema"
xmlns:xsd="urn:schemas-microsoft-com:xml-schema-mapping-schema">
  <xsd:complexType name="ProsperDataExport"> sql:is-constant="1">
    <xsd:sequence>
      <xsd:element name="Bid" minOccurs="0" maxOccurs="unbounded" sql:relation="[Bid]"
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Amount" type="xsd:decimal" />
            <xsd:element name="CreationDate" type="xsd:dateTime" />
            <xsd:element name="Key" type="xsd:string" />
            <xsd:element name="ListingKey" type="xsd:string" />
            <xsd:element name="ListingStatus" type="xsd:string" />
            <xsd:element name="MemberKey" type="xsd:string" />
            <xsd:element name="MinimumRate" type="xsd:decimal" />
            <xsd:element name="MinimumYield" type="xsd:decimal" />
            <xsd:element name="ParticipationAmount" type="xsd:decimal" />
            <xsd:element name="Status" type="xsd:string" />
            <xsd:element name="ModifiedDate" type="xsd:dateTime" />
          </xsd:sequence>
        </xsd:complexType>
    </xsd:element>
  </xsd:sequence>
</xsd:complexType>
</xsd:schema>
```

http://www.prosper.com/tools/APITermsOfUse.aspx

Prosper API Specification v1.2.
<xsd:element name="CreationDate" type="xsd:dateTime" />
<xsd:element name="Description" type="xsd:string" />
<xsd:element name="GroupLeaderRewardPercentageOfBase" type="xsd:decimal" />
<xsd:element name="GroupRating" type="xsd:string" />
<xsd:element name="Images" type="xsd:string" />
<xsd:element name="IsAcceptingNewMembers" type="xsd:boolean" />
<xsd:element name="Key" type="xsd:string" />
<xsd:element name="Links" type="xsd:string" />
<xsd:element name="ListingReviewRequirement" type="xsd:string" />
<xsd:element name="MemberKey" type="xsd:string" />
<xsd:element name="Name" type="xsd:string" />
<xsd:element name="ShortDescription" type="xsd:string" />
<xsd:element name="ShortName" type="xsd:string" />
<xsd:element name="State" type="xsd:string" />
<xsd:element name="Status" type="xsd:string" />
<xsd:element name="ModifiedDate" type="xsd:dateTime" />
<xsd:element name="Listings" minOccurs="0" maxOccurs="1" sql:is-constant="1">
    <xsd:complexType>
        <xsd:sequence>
            <xsd:element name="Listing" minOccurs="0" maxOccurs="unbounded" sql:relation="[Listing]">
                <xsd:complexType>
                    <xsd:sequence>
                        <xsd:element name="AmountFunded" type="xsd:decimal" />
                        <xsd:element name="AmountRemaining" type="xsd:decimal" />
                        <xsd:element name="AmountRequested" type="xsd:decimal" />
                        <xsd:element name="BidCount" type="xsd:integer" />
                        <xsd:element name="BidMaximumRate" type="xsd:decimal" />
                        <xsd:element name="BorrowerCity" type="xsd:string" />
                        <xsd:element name="BorrowerMaximumRate" type="xsd:decimal" />
                        <xsd:element name="BorrowerRate" type="xsd:decimal" />
                        <xsd:element name="BorrowerState" type="xsd:string" />
                        <xsd:element name="Category" type="xsd:integer" />
                        <xsd:element name="CreationDate" type="xsd:dateTime" />
                        <xsd:element name="CreditGrade" type="xsd:string" />
                        <xsd:element name="ProsperRating" type="xsd:string" />
                        <xsd:element name="DebtToIncomeRatio" type="xsd:decimal" />
                        <xsd:element name="Description" type="xsd:string" />
                        <xsd:element name="Duration" type="xsd:integer" />
                        <xsd:element name="EndDate" type="xsd:dateTime" />
                        <xsd:element name="FundingOption" type="xsd:string" />
                        <xsd:element name="GroupKey" type="xsd:string" />
                        <xsd:element name="GroupLeaderRewardRate" type="xsd:decimal" />
                        <xsd:element name="HasVerifiedBankAccount" type="xsd:integer" />
                        <xsd:element name="Images" type="xsd:string" />
                        <xsd:element name="IsBorrowerHomeowner" type="xsd:boolean" />
                        <xsd:element name="Key" type="xsd:string" />
                        <xsd:element name="LenderRate" type="xsd:decimal" />
                        <xsd:element name="ListingNumber" type="xsd:integer" />
                        <xsd:element name="MemberKey" type="xsd:string" />
                        <xsd:element name="PercentFunded" type="xsd:decimal" />
                        <xsd:element name="StartDate" type="xsd:dateTime" />
                        <xsd:element name="Status" type="xsd:string" />
                        <xsd:element name="Title" type="xsd:string" />
                        <xsd:element name="ModifiedDate" type="xsd:dateTime" />
                        <xsd:element name="ProductSpecID" type="xsd:integer" />
                    </xsd:sequence>
                </xsd:complexType>
            </xsd:element>
        </xsd:sequence>
    </xsd:complexType>
</xsd:element>
</xsd:complexType>
<xsd:complexType name="HistoricalInterestRatesTable">
    <xsd:sequence>
        <xsd:element name="Term" type="xsd:integer"/>
        <xsd:element name="ListingKey" type="xsd:string"/>
        <xsd:element name="CreditScoreRangeLower" type="xsd:integer"/>
        <xsd:element name="CreditScoreRangeUpper" type="xsd:integer"/>
        <xsd:element name="ProsperScore" type="xsd:integer"/>
        <xsd:element name="ProsperPrincipalBorrowed" type="xsd:integer"/>
        <xsd:element name="ProsperPrincipalOutstanding" type="xsd:integer"/>
        <xsd:element name="EstimatedReturn" type="xsd:decimal"/>
        <xsd:element name="EffectiveYield" type="xsd:decimal"/>
        <xsd:element name="LenderYield" type="xsd:decimal"/>
        <xsd:element name="ProsperPaymentsLessThanOneMonthLate" type="xsd:integer"/>
        <xsd:element name="ProsperPaymentsOneMonthPlusLate" type="xsd:integer"/>
        <xsd:element name="TotalProsperLoans" type="xsd:integer"/>
        <xsd:element name="ActiveProsperLoans" type="xsd:integer"/>
        <xsd:element name="EstimatedLoss" type="xsd:decimal"/>
        <xsd:element name="Term" type="xsd:integer"/>
        <xsd:element name="ProsperPaymentsBilled" type="xsd:integer"/>
        <xsd:element name="CreditScoreRangeLower" type="xsd:integer"/>
        <xsd:element name="CreditScoreRangeUpper" type="xsd:integer"/>
        <xsd:element name="ProsperScore" type="xsd:integer"/>
        <xsd:element name="ProsperPrincipalBorrowed" type="xsd:integer"/>
        <xsd:element name="ProsperPrincipalOutstanding" type="xsd:integer"/>
        <xsd:element name="EstimatedReturn" type="xsd:decimal"/>
        <xsd:element name="EffectiveYield" type="xsd:decimal"/>
        <xsd:element name="LenderYield" type="xsd:decimal"/>
        <xsd:element name="ProsperPaymentsLessThanOneMonthLate" type="xsd:integer"/>
        <xsd:element name="ProsperPaymentsOneMonthPlusLate" type="xsd:integer"/>
        <xsd:element name="TotalProsperLoans" type="xsd:integer"/>
        <xsd:element name="ActiveProsperLoans" type="xsd:integer"/>
        <xsd:element name="EstimatedLoss" type="xsd:decimal"/>
    </xsd:sequence>
</xsd:complexType>
<xsd:element name="MemberBorrowersCountToDate" type="xsd:integer" />
<xsd:element name="MemberGroupLeadersCountToDate" type="xsd:integer" />
<xsd:element name="MemberLendersCountToDate" type="xsd:integer" />
<xsd:element name="MemberRegistrationsCountToDate" type="xsd:integer" />
<xsd:element name="PrincipalClosedAmountToDate" type="xsd:decimal" />
</xsd:sequence>
</xsd:complexType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
<xsd:element name="Members" minOccurs="0" maxOccurs="1" sql:is-constant="1">
<xsd:complexType>
<xsd:sequence>
<xsd:element name="City" type="xsd:string"/>
<xsd:element name="CreationDate" type="xsd:dateTime"/>
<xsd:element name="Description" type="xsd:string"/>
<xsd:element name="Endorsements" type="xsd:string"/>
<xsd:element name="FriendMemberKeys" type="xsd:string"/>
<xsd:element name="GroupKey" type="xsd:string"/>
<xsd:element name="Images" type="xsd:string"/>
<xsd:element name="Key" type="xsd:string"/>
<xsd:element name="Roles" type="xsd:string"/>
<xsd:element name="ScreenName" type="xsd:string"/>
<xsd:element name="State" type="xsd:string"/>
<xsd:element name="SupportedGroupKeys" type="xsd:string"/>
<xsd:element name="WatchListingKeys" type="xsd:string"/>
<xsd:element name="ModifiedDate" type="xsd:dateTime"/>
</xsd:sequence>
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<}
Appendix D – ProsperDataExport.xml – Condensed Example

```xml
<?xml version="1.0" encoding="utf-8"?>
<ProsperDataExport xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:noNamespaceSchemaLocation="ProsperDataExport.xsd">
  <Bids>
    <Bid>
      <Amount>50.00</Amount>
      <CreationDate>2006-09-06T16:41:52</CreationDate>
      <Key>000033670527029932B92F4</Key>
      <ListingKey>9C633682529641429170</ListingKey>
      <ListingStatus>Completed</ListingStatus>
      <MemberKey>B6CB367182737891BABE11</MemberKey>
      <MinimumRate>0.13250</MinimumRate>
      <ParticipationAmount>0.00</ParticipationAmount>
      <Status>Outbid</Status>
    </Bid>
  </Bids>
  <Categories>
    <Category>
      <CategoryKey>5E6633662206124331DB085</CategoryKey>
      <CategoryLevel>3</CategoryLevel>
    </Category>
  </Categories>
  <Groups>
    <Group>
      <ApprovalDate>2006-03-21T14:54:00</ApprovalDate>
      <CategoryKeys>FB4C33651117049E2073B,0CCA336598959478440DD60</CategoryKeys>
      <City>Los Gatos</City>
      <CreationDate>2006-03-21T08:31:32</CreationDate>
      <Description>
        A group for licensed ham radio operators. You must be licensed to join. We will ask for your FCC call sign before your membership in the group will be approved. All call signs will be verified in the FCC data base. In this group you may borrow money for ham radio equipment and lend money to your fellow hams. Use the money to purchase radio equipment, towers, including installation costs, finance DX-peditions, or any other ham radio related purpose. You save money when you borrow from your fellow hams at competitive rates well below credit card rates. Earn money and share in rewards by lending to your fellow hams. We accept Used ham radio equipment for trade ins. Trade in value will be credited to your account as invested cash into the loan fund. As a lender you will participate at 100% in shared rewards. Trade ins subject to approval by the group manager. The group manager will sell the equipment and credit the proceeds to the loan fund less selling expenses. The Ham Radio Operators
      </Description>
      <GroupLeaderRewardPercentageOfBase>0.00000</GroupLeaderRewardPercentageOfBase>
      <GroupRating>Not yet rated</GroupRating>
    </Group>
  </Groups>
  <Images />
  <IsAcceptingNewMembers>true</IsAcceptingNewMembers>
  <Key>0019336491138001638B3AE</Key>
  <Links />
  <ListingReviewRequirement>Not required</ListingReviewRequirement>
</ProsperDataExport>
```

<Name>Ham Radio Operators</Name>
<ShortDescription>A group for licensed ham radio operators. Borrow money for ham radio equipment and lend money to your fellow hams. UNIQUE FEATURE: TRADE IN ham radios for investment in the loan fund. 73 de KLLFI</ShortDescription>
<ShortName>HamRadioMoney</ShortName>
<StateCA</State>
<Status>Approved</Status>
</Groups>
<Listings>
<Listing><AmountFunded>25.00</AmountFunded><AmountRemaining>1975.00</AmountRemaining><AmountRequested>2000.00</AmountRequested><BankDraftFeeAnnualRate>0.100000</BankDraftFeeAnnualRate><BidCount>1</BidCount><BidMaximumRate>0.29200</BidMaximumRate><BorrowerCity />
<BorrowerMaximumRate>0.29200</BorrowerMaximumRate><BorrowerRate>0.29200</BorrowerRate><BorrowerState>CD</BorrowerState><Category>7</Category><CreationDate>2011-08-03T11:49:00</CreationDate><CreditGrade>/CreditGrade</CreditGrade><ProsperRating>2</ProsperRating><DebtToIncomeRatio>0.02000</DebtToIncomeRatio><Description>Call me...</Description><Duration>14</Duration><EndDate /></Listing></Listings>
</ Loans>
</Loan>
</Listings>
</Marketsplace>
</Marketplace>
</HistoricalInterestRatesTable>
</HistoricalInterestRate&>
Prosper API Specification v1.2.7

Prosper Data Export Specification

<GroupKey />
<Images>&lt;NameValuePair&gt;&lt;Name&gt;Replace this picture with your own by editing your member page.&lt;/Name&gt;&lt;Value&gt;http://www.prosper.com/images/member/default6.jpg&lt;/Value&gt;&lt;/NameValuePair&gt;&lt;/NameValuePairs&gt;</Images>
&lt;Key&gt;0000336456371128828955&lt;/Key&gt;
<ScreenName>browneyez&lt;/ScreenName&gt;
<State />
<SupportedGroupKeys />
<WatchListingKeys />
&lt;/Member&gt;
&lt;/Members&gt;
&lt;/ProsperDataExport&gt;