

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

Version	Date	Description
1.2.8	03/27/2012	<ul style="list-style-type: none"> Added new loan categories <ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Added the following to Listing Object <ul style="list-style-type: none"> MonthlyLoanPayment LenderYield ProsperScore CreditScoreRangeLower CreditScoreRangeUpper EffectiveYield EstimatedLoss EstimatedReturn Term ActiveProsperLoans TotalProsperLoans ProsperPrincipalBorrowed ProsperPrincipalOutstanding OnTimeProsperPayments ProsperPaymentsLessThanOneMonthLate ProsperPaymentsOneMonthPlusLate TotalProsperPaymentsBilled VerificationStage
1.2.6	8/27/2009	<ul style="list-style-type: none"> Added ProsperRating to Listing Object Added ProsperRating to Loan Object
1.2.5	10/25/2008	<ul style="list-style-type: none"> Added new Loan Object status "Charge-off"
1.2.4	02/22/2008	<ul style="list-style-type: none"> Synched Versions to API

		<ul style="list-style-type: none"> Added Listing Category
1.0.2	12/14/2007	<ul style="list-style-type: none"> Added Private Data Export and Daily Diffs of both files
1.0.1	10/17/2007	<ul style="list-style-type: none"> Added ListingKey to LoanObject
1.0	5/17/2007	<ul style="list-style-type: none"> Changes to the Listing Object: <ul style="list-style-type: none"> Added BorrowerCity back to reflect changes to the website. DebtToIncomeRatio is now capped at 1001% to match changes to the website. Changes to the Loan Object: <ul style="list-style-type: none"> DebtToIncomeRatio is now capped at 1001% to match changes to the website.
0.99	04/18/2007	<ul style="list-style-type: none"> Changes to the Listing Object: <ul style="list-style-type: none"> Removed QuestionsAndAnswers and BorrowerCity to reflect changes to the website. DebtToIncomeRatio is now capped at 101% to match changes to the website. Changes to the Loan Object: <ul style="list-style-type: none"> DebtToIncomeRatio is now capped at 101% to match changes to the website. Changes to the Member Object: <ul style="list-style-type: none"> Added WatchListingKeys to match website.
0.98	01/27/2007	<ul style="list-style-type: none"> Changes to the Listing Object: <ul style="list-style-type: none"> Added QuestionsAndAnswers to reflect changes to the website. Removed GroupLeaderEndorsement. (See Endorsement in the Member object) Changes to the Loan Object: <ul style="list-style-type: none"> Updated the Status field to include more details on defaulted loans as well as repurchased loans. Changes to the Member Object: <ul style="list-style-type: none"> Added Endorsements, FriendMemberKeys to reflect changes to the website. The Excel files are now broken-out by object, since there seems to be a 500Mb file size limitation in Excel.
0.97	10/25/2006	<ul style="list-style-type: none"> Changes to the Group Object: <ul style="list-style-type: none"> Added City, State and GroupRating to be consistent with the website. GroupLeaderRewardSharingPercentage was renamed to GroupLeaderRewardPercentageOfBase Changes to the Listing Object: <ul style="list-style-type: none"> Removed GroupLeaderRewardSharingPercentage to be consistent with the website. Removed details on the API (sorry).
0.96	09/22/2006	<ul style="list-style-type: none"> Changes to the Bid object: <ul style="list-style-type: none"> Renamed MinRate to MinimumRate Changes to the Loan object: <ul style="list-style-type: none"> InterestBalanceAsOfNow, MaturityDate, NextPaymentDueDate, PrincipalBalanceAsOfNow, ValueAsOfNow, BorrowerCity and BorrowerState have been removed since this information is not available on

		<ul style="list-style-type: none"> the public website. <ul style="list-style-type: none"> GroupKey is now Null if the borrower does not belong to a Group. Changes to the Listing object: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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.
0.95	09/05/2006	<ul style="list-style-type: none"> Changes to all objects: <ul style="list-style-type: none"> ExternalID has been renamed to Key for clarity. Changes to the Listing object: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Added SupportedGroupKeys
0.94	08/22/2006	<ul style="list-style-type: none"> Changes to the Loan object: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Exposed Groups who's status is Pending Approval Changes to the Member object: <ul style="list-style-type: none"> 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.
0.93	08/16/2006	<ul style="list-style-type: none"> Changes to the Bid object: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Removed Description as this field contains no information. Changes to the Group object: <ul style="list-style-type: none"> Removed Subtitle as this field contains no information. Exposed the ListingReviewRequirement field. Changes to the Listing object:

		<ul style="list-style-type: none"> ○ Renamed the CurrentRate field to LenderRate to clarify. ○ Renamed the BorrowerStateOfResidence field to BorrowerState to clarify and to match what is on the website. ○ Added the BorrowerCity field, as is displayed on the website. • Changes to the Loan object: <ul style="list-style-type: none"> ○ Removed the ListingExternalID as this is not publicly available at present. ○ Renamed the BorrowerStateOfResidence field to BorrowerState to clarify and to match what is on the website. ○ Added the BorrowerCity field, as is displayed on the website. ○ Changed the values of the Status field to match the values that appear on the public website. ○ Added the CreditGrade field, since you can no longer get it by joining to the Listing object. • Changes to the Member object: <ul style="list-style-type: none"> ○ Renamed the StateOfResidence field to State to clarify and to match what is on the website. ○ Renamed the CityOfResidence field to City to clarify and to match what is on the website. ○ Renamed the PublicHandle field to ScreenName to match the public website. ○ Exposed the GroupLeaderEndorsement field.
0.92	08/14/2006	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 were 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

0.90	08/04/2006	Initial pre-release of the specification.
------	------------	---

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):

```
&lt;NameValuePairs&gt;&lt;NameValuePair&gt;&lt;Name&gt;This_is_a_picture_o
f_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/gro
up_images/1/myDog.jpg&lt;/Value&gt;&lt;/NameValuePair&gt;&lt;/NameValuePai
rs&gt;
```
- Same Example: (in regular XML)

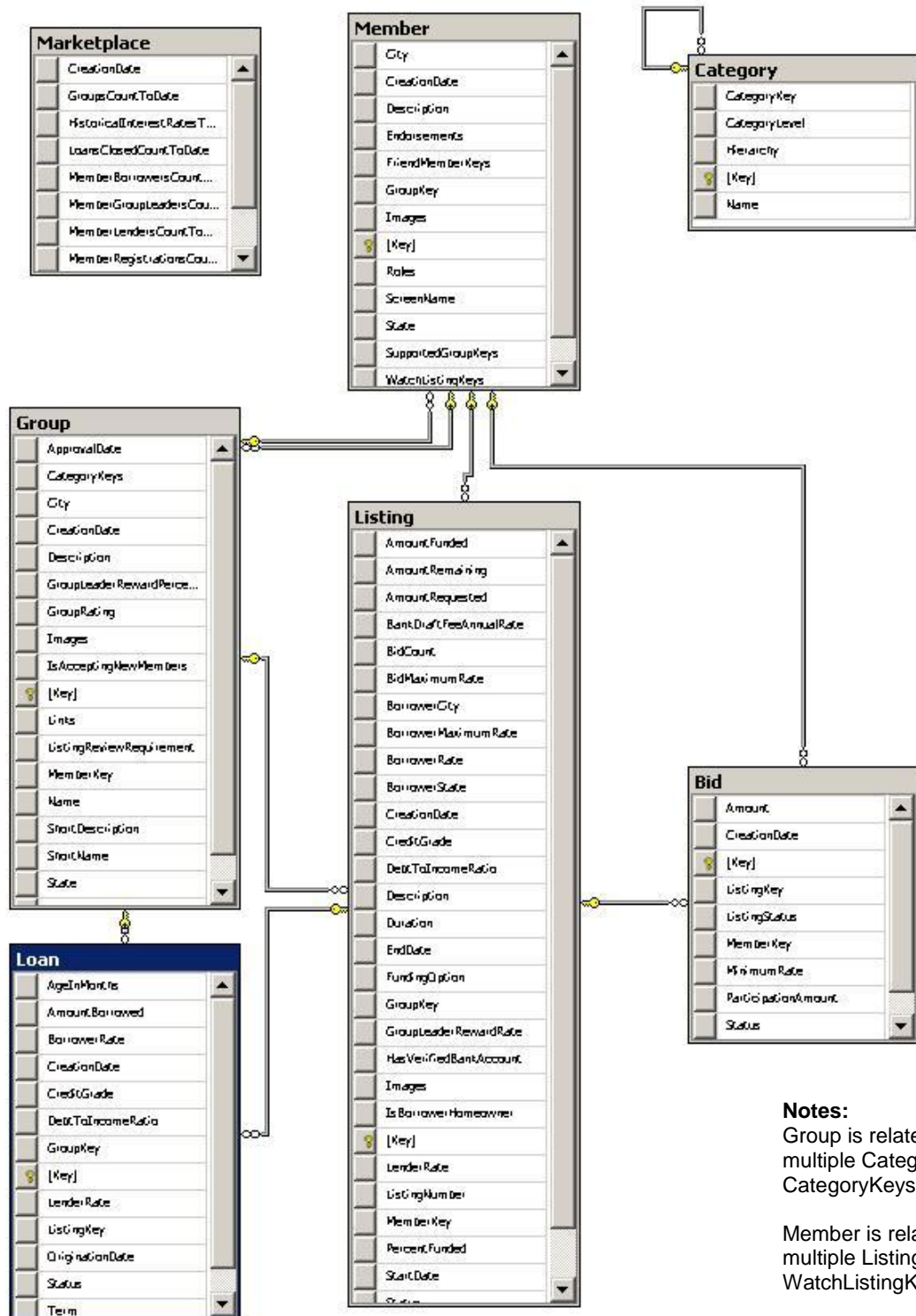
```
<NameValuePairs>
  <NameValuePair>
    <Name>This is a picture of me</Name>
    <Value>http://www.prosper.com/group_images/1/me.jpg</Value>
  </NameValuePair>
  <NameValuePair>
    <Name>This is a picture of my dog</Name>
    <Value>http://www.prosper.com/group_images/1/myDog.jpg</Value>
  </NameValuePair>
</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



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.

Name	Label	Type	Description
Amount	Amount	decimal	The amount that was bid.
CreationDate	Creation Date	datetime	The date the bid was created.
Key	Key	string	The primary key identifier for the Bid Object. All Bids have a unique Key.
ListingKey	Listing Key	string	The Key of the Listing the Bid was placed on. See the Listing Object for more information.
ListingStatus	Listing Status	string	<p>The status of the Listing is one of the following values:</p> <p>Active - The listing is current active in the marketplace</p> <p>Withdrawn - The listing was withdrawn by customer request</p> <p>Expired - The listing failed to fund in time</p> <p>Completed - The listing ran to completion and funded</p> <p>Cancelled - The listing was canceled by Prosper</p> <p>Pending Verification - The listing ran to completion but is awaiting additional bank or identity verification</p>
MemberKey	Member Key	string	The Key of the Member who placed this bid. See the Member Object for more information.
MinimumRate	Minimum Rate	decimal	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).
ParticipationAmount	Participation Amount	decimal	The amount of the Bid Amount that is winning and therefore participating in the bid.
Status	Status	string	<p>The status of the Bid is one of the following values:</p> <p>Winning</p> <p>Partially Participating</p> <p>Outbid</p> <p>Bid Withdrawn</p>

Category Object

Description: A Category is 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.

Name	Label	Type	Description
CategoryKey	Category Key	string	The Key of the Parent Category. Categories at the top of the Hierarchy (CategoryLevel = 1) don't have CategoryKeys.
CategoryLevel	Category Level	integer	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.
Hierarchy	Hierarchy	string	The "full path" or breadcrumb of the Hierarchy to this Category separated by "/". (For Example: Art and Culture/Craft/Candles)
Key	Key	string	The primary key identifier for the Category Object. All Categories have a unique Key.
Name	Name	string	The name of the Category

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.

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

			the time the listing was created is one of the following values: 0 - Not displayed 1 - \$0 or unable to verify 2 - \$1-24,999 3 - \$25,000-49,999 4 - \$50,000-74,999 5 - \$75,000-99,999 6 - \$100,000+ 7 - Not Employed
InquiresLast6Months	Inquires Last 6 Months	int	Number of inquires in teh last 6 months at the time the listing was created.
LengthStatusMonths	Length Status Months	int	The length in months of the employment status at the time the listing was created.
ListingKey	ListingKey	string	The key of the Listing to which this CreditProfile belongs. Please refer to the Listing Object.
MemberKey	Member Key	string	The Key of the member to whom this CreditProfile belongs. See the Member Object for more information.
OpenCreditLines	Open Credit Lines	int	Number of open credit lines at the time the listing was created.
PublicRecordsLast10Years	Public Records Last 10 Years	int	Number of public records in the last 10 years at the time the listing was created.
PublicRecordsLast12Months	Public Records Last 12 Months	int	Number of public records in the last 12 months at the time the listing was created.
RevolvingCreditBalance	Revolving Credit Balance	decimal	The monetary amount of revolving credit balance at the time this listing was created.
TotalCreditLines	Total Credit Lines	int	Number of total credit lines at the time the listing was created.

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.

Name	Label	Type	Description
ApprovalDate	Approval Date	datetime	The date the group was approved.
CategoryKeys	Category Keys	string	The comma separated string of Category Keys to which this Group is associated.
City	City	string	The city of the location of

			the group.
CreationDate	Creation Date	datetime	The date the group was created.
Description	Description	string	The description that the group leader provides about this group.
GroupLeaderRewardPercentageOfBase	Group Leader Reward Percentage Of Base	decimal	The percentage of the base reward which is kept by the Group Leader.
GroupRating	Group Rating	string	The Group Rating of a Group following values: Not yet Rated 1 Star 2 Stars 3 Stars 4 Stars 5 Stars
Images	Images	xml	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.
IsAcceptingNewMembers	Is Accepting New Members	boolean	Specifies whether or not the group is accepting new members to join the group.
Key	Key	string	The primary key identifier for the Group Object. All Groups have a unique Key.
Links	Links	xml	These are the Names and URLs that the Group Leader has linked with this group. These are stored as Name/Value Pairs in XML
ListingReviewRequirement	Listing Review Requirement	string	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.
MemberKey	Member Key	string	The Key of the member who is the Group Leader of this Group. See the Member Object for more information.
Name	Name	string	The name of the group.
ShortDescription	Short Description	string	The short description that the group leader provides

			about this group.
ShortName	Short Name	string	The short name of the group.
State	State	string	The two letter abbreviation of the state (in the United States, or military state) of the address of the location of the group.
Status	Status	string	The status of the Group is one of the following values: Pending Approval Approved Denied On Hold

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.

Name	Label	Type	Description
ActiveProsperLoans	Active Loans	decimal	Total number of active Prosper loans at the time of listing creation.
AmountFunded	Amount Funded	decimal	The monetary amount of the listing which has been funded.
AmountRemaining	Amount Remaining	decimal	The monetary amount of the listing which still remains to be funded.
AmountRequested	Amount Requested	decimal	The amount that the member requested to borrow in the listing.
AvailableBankcardCredit	Available Bankcard credit	decimal	Total available credit via bank card.
BankDraftFeeAnnualRate	Bank Draft Fee Annual Rate	decimal	The rate charged by the Bank when they Payment Option selected is not Electronic Funds Transfer
BidCount	Bid Count	integer	The total number of Bids on this listing.
BidMaximumRate	Maximum Rate To Bid	decimal	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.
BorrowerCity	Borrower City	string	The city of the address of the borrower at the time the listing was created.
BorrowerMaximumRate	Maximum Rate	decimal	The Maximum interest rate the borrower is willing to pay when the listing was created.

BorrowerRate	Borrower Rate	decimal	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).
BorrowerState	Borrower State	string	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.
Category	Category	integer	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 & 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
CreationDate	Creation Date	datetime	The date the listing was created.
CreditGrade	Credit Grade	string	Credit Grade of the borrower at the time the listing was created.
CreditScoreRangeLower	Credit Score	decimal	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.
CreditScoreRangeUpper	Credit Score	decimal	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.
DebtToIncomeRatio	Debt to Income	decimal	The debt to income ratio of the borrower at the time

	Ratio		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%).
Description	Description	string	The description about the Listing that the Member writes when creating the Listing.
Duration	Duration	integer	The number of days in which the listing is valid for.
EffectiveYield	Effective Yield	Decimal	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.
EstimatedLoss	Estimated Loss	Decimal	Estimated annualized loss rate on the loan.
EstimatedReturn	Estimated Return	Decimal	Estimated annualized return on the loan.
EndDate	End Date	datetime	The date when the listing ends
FundingOption	Funding Option	string	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%.
GroupKey	Group Key	string	The Key of the Group in which the member is a member of. See the Group Object for more details.
GroupLeaderRewardRate	Group Leader Reward Rate	decimal	The portion of the Borrower Rate which will be paid to the Group Leader.
HasVerifiedBankAccount	Has Verified Bank Account	boolean	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.
Images	Images	xml	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.
IsBorrowerHomeowner	Is Borrower	boolean	Specifies whether or not

	a Homeowner		the member has is a verified Homeowner at the time the listing was created.
Key	Key	string	The primary key identifier for the Listing Object. All Listings have a unique Key.
LenderRate	Lender Rate	decimal	The rate that lenders would receive on the listing if the loan were to close at this point in time.
LenderYield	Lender Yield	decimal	The interest rate the lender receives on the loan
ListingNumber	Listing Number	integer	The number that uniquely identifies the listing to the public as displayed on the website.
MemberKey	Member Key	string	The Key of the member who creating the Listing. See the Member Object for more information.
MonthlyLoanPayment	Monthly Payment	decimal	The monthly payment made by the borrower.
OnTimeProsperPayments	On Time Payments	integer	Number of Prosper payments paid on time.
PercentFunded	Percent Funded	decimal	The percentage amount of the loan which has been funded. This can also be calculated as (Remaining / Amount)
ProsperPaymentsLessThanOneMonthLate	Payments <31 days late		Number of Prosper payments less than 31 days late.
ProsperPaymentsOneMonthPlusLate	Payments 31+ days late		Number of Prosper payments 31+ days late.
ProsperPrincipalBorrowed	Principal Borrowed		Total principal borrowed from Prosper prior to listing creation.
ProsperPrincipalOutstanding	Principal Balance		Prosper principal balance outstanding at the time of listing creation.
ProsperScore	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.
StartDate	Start Date	datetime	The starting time of the Listing.
Status	Status	string	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
Term	Term	integer	The length of the loan in months.
Title	Title	string	The title of the Listing. The member assigns this text when creating the listing.
TotalInquiries	Total inquiries	string	Total number of inquiries made.
TotalProsperLoans	Total Loans	integer	Total number of Prosper loans prior to listing creation.
TotalProsperPaymentsBilled	Total Payments Billed	integer	Total Prosper payments billed prior to listing creation.
TradesOpenedLast6Months	Trades Opened In Last 6 Months	integer	Total number of trades opened in the last 6 months.
VerificationStage	Verification Stage		A three-stage indicator of the process on the Prosper loan, based on Prosper's verification of the borrower's information and documents submitted that are key to evaluating the loan. The further along in verification, the higher the Verification Stage and the more likely the loan will originate

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.

Name	Label	Type	Description
AgeInMonths	Age In Months	integer	The number of whole months since the origination date, starting with 0.
AmountBorrowed	Amount Borrowed	decimal	The amount that was borrowed.
BorrowerRate	Borrower Rate	decimal	The borrower rate for this loan.
CreationDate	Creation	datetime	The date the Listing became a loan.

	Date		
CreditGrade	Credit Grade	string	Credit Grade of the borrower at the time the listing for this loan was created.
DebtToIncomeRatio	Debt to Income Ratio	decimal	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%).
GroupKey	Group Key	string	The Key of the Group to which this Loan belongs. Please refer to the Group Object.
Key	Key	string	The primary key identifier for the Loan Object. All Loans have a unique Key.
LenderRate	Lender Rate	decimal	The lender rate for this loan.
ListingKey	ListingKey	string	The key of the Listing to which this Loan belongs. Please refer to the Listing Object.
OriginationDate	Origination Date	datetime	The date that Borrower receives funds and amortization begins.
ProsperRating	Prosper Rating	string	<p>The Prosper Rating at the time the listing for the loan was created. The Prosper Rating is one of the following values:</p> <p>N/A HR E D C B A AA</p> <p>All loans with listings prior to 4/28/2009 have a Prosper Rating of N/A.</p>
Status	Status	string	<p>The status of the Loan is one of the following values:</p> <p>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</p>
Term	Term	integer	The length of the loan in months.

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.

Name	Label	Type	Description
CycleNumber	Cycle Number	int	The payment cycle during which this event occurred.
DPD	Days Past Due	int	The days past due at the time of this event.
LoanKey	Loan Key	string	The Key of the Loan.
NetDefaults	NetDefaults	decimal	The net amount defaulted. Principal balance minus (loan sale proceeds and forfeited group rewards)
ObservationDate	Observation Date	datetime	The observation date3 of this event.
PrincipalBalance	Principal Balance	decimal	The principal balance of the loan at the time of the event.
Status	Status	string	The loan status at the time of this event.

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.

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

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.

Name	Label	Type	Description
City	City	string	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.
CreationDate	Creation Date	datetime	The date in which the Member registered on the system.
Description	Description	string	The description that the Member provides about themselves.
Endorsements	Endorsements	xml	These are the Testimonial, MemberKey and CreationDate of the various Endorsements given to the member. These are stored in XML format.
FriendMemberKeys	Friend MemberKeys	string	The comma separated string of MemberKeys to which this member is a Friend.
GroupKey	Group Key	string	The Key of the Group to which this Member belongs. You can get more details on this Group by referencing the Group Object.
Images	Images	xml	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.
Key	Key	string	The primary key identifier for the Member Object. All Members have a unique Key.
Roles	Roles	string	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
ScreenName	Screen Name	string	The name in which the Member uses to identify themselves on the public website.
State	State	string	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.
SupportedGroupKeys	Supported Group Keys	string	The comma separated string of GroupKeys to which this member supports.
WatchListingKeys	Watch ListingKeys	string	The comma separated string of ListingKeys to which this member is watching.

Appendix C – ProsperDataExport.xsd

```
<?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:mapping-schema">
  <xsd:element name="ProsperDataExport" sql:is-constant="1">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="Bids" minOccurs="0" maxOccurs="1" sql:is-constant="1">
          <xsd:complexType>
            <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"
sql:datatype="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"
sql:datatype="dateTime" />
                  </xsd:sequence>
                </xsd:complexType>
              </xsd:element>
            </xsd:sequence>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="Categories" minOccurs="0" maxOccurs="1" sql:is-constant="1">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="Category" minOccurs="0" maxOccurs="unbounded"
sql:relation="[Category]">
                <xsd:complexType>
                  <xsd:sequence>
                    <xsd:element name="CategoryKey" type="xsd:string" />
                    <xsd:element name="CategoryLevel" type="xsd:integer" />
                    <xsd:element name="Hierarchy" type="xsd:string" />
                    <xsd:element name="Key" type="xsd:string" />
                    <xsd:element name="Name" type="xsd:string" />
                  </xsd:sequence>
                </xsd:complexType>
              </xsd:element>
            </xsd:sequence>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="Groups" minOccurs="0" maxOccurs="1" sql:is-constant="1">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="Group" minOccurs="0" maxOccurs="unbounded"
sql:relation="[Group]">
                <xsd:complexType>
                  <xsd:sequence>
                    <xsd:element name="ApprovalDate" type="xsd:dateTime"
sql:datatype="dateTime" />
                    <xsd:element name="CategoryKeys" type="xsd:string" />
                    <xsd:element name="City" type="xsd:string" />

```

```
<xsd:element name="CreationDate" type="xsd:dateTime"
sql:datatype="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"
sql:datatype="dateTime" />
</xsd:sequence>
</xsd:complexType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:element>
<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="BankDraftFeeAnnualRate" 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"
sql:datatype="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"
sql:datatype="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"
sql:datatype="dateTime" />
<xsd:element name="Status" type="xsd:string" />
<xsd:element name="Title" type="xsd:string" />
<xsd:element name="ModifiedDate" type="xsd:dateTime"
sql:datatype="dateTime" />
<xsd:element name="ProductSpecID" type="xsd:integer" />
```

```
<xsd:element name="LoanTermInMonths" type="xsd:integer" />
<xsd:element name="Term" type="xsd:integer" />
<xsd:element name="EstimatedLoss" type="xsd:decimal" />
<xsd:element name="LenderYield" type="xsd:decimal" />
<xsd:element name="EffectiveYield" type="xsd:decimal" />
<xsd:element name="EstimatedReturn" type="xsd:decimal" />
<xsd:element name="VerificationStage" type="xsd:integer" />
<xsd:element name="ActiveProsperLoans" type="xsd:integer" />
<xsd:element name="TotalProsperLoans" type="xsd:integer" />
<xsd:element name="ProsperPrincipalBorrowed" type="xsd:decimal" />
<xsd:element name="ProsperPrincipalOutstanding" type="xsd:decimal" />
<xsd:element name="OnTimeProsperPayments" type="xsd:integer" />
<xsd:element name="ProsperPaymentsLessThanOneMonthLate"
type="xsd:integer" />
<xsd:element name="ProsperPaymentsOneMonthPlusLate"
type="xsd:integer" />
<xsd:element name="TotalProsperPaymentsBilled" type="xsd:integer" />
<xsd:element name="ProsperScore" type="xsd:integer" />
<xsd:element name="CreditScoreRangeLower" type="xsd:integer" />
<xsd:element name="CreditScoreRangeUpper" type="xsd:integer" />
<xsd:element name="MonthlyLoanPayment" type="xsd:decimal" />
</xsd:sequence>
</xsd:complexType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:element>
<xsd:element name="Loans" minOccurs="0" maxOccurs="1" sql:is-constant="1">
  <xsd:complexType>
    <xsd:sequence>
      <xsd:element name="Loan" minOccurs="0" maxOccurs="unbounded"
sql:relation="[Loan]">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="AgeInMonths" type="xsd:integer" />
            <xsd:element name="AmountBorrowed" type="xsd:decimal" />
            <xsd:element name="BorrowerRate" type="xsd:decimal" />
            <xsd:element name="CreationDate" type="xsd:dateTime"
sql:datatype="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="GroupKey" type="xsd:string" />
            <xsd:element name="Key" type="xsd:string" />
            <xsd:element name="LenderRate" type="xsd:decimal" />
            <xsd:element name="ListingKey" type="xsd:string" />
            <xsd:element name="OriginationDate" type="xsd:dateTime"
sql:datatype="dateTime" />
            <xsd:element name="Status" type="xsd:string" />
            <xsd:element name="Term" type="xsd:integer" />
            <xsd:element name="ModifiedDate" type="xsd:dateTime"
sql:datatype="dateTime" />
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>
</xsd:element>
<xsd:element name="Marketplaces" minOccurs="0" maxOccurs="1" sql:is-constant="1">
  <xsd:complexType>
    <xsd:sequence>
      <xsd:element name="Marketplace" minOccurs="0" maxOccurs="unbounded"
sql:relation="[Marketplace]">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="CreationDate" type="xsd:dateTime"
sql:datatype="dateTime" />
            <xsd:element name="GroupsCountToDate" type="xsd:integer" />
            <xsd:element name="HistoricalInterestRatesTable" type="xsd:string" />
            <xsd:element name="LoansClosedCountToDate" type="xsd:integer" />
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>
</xsd:element>
```

```
<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>
<xsd:element name="Members" minOccurs="0" maxOccurs="1" sql:is-constant="1">
  <xsd:complexType>
    <xsd:sequence>
      <xsd:element name="Member" minOccurs="0" maxOccurs="unbounded"
sql:relation=" [Member]">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="City" type="xsd:string" />
            <xsd:element name="CreationDate" type="xsd:dateTime"
sql:datatype="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"
sql:datatype="dateTime" />
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:element>
</xsd:schema>
```

Appendix D – ProsperDataExport.xml – Condensed Example

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Prosper Data Export - Data - Version: 0.99 - Generated: 2007-04-18T11:33:26 -->
<!-- Subject to the Prosper API Services Terms of Use Agreement located at
http://www.prosper.com/public/tools/APITermsOfUse.aspx -->
<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>9C963368259269461429170</ListingKey>
      <ListingStatus>Completed</ListingStatus>
      <MemberKey>B6C83367182737891BABE11</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>FB4C3365161117049E2073B,0CCA336598959478440DD60</CategoryKeys>
      <City>Los Gatos</City>
      <CreationDate>2006-03-21T08:31:32</CreationDate>
      <Description>&lt;div style="text-align: center;"&gt;&lt;font size="6"&gt;&lt;span
style="font-weight: bold;"&gt;The Ham Radio Operators
Group&lt;/span&gt;&lt;/font&gt;&lt;br&gt;&lt;/div&gt;&lt;br&gt;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. &lt;br&gt;&lt;br&gt;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.
&lt;br&gt;&lt;br&gt;&lt;div style="text-align: center;"&gt;&lt;font size="5"&gt;&lt;span
style="font-weight: bold;"&gt;UNIQUE FEATURE: TRADE IN YOUR
RADIOS&lt;/span&gt;&lt;/font&gt;&lt;br&gt;&lt;/div&gt;&lt;br&gt;UNIQUE FEATURE: TRADE IN
ham radios for investment in the loan fun&lt;font size="4"&gt;&lt;span style="font-
family: Times New Roman;"&gt;&lt;/span&gt;&lt;/font&gt;d. 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.&lt;br&gt;Trade in must be working ham radio
equipment.&lt;br&gt;The group manager will sell the equipment and credit the proceeds to
the loan fund less selling expenses. &lt;br&gt;&lt;/Description>
      <GroupLeaderRewardPercentageOfBase>0.00000</GroupLeaderRewardPercentageOfBase>
      <GroupRating>Not yet rated</GroupRating>
    </Group>
  </Groups>
  <Images>&lt;NameValuePair&gt;&lt;NameValuePair&gt;&lt;Name&gt;&lt;/Name&gt;&lt;Value&gt;
http://www.prosper.com/group_images/1646/836963324.jpg&lt;/Value&gt;&lt;/NameValuePair&gt;
&lt;/NameValuePair&gt;&lt;/Images>
  <IsAcceptingNewMembers>true</IsAcceptingNewMembers>
  <Key>0019336491138001638B3AE</Key>
  <Links />
  <ListingReviewRequirement>Not required</ListingReviewRequirement>
  <MemberKey>7FFF3365228354255CADB43</MemberKey>
</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 K1LPI</ShortDescription>
<ShortName>HamRadioMoney</ShortName>
<State>CA</State>
<Status>Approved</Status>
</Group>
</Groups>
<Listings>
<Listing><AmountFunded>25.00</AmountFunded><AmountRemaining>1975.00</AmountRemaining><Amo
untRequested>2000.00</AmountRequested><BankDraftFeeAnnualRate>0.00000</BankDraftFeeAnnual
Rate><BidCount>1</BidCount><BidMaximumRate>0.29200</BidMaximumRate><BorrowerCity
/><BorrowerMaximumRate>0.29200</BorrowerMaximumRate><BorrowerRate>0.29200</BorrowerRate><
BorrowerState>CO</BorrowerState><Category>7</Category><CreationDate>2011-08-
03T11:49:00</CreationDate><CreditGrade></CreditGrade><ProsperRating>D</ProsperRating><Deb
tToIncomeRatio>0.02000</DebtToIncomeRatio><Description>Call
me...</Description><Duration>14</Duration><EndDate /><FundingOption>Open For
Duration</FundingOption><GroupKey
/><GroupLeaderRewardRate>0.00000</GroupLeaderRewardRate><HasVerifiedBankAccount>1</HasVer
ifiedBankAccount><Images /><IsBorrowerHomeowner
/><Key>BA4935231821994772547F3</Key><LenderRate>0.29200</LenderRate><ListingNumber>30998<
/ListingNumber><MemberKey>721B3625130959051965241</MemberKey><PercentFunded>0.01250</Perc
entFunded><StartDate>2011-08-03T11:49:13</StartDate><Status>Active</Status><Title>Go on a
Honeymoon</Title><ModifiedDate>2011-08-
05T11:34:40</ModifiedDate><ProductSpecID>1</ProductSpecID><LoanTermInMonths>36</LoanTermI
nMonths><Term>36</Term><EstimatedLoss>0.11200</EstimatedLoss><LenderYield>0.28200</Lender
Yield><EffectiveYield>0.2677000</EffectiveYield><EstimatedReturn>0.1557000</EstimatedRetu
rn><VerificationStage>3</VerificationStage><ActiveProsperLoans /><TotalProsperLoans
/><ProsperPrincipalBorrowed /><ProsperPrincipalOutstanding /><OnTimeProsperPayments
/><ProsperPaymentsLessThanOneMonthLate /><ProsperPaymentsOneMonthPlusLate
/><TotalProsperPaymentsBilled
/><ProsperScore>6</ProsperScore><CreditScoreRangeLower>640</CreditScoreRangeLower><Credit
ScoreRangeUpper>660</CreditScoreRangeUpper><MonthlyLoanPayment>84.03</MonthlyLoanPayment>
</Listing>
</Listings>
<Loans>
<Loan>
<AgeInMonths>2</AgeInMonths>
<AmountBorrowed>2000.00</AmountBorrowed>
<BorrowerRate>0.19900</BorrowerRate>
<CreationDate>2006-08-22T14:10:16</CreationDate>
<CreditGrade>C</CreditGrade>
<DebtToIncomeRatio>0.49000</DebtToIncomeRatio>
<GroupKey>ACD93365117236917D1BFD4</GroupKey>
<Key>000B3366346245964D6187E</Key>
<ListingKey>00033365975202550A14350</ListingKey>
<LenderRate>0.19900</LenderRate>
<OriginationDate>2006-08-23T00:00:00</OriginationDate>
<Status>Current</Status>
<Term>36</Term>
</Loan>
</Loans>
<Marketplaces>
<Marketplace>
<CreationDate>2006-10-25T23:55:01</CreationDate>
<GroupsCountToDate>1738</GroupsCountToDate>

<HistoricalInterestRatesTable>&lt;&lt;HistoricalInterestRates&gt;&lt;&lt;HistoricalInterestRate&g
t;&lt;&lt;CreditGrade&gt;&lt;NC&lt;&lt;/CreditGrade&gt;&lt;&lt;GroupMember&gt;&lt;0&lt;&lt;/GroupMember&gt;&lt;&lt;Av
erageRateLoanLessThan5K&gt;&lt;0.24100&lt;&lt;/AverageRateLoanLessThan5K&gt;&lt;&lt;AverageRateLoan5K
to10K&gt;&lt;&lt;/AverageRateLoan5Kto10K&gt;&lt;&lt;AverageRateLoanGreaterThan10K&gt;&lt;&lt;/Average
RateLoanGreaterThan10K&gt;&lt;&lt;/HistoricalInterestRate&gt;&lt;&lt;HistoricalInterestRate&gt;&lt;&lt;C
reditGrade&gt;&lt;HR&lt;&lt;/CreditGrade&gt;&lt;&lt;GroupMember&gt;&lt;0&lt;&lt;/GroupMember&gt;&lt;&lt;Averag
eRateLoanLessThan5K&gt;&lt;0.24542&lt;&lt;/AverageRateLoanLessThan5K&gt;&lt;&lt;AverageRateLoan5Kto10
K&gt;&lt;&lt;/AverageRateLoan5Kto10K&gt;&lt;&lt;AverageRateLoanGreaterThan10K&gt;&lt;&lt;/AverageRate
LoanGreaterThan10K&gt;&lt;&lt;/HistoricalInterestRate&gt;&lt;&lt;HistoricalInterestRate&gt;&lt;&lt;Cr
editGrade&gt;&lt;E&lt;&lt;/CreditGrade&gt;&lt;&lt;GroupMember&gt;&lt;0&lt;&lt;/GroupMember&gt;&lt;&lt;AverageRate
LoanLessThan5K&gt;&lt;0.25950&lt;&lt;/AverageRateLoanLessThan5K&gt;&lt;&lt;AverageRateLoan5Kto10K&gt;
0.28500&lt;&lt;/AverageRateLoan5Kto10K&gt;&lt;&lt;AverageRateLoanGreaterThan10K&gt;&lt;0.25000&lt;&lt;/Av
```

```
verageRateLoanGreaterThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/HistoricalInterestRate&
gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/GroupMember&gt;&lt;/GroupMember&gt;&lt;/Av
erageRateLoanLessThan5K&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoan5K
to10K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/HistoricalInte
restRate&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/GroupMember&gt;&lt;/GroupMember&
gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageR
ateLoan5Kto10K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoanGreaterThan10K
&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/Histo
ricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/GroupMember&gt;&lt;/Gro
upMember&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/
AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoanGrea
terThan10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/Histo
ricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/GroupMember&gt;&lt;/Gro
upMember&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/
AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLo
anGreaterThan10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/HistoricalInteres
tRate&gt;&lt;/HistoricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/Group
Member&gt;&lt;/GroupMember&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLo
anLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/A
verageRateLoanGreaterThan10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/HistoricalInte
restRate&gt;&lt;/HistoricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/Gr
oupMember&gt;&lt;/GroupMember&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRat
eLoanLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/Avera
geRateLoanGreaterThan10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/HistoricalInterest
Rate&gt;&lt;/HistoricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/GroupM
ember&gt;&lt;/GroupMember&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoa
nLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/Av
erageRateLoanGreaterThan10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/Historic
alInterestRate&gt;&lt;/HistoricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/G
roupMember&gt;&lt;/GroupMember&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/Avera
geRateLoanLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoan5Kto10K&
gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/
HistoricalInterestRate&gt;&lt;/HistoricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/CreditG
rade&gt;&lt;/GroupMember&gt;&lt;/GroupMember&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/0.18405&
lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoa
n5Kto10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/AverageRateLoanGreaterThan10
K&gt;&lt;/HistoricalInterestRate&gt;&lt;/HistoricalInterestRate&gt;&lt;/CreditGrade&gt;&lt;/C&lt;/
CreditGrade&gt;&lt;/GroupMember&gt;&lt;/GroupMember&gt;&lt;/AverageRateLoanLessThan5K&gt;
0.16368&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/Avera
geRateLoan5Kto10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/AverageRateLoanGrea
terThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/HistoricalInterestRate&gt;&lt;/CreditGrad
e&gt;&lt;/CreditGrade&gt;&lt;/GroupMember&gt;&lt;/GroupMember&gt;&lt;/AverageRateLoanLess
Than5K&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;&lt;/0.14356&
lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/AverageRat
eLoanGreaterThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/HistoricalInterestRate&gt;&lt;/C
reditGrade&gt;&lt;/CreditGrade&gt;&lt;/GroupMember&gt;&lt;/GroupMember&gt;&lt;/AverageRat
eLoanLessThan5K&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;
0.12691&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/A
verageRateLoanGreaterThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/HistoricalInterestRate
&gt;&lt;/CreditGrade&gt;&lt;/CreditGrade&gt;&lt;/GroupMember&gt;&lt;/GroupMember&gt;&lt;/AverageRat
eLoanLessThan5K&gt;&lt;/AverageRateLoanLessThan5K&gt;&lt;/AverageRateLoan5Kto10K&gt;
0.08739&lt;/AverageRateLoan5Kto10K&gt;&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/0.1
2412&lt;/AverageRateLoanGreaterThan10K&gt;&lt;/HistoricalInterestRate&gt;&lt;/HistoricalI
nterestRates&gt;</HistoricalInterestRatesTable>
<LoansClosedCountToDate>4192</LoansClosedCountToDate>
<MemberBorrowersCountToDate>32462</MemberBorrowersCountToDate>
<MemberGroupLeadersCountToDate>2160</MemberGroupLeadersCountToDate>
<MemberLendersCountToDate>13046</MemberLendersCountToDate>
<MemberRegistrationsCountToDate>95297</MemberRegistrationsCountToDate>
<PrincipalClosedAmountToDate>20166233.00</PrincipalClosedAmountToDate>
</Marketplace>
</Marketplaces>
<Members>
  <Member>
    <City />
    <CreationDate>2006-06-22T09:25:00</CreationDate>
    <Description />
    <Endorsements />
    <FriendMemberKeys />
```

```
<GroupKey />
<Images>&lt;NameValuePair&gt;&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;/NameValuePair&gt;</Images>
<Key>00003364563751128828955</Key>
<Roles>Borrower</Roles>
<ScreenName>browneyez</ScreenName>
<State />
<SupportedGroupKeys />
<WatchListingKeys />
</Member>
</Members>
</ProsperDataExport>
```