

Variable	Description
AmountDelinquent	Dollars delinquent at the time the credit profile was pulled.
AvailableBankcardCredit	The total available credit via bank card at the time the credit profile was pulled.
BankcardUtilization	The percentage of available revolving credit that is utilized at the time the credit profile was pulled.
BorrowerAPR	The Borrower's Annual Percentage Rate (APR) for the loan.
BorrowerRate	The Borrower's interest rate for this loan.
BorrowerState	The two letter abbreviation of the state of the address of the borrower at the time the Listing was created.
ClosedDate	Closed date is applicable for Cancelled, Completed, Chargedoff and Defaulted loan statuses.
CreditGrade	The Credit rating that was assigned at the time the listing went live. Applicable for listings pre-2009 period and will only be populated for those listings.
CreditScoreRangeLower	The lower value representing the range of the borrower's credit score as provided by a consumer credit rating agency.
CreditScoreRangeUpper	The upper value representing the range of the borrower's credit score as provided by a consumer credit rating agency.
CurrentCreditLines	Number of current credit lines at the time the credit profile was pulled.
CurrentDelinquencies	Number of accounts delinquent at the time the credit profile was pulled.
CurrentlyInGroup	Specifies whether or not the Borrower was in a group at the time the listing was created.
DateCreditPulled	The date the credit profile was pulled.
DebtToIncomeRatio	The debt to income ratio of the borrower at the time the credit profile was pulled. This value is Null if the debt to income ratio is not available. This value is capped at 10.01 (any debt to income ratio larger than 1000% will be returned as 1001%).
DelinquenciesLast7Years	Number of delinquencies in the past 7 years at the time the credit profile was pulled.
EmploymentStatus	The employment status of the borrower at the time they posted the listing.
EmploymentStatusDuration	The length in months of the employment status at the time the listing was created.
EstimatedEffectiveYield	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. Applicable for loans originated after July 2009.
EstimatedLoss	Estimated loss is the estimated principal loss on charge-offs. Applicable for loans originated after July 2009.
EstimatedReturn	The estimated return assigned to the listing at the time it was created. Estimated return is the difference between the Estimated Effective Yield and the Estimated Loss Rate. Applicable for loans originated after July 2009.
FirstRecordedCreditLine	The date the first credit line was opened.
GroupKey	The Key of the group in which the Borrower is a member of. Value will be null if the borrower does not have a group affiliation.
IncomeRange	The income range of the borrower at the time the listing was created.
IncomeVerifiable	The borrower indicated they have the required documentation to support their income.
InquiriesLast6Months	Number of inquiries in the past six months at the time the credit profile was pulled.
InvestmentFromFriendsAmount	Dollar amount of investments that were made by friends.
InvestmentFromFriendsCount	Number of friends that made an investment in the loan.
Investors	The number of investors that funded the loan.
IsBorrowerHomeowner	A Borrower will be classified as a homowner if they have a mortgage on their credit profile or provide documentation confirming they are a homeowner.
LenderYield	The Lender yield on the loan. Lender yield is equal to the interest rate on the loan less the servicing fee.
ListingCategory	The category of the listing that the borrower selected when posting their listing: 0 - Not Available, 1 - Debt Consolidation, 2 - Home Improvement, 3 - Business, 4 - Personal Loan, 5 - Student Use, 6 - Auto, 7- Other, 8 - Baby&Adoption, 9 - Boat, 10 - Cosmetic Procedure, 11 - Engagement Ring, 12 - Green Loans, 13 - Household Expenses, 14 - Large Purchases, 15 - Medical/Dental, 16 - Motorcycle, 17 - RV, 18 - Taxes, 19 - Vacation, 20 - Wedding Loans

Variable	Description
ListingCreationDate	The date the listing was created.
ListingKey	Unique key for each listing, same value as the 'key' used in the listing object in the API.
ListingNumber	The number that uniquely identifies the listing to the public as displayed on the website.
LoanCurrentDaysDelinquent	The number of days delinquent.
LoanFirstDefaultedCycleNumber	The cycle the loan was charged off. If the loan has not charged off the value will be null.
LoanKey	Unique key for each loan. This is the same key that is used in the API.
LoanMonthsSinceOrigination	Number of months since the loan originated.
LoanNumber	Unique numeric value associated with the loan.
LoanOriginalAmount	The origination amount of the loan.
LoanOriginationDate	The date the loan was originated.
LoanOriginationQuarter	The quarter in which the loan was originated.
LoanStatus	The current status of the loan: Cancelled, Chargedoff, Completed, Current, Defaulted, FinalPaymentInProgress, PastDue. The PastDue status will be accompanied by a delinquency bucket.
LP_CollectionFees	Cumulative collection fees paid by the investors who have invested in the loan.
LP_CustomerPayments	Pre charge-off cumulative gross payments made by the borrower on the loan. If the loan has charged off, this value will exclude any recoveries.
LP_CustomerPrincipalPayments	Pre charge-off cumulative principal payments made by the borrower on the loan. If the loan has charged off, this value will exclude any recoveries.
LP_GrossPrincipalLoss	The gross charged off amount of the loan.
LP_InterestandFees	Pre charge-off cumulative interest and fees paid by the borrower. If the loan has charged off, this value will exclude any recoveries.
LP_NetPrincipalLoss	The principal that remains uncollected after any recoveries.
LP_NonPrincipalRecoverypayments	The interest and fee component of any recovery payments. The current payment policy applies payments in the following order: Fees, interest, principal.
LP_ServiceFees	Cumulative service fees paid by the investors who have invested in the loan.
MemberKey	The unique key that is associated with the borrower. This is the same identifier that is used in the API member object.
MonthlyLoanPayment	The scheduled monthly loan payment.
Occupation	The Occupation selected by the Borrower at the time they created the listing.
OnTimeProsperPayments	Number of on time payments the borrower had made on Prosper loans at the time they created this listing. This value will be null if the borrower has no prior loans.
OpenCreditLines	Number of open credit lines at the time the credit profile was pulled.
OpenRevolvingAccounts	Number of open revolving accounts at the time the credit profile was pulled.
OpenRevolvingMonthlyPayment	Monthly payment on revolving accounts at the time the credit profile was pulled.
PercentFunded	Percent the listing was funded.
ProsperPaymentsLessThanOneMonthLate	Number of payments the borrower made on Prosper loans that were less than one month late at the time they created this listing. This value will be null if the borrower had no prior loans.
ProsperPaymentsOneMonthPlusLate	Number of payments the borrower made on Prosper loans that were greater than one month late at the time they created this listing. This value will be null if the borrower had no prior loans.
ProsperPrincipalBorrowed	Total principal borrowed on Prosper loans at the time the listing was created. This value will be null if the borrower had no prior loans.
ProsperPrincipalOutstanding	Principal outstanding on Prosper loans at the time the listing was created. This value will be null if the borrower had no prior loans.

Variable	Description
ProsperRating (Alpha)	The Prosper Rating assigned at the time the listing was created between AA - HR. Applicable for loans originated after July 2009.
ProsperRating (numeric)	The Prosper Rating assigned at the time the listing was created: 0 - N/A, 1 - HR, 2 - E, 3 - D, 4 - C, 5 - B, 6 - A, 7 - AA. Applicable for loans originated after July 2009.
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. Applicable for loans originated after July 2009.
PublicRecordsLast10Years	Number of public records in the past 10 years at the time the credit profile was pulled.
PublicRecordsLast12Months	Number of public records in the past 12 months at the time the credit profile was pulled.
Recommendations	Number of recommendations the borrower had at the time the listing was created.
RevolvingCreditBalance	Dollars of revolving credit at the time the credit profile was pulled.
ScorexChangeAtTimeOfListing	Borrower's credit score change at the time the credit profile was pulled. This will be the change relative to the borrower's last Prosper loan. This value will be null if the borrower had no prior loans.
StatedMonthlyIncome	The monthly income the borrower stated at the time the listing was created.
Term	The length of the loan expressed in months.
TotalCreditLinespast7years	Number of credit lines in the past seven years at the time the credit profile was pulled.
TotalInquiries	Total number of inquiries at the time the credit profile was pulled.
TotalProsperLoans	Number of Prosper loans the borrower at the time they created this listing. This value will be null if the borrower had no prior loans.
TotalProsperPaymentsBilled	Number of on time payments the borrower made on Prosper loans at the time they created this listing. This value will be null if the borrower had no prior loans.
TotalTrades	Number of trade lines ever opened at the time the credit profile was pulled.
TradesNeverDelinquent	Number of trades that have never been delinquent at the time the credit profile was pulled.
TradesOpenedLast6Months	Number of trades opened in the last 6 months at the time the credit profile was pulled.