

Prosper Marketplace Issuance Trust 2019-1



Distribution Date: 09/16/2019

Report Type: Payment

Investor Report

Deal Contact Information

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Class Distribution Summary (USD's)

Notes	Cusip	Original Balance	Prior Balance	Interest Rate	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	74361MAA7	127,320,000.00	80,486,310.69	3.540%	237,434.62	8,082,274.75	8,319,709.37	72,404,035.94
B	74361MAB5	25,027,000.00	25,027,000.00	4.030%	84,049.01	0.00	84,049.01	25,027,000.00
C	74361MAC3	19,317,000.00	19,317,000.00	5.270%	84,833.83	0.00	84,833.83	19,317,000.00
Total Notes			124,830,310.69		406,317.46	8,082,274.75	8,488,592.21	116,748,035.94
Overcollateralization			18,652,805.04					17,445,108.82
Totals			143,483,115.73		406,317.46	8,082,274.75	9,143,079.89	134,193,144.76
Certificate*			197,315,224.08				654,487.68	197,315,224.08

*Certificate is a Notional Balance equal to the Original Loan Balance times 95%

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Class Factors per \$1,000

Notes	CUSIP	Original Balance	Prior Balance	Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
A	74361MAA7	127,320,000.00	632.15763973	1.86486506	63.48000903	65.34487410	568.67763069
B	74361MAB5	25,027,000.00	1000.00000000	3.35833340	0.00000000	3.35833340	1000.00000000
C	74361MAC3	19,317,000.00	1000.00000000	4.39166693	0.00000000	4.39166693	1000.00000000

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Class Interest Summary Detail

Notes	Accrual Days (360)	Prior Balance	Interest Rate	Prior Interest Shortfall	Interest on Shortfall	Current Interest Due	Total Interest Due	Interest Distribution	Ending Interest Shortfall
A	30	80,486,310.69	3.540%	0.00	0.00	237,434.62	237,434.62	237,434.62	0.00
B	30	25,027,000.00	4.030%	0.00	0.00	84,049.01	84,049.01	84,049.01	0.00
C	30	19,317,000.00	5.270%	0.00	0.00	84,833.83	84,833.83	84,833.83	0.00
Totals		124,830,310.69		0.00	0.00	406,317.46	406,317.46	406,317.46	0.00

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Retained Interest Distribution Summary (USD's)

Notes	Cusip	Original Balance	Prior Balance	Interest Rate	Interest Distribution	Excess Interest Distribution	Principal Distribution	Total Distribution	Ending Balance
RI		10,385,011.79	7,903,081.98	14.500%	95,495.57	0.00	385,719.16	481,214.73	7,517,362.82
Total Notes			7,903,081.98		95,495.57	0.00	385,719.16	481,214.73	7,517,362.82

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Fee Summary Detail

Fee Category	Prior Unpaid	Current Due	Total Due	Total Paid	Ending Unpaid
Administrator Fee	0.00	1,666.67	1,666.67	1,666.67	0.00
Loan Data Agent Fee	0.00	2,517.25	2,517.25	2,517.25	0.00
Bank Fee - Wells Fargo	0.00	3,642.15	3,642.15	3,642.15	0.00
Backup Servicer Fee	0.00	3,500.00	3,500.00	3,500.00	0.00
Custodian Fee	0.00	968.90	968.90	968.90	0.00
Rating Agency and 17g-5 Maintenance	0.00	0.00	0.00	0.00	0.00
Owner and Grantor Trust Fee	0.00	0.00	0.00	0.00	0.00
Servicer Fee	0.00	126,777.68	126,777.68	126,777.68	0.00
Trustee Fee	0.00	2,500.00	2,500.00	2,500.00	0.00
Totals	0.00	141,572.65	141,572.65	141,572.65	0.00

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Reserve Accounts

Name of Account	Initial Balance	Required Balance	Beginning Balance	Deposit	Withdrawals	Ending Balance
Prefunding Account	0.00	0.00	0.00	0.00	0.00	0.00
Reserve Fund	986,574.71	986,576.12	986,576.12	0.00	0.00	986,576.12
Totals	986,574.71	986,576.12	986,576.12	0.00	0.00	986,576.12

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Collateral Summary Snapshot

Collateral Reconciliation	Amount
Prior Loan Balance	151,034,858.66
Less: Scheduled Principal	4,768,039.18
Less: Unscheduled Principal	3,287,571.00
Less: Repurchased Principal	0.00
Less: Current Charge-Offs	1,922,973.22
Less: Non Cash Principal Adj.	0.00
Less: Chargebacks - Principal	-199,666.59
Current Loan Balance	141,255,941.85

Collateral Details	Cutoff	Prior	Current	Change
Loan Count	19,013	16,590	15,977	-613
Loan Balance	207,700,235.90	151,034,858.66	141,255,941.85	-9,778,917
Average Balance	10,924.12	9,103.97	8,841.21	-262.76
Weighted Average Rate	14.895%	14.850%	14.817%	-0.033%
Weighted Average Term (months)	34.17	30.22	29.48	0.74

Charge-Off Summary	Amount
Cumulative Charge-Offs	6,936,368.19
Cumulative Recoveries	519,754.40
Loans 120+ Past Due	0.00
Cumulative Net Default Amount	6,416,613.79
Cumulative Net Default Ratio	3.089%
Cumulative Net Default Ratio Test	8.250%
Cumulative Net Default Ratio Result	Pass

Delinquency Details	Count	Balance	% Count	% Balance
1-15 Days	252	2,310,224.58	1.580%	1.640%
16-29 Days	186	1,652,776.83	1.160%	1.170%
30-59 Days	212	1,939,419.25	1.330%	1.370%
60-89 Days	193	1,790,648.66	1.210%	1.270%
90-119 Days	177	1,861,006.63	1.110%	1.320%
120+ Days	0	0.00	0.000%	0.000%
Totals	1,020	9,554,075.95	6.380%	6.760%

Events	Yes or No
Amortization Event	No
Event of Default	No

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Monthly Activity

Collection Account	Amount
Scheduled Principal Collected	4,768,039.18
Prepaid Principal Collected	3,287,571.00
Less: Chargebacks - Principal	199,666.59
Prin Payments Net of Chargebacks	7,855,943.59
Interest Collected	1,775,244.61
Less Chargebacks - Interest	51,883.32
Plus Loans Repurchased Accrued Int	0.00
Int Payments Net of Chargebacks	1,723,361.29
Recoveries Collected	188,276.83
Repurchased Principal	0.00
Adjustments to Collections	0.00
Late Fees Collected	7,297.69
Collection Fees Paid	-24,768.58
Total Collection Account	9,750,110.82

Distribution Summary	Amount
Total Collection Account	9,750,110.82
plus: Income on Eligible Accounts	15,756.45
plus: Reserve Acct Withdrawals	0.00
Available Funds	9,765,867.27
less: Total Fees Paid	141,572.65
less: Total Class Payments	8,488,592.21
less: Reserve Account Deposit	0.00
less: Total Paid to Certificate	654,487.68
less: Retained Interest Distribution	481,214.73
Total Payments	9,765,867.27
Reconciliation	0.00

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Overcollateralization Details

Overcollateralization	Amount	Required Overcollateralization	Amount
Has OC Requirement been Met?	Yes	The greatest of,	
Ending Pool Balance	134,193,144.76	i) 13.00% of Ending Pool Balance	17,445,108.82
Ending Total Class Balance	116,748,035.94	ii) 0.50% of Cutoff Pool Balance	1,479,862.00
OC Percentage-Beg	13.000%	iii) OC Percentage times Ending Collateral Bal prior to Cure event	17,445,108.82
OC Percentage-End	13.000%	Has Cumu Net Default Test been Cured?	NA
Ending Overcollateralization	17,445,108.82	Required Overcollateralization	17,445,108.82

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Priority of Payments	<u>Available 95%</u>	<u>Available 5%</u>	<u>Totals</u>
Available Funds	<u>9,277,573.91</u>	<u>488,293.36</u>	<u>9,765,867.27</u>
(i) Pro-rata:			
(A) the Servicer, any unpaid Servicer Compensation due and owing	120,438.80	6,338.88	126,777.68
(B) the Successor Servicer, any incurred Transaction Costs up to maximum allowed	0.00	0.00	0.00
(C) the Successor Servicer, any unpaid Servicing Compensation then due and owing to it	0.00	0.00	0.00
(ii) Pro-rata:			
(A) the Transaction Parties			
(I) Indenture Trustee & Prefunding Fees	2,375.00	125.00	2,500.00
(II) Backup Servicer	3,325.00	175.00	3,500.00
(III) Owner and Grantor Trust Trustee	0.00	0.00	0.00
(IV) Custodian Fee	920.45	48.45	968.90
(B) Loan Data Agent	2,391.39	125.86	2,517.25
(C) Administrator	1,583.34	83.33	1,666.67
(D) Bank Fees - Well Fargo	3,460.04	182.11	3,642.15
(E) Unpaid Servicer and Indemnities	0.00	0.00	0.00
(iii) Class A Noteholder, accrued and unpaid interest	237,434.62		237,434.62
(iv) Principal Distribution Allocation, the First Priority Principal Distribution	0.00		0.00
(v) Class B Noteholder, accrued and unpaid interest	84,049.01		84,049.01
(vi) Principal Distribution Allocation, the Second Priority Principal Distribution	0.00		0.00
(vii) Class C Noteholder, accrued and unpaid interest	84,833.83		84,833.83
(viii) Principal Distribution Allocation, the Third Priority Principal Distribution	0.00		0.00
(ix) Reserve Fund Deposit to replenish the Reserve Fund to the Reserve Fund Requirement	0.00		0.00
(x) Principal Distribution Allocation, the Regular Priority Principal Distribution	8,082,274.75		8,082,274.75

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(xi) Pro-Rata, fees, expenses and idemnities due in excess of related caps in clauses (i) and (ii)

0.00

0.00

0.00

(xiv) any remaining Available Funds to the Certificateholders or Retained Interest

654,487.68

481,214.73

Total Payments

9,277,573.91

488,293.36

9,765,867.27

Reconciliation

0.00

0.00

0.00

Retained Interest Priority of Payment

(A) and (B) to the RI Interest Distribution Amount and RI Interest Shortfall Amount

95,495.57

(C) in reduction of RI Principal Balance and any remaining amounts to the RI Excess Cashflow

385,719.16