

Prosper Marketplace Issuance Trust 2019-1



Distribution Date: 07/15/2019

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	97,099,749.28	3.540%	286,444.26	8,216,739.68	8,503,183.94	88,883,009.60
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			141,443,749.28		455,327.10	8,216,739.68	8,672,066.78	133,227,009.60
Overcollateralization			21,135,272.88					19,907,484.19
Totals			162,579,022.16		455,327.10	8,216,739.68	9,815,716.14	153,134,493.79
Certificate*			197,315,224.08				1,143,649.36	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	762.64333396	2.24979783	64.53612692	66.78592476	698.10720704
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	97,099,749.28	3.540%	0.00	0.00	286,444.26	286,444.26	286,444.26	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		141,443,749.28		0.00	0.00	455,327.10	455,327.10	455,327.10	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	8,726,062.22	14.500%	105,439.92	0.00	411,176.72	516,616.64	8,314,885.50
Total Notes			8,726,062.22		105,439.92	0.00	411,176.72	516,616.64	8,314,885.50

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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	2,852.26	2,852.26	2,852.26	0.00
Bank Fee - Wells Fargo	0.00	4,110.19	4,110.19	4,110.19	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	144,680.00	144,680.00	144,680.00	0.00
Trustee Fee	0.00	2,500.00	2,500.00	2,500.00	0.00
Totals	0.00	160,278.02	160,278.02	160,278.02	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	171,135,812.80
Less: Scheduled Principal	4,916,419.95
Less: Unscheduled Principal	3,604,281.25
Less: Repurchased Principal	0.00
Less: Current Charge-Offs	1,569,893.22
Less: Non Cash Principal Adj.	0.00
Less: Chargebacks - Principal	-148,985.61
Current Loan Balance	161,194,203.99

Collateral Details	Cutoff	Prior	Current	Change
Loan Count	19,013	17,682	17,131	-551
Loan Balance	207,700,235.90	171,135,812.80	161,194,203.99	-9,941,609
Average Balance	10,924.12	9,678.53	9,409.50	-269.03
Weighted Average Rate	14.895%	14.892%	14.875%	-0.016%
Weighted Average Term (months)	34.17	31.75	30.98	0.77

Charge-Off Summary	Amount
Cumulative Charge-Offs	3,177,667.16
Cumulative Recoveries	173,605.08
Loans 120+ Past Due	0.00
Cumulative Net Default Amount	3,004,062.08
Cumulative Net Default Ratio	1.446%
Cumulative Net Default Ratio Test	4.750%
Cumulative Net Default Ratio Result	Pass

Delinquency Details	Count	Balance	% Count	% Balance
1-15 Days	260	2,419,981.93	1.520%	1.500%
16-29 Days	139	1,460,578.09	0.810%	0.910%
30-59 Days	221	2,295,748.36	1.290%	1.420%
60-89 Days	229	2,108,565.23	1.340%	1.310%
90-119 Days	173	1,901,113.60	1.010%	1.180%
120+ Days	0	0.00	0.000%	0.000%
Totals	1,022	10,185,987.21	5.970%	6.320%

Events	Yes or No
Amortization Event	No
Event of Default	No

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Monthly Activity

Collection Account	Amount
Scheduled Principal Collected	4,916,419.95
Prepaid Principal Collected	3,604,281.25
Less: Chargebacks - Principal	148,985.61
Prin Payments Net of Chargebacks	8,371,715.59
Interest Collected	2,017,723.20
Less Chargebacks - Interest	40,818.56
Plus Loans Repurchased Accrued Int	0.00
Int Payments Net of Chargebacks	1,976,904.64
Recoveries Collected	160,581.16
Repurchased Principal	0.00
Adjustments to Collections	0.00
Late Fees Collected	6,734.88
Collection Fees Paid	-23,325.47
Total Collection Account	10,492,610.80

Distribution Summary	Amount
Total Collection Account	10,492,610.80
plus: Income on Eligible Accounts	0.00
plus: Reserve Acct Withdrawals	0.00
Available Funds	10,492,610.80
less: Total Fees Paid	160,278.02
less: Total Class Payments	8,672,066.78
less: Reserve Account Deposit	0.00
less: Total Paid to Certificate	1,143,649.36
less: Retained Interest Distribution	516,616.64
Total Payments	10,492,610.80
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	153,134,493.79	i) 13.00% of Ending Pool Balance	19,907,484.19
Ending Total Class Balance	133,227,009.60	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	19,907,484.19
OC Percentage-End	13.000%	Has Cumu Net Default Test been Cured?	NA
Ending Overcollateralization	19,907,484.19	Required Overcollateralization	19,907,484.19

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Priority of Payments

	Available 95%	Available 5%	Totals
Available Funds	<u>9,967,980.26</u>	<u>524,630.54</u>	<u>10,492,610.80</u>
(i) Pro-rata:			
(A) the Servicer, any unpaid Servicer Compensation due and owing	137,446.00	7,234.00	144,680.00
(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	2,709.65	142.61	2,852.26
(C) Administrator	1,583.34	83.33	1,666.67
(D) Bank Fees - Well Fargo	3,904.68	205.51	4,110.19
(E) Unpaid Servicer and Indemnities	0.00	0.00	0.00
(iii) Class A Noteholder, accrued and unpaid interest	286,444.26		286,444.26
(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	8,216,739.68		8,216,739.68

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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

1,143,649.36

516,616.64

Total Payments

9,967,980.26

524,630.54

10,492,610.80

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

105,439.92

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

411,176.72