|  |  |
| --- | --- |
| listing\_category\_id | type: integer filter-type: multivalue  Broad borrower-reported loan purpose expressed as an integer. This value will map to the listing\_title value in your response. The mapping for the values is:   * 1 – Debt Consolidation * 2 – Home Improvement * 3 – Business * 4 – Personal loan * 5 – Student use * 6 – Auto / Motorcycle / RV / Boat * 7 – Other * 8 – Baby & Adoption * 9 – Boat * 10 – Cosmetic Procedures * 11 – Engagement Ring Financing * 12 – Green Loans * 13 – Household Expenses * 14 – Large Purchase * 15 – Medical / Dental * 16 – Motorcycle * 17 – RV * 18 – Taxes * 19 – Vacation * 20 – Wedding Loans * 21 – Special Occasion |

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| --- | --- | --- |
| **Name** | **Type** | **Description** |
| amount\_delinquent | decimal | Indicates the past due amounts owed by the borrower. This includes accounts included in Chapter 13 bankruptcies, but excludes all other bankruptcies. Charge-offs or other unpaid derogatory account balances are included, provided the related creditor grantor has reported an amount past due to the credit bureau. Please note that not all grantor’s creditors will report an amount past due with a charge-off or derogatory late status. |
| bankcard\_utilization | decimal | A percentage value determined by the sum of the balances owed on open bankcards divided by the sum of the cards’ credit limits. |
| credit\_lines\_last7\_years | integer | Number of credit lines in past 7 years |
| credit\_pull\_date | datetime | Date the Credit profile was pulled for the listing.  Date format ‘yyyy-MM-dd’Example: **2015-12-24** |
| current\_credit\_lines | integer | The number of open or closed accounts in the borrower’s name that the borrower is paying on time. |
| current\_delinquencies | integer | Number of accounts currently late including, charge-offs |
| delinquencies\_last7\_years | integer | The number of times the borrower has been more than 90 days late with a payment within the last 7 years. |
| delinquencies\_over30\_days | integer | The number of times the borrower has been more than 30 days late with a payment. |
| delinquencies\_over60\_days | integer | The number of times the borrower has been more than 60 days late with a payment. |
| delinquencies\_over90\_days | integer | The number of times the borrower has been more than 90 days late with a payment. |
| fico\_score | string | Binned fico classic score. When filtering, use one of the following values:   * **<600** * **600-619** * **620-639** * **640-659** * **660-679** * **680-699** * **700-719** * **720-739** * **740-759** * **760-779** * **780-799** * **800-819** * **820-850** |
| first\_recorded\_credit\_line | datetime | The date when the oldest account on the borrower’s credit record was opened. |
| inquiries\_last6\_months | integer | The number of times a bank or other business has requested the borrower’s credit profile from a consumer credit rating agency in the last 6 months. |
| installment\_balance | decimal | Balance on Installment trades outstanding |
| monthly\_debt | decimal | Monthly Debt |
| months\_employed | integer | Length of employment in months |
| now\_delinquent\_derog | integer | Number of accounts now delinquent/derogatory |
| oldest\_trade\_open\_date | string | Date the oldest trade line was opened.  Format = MMDDYYYY, OR if greater than 5 years = 1, if greater than 10 years = 2 |
| open\_credit\_lines | integer | The total number of open accounts. |
| public\_records\_last10\_years | integer | The number of public records on the borrower’s credit report in the last 10 years. Public records include bankruptcies, liens and judgments. |
| public\_records\_last12\_months | integer | The number of public records on the borrower’s credit report in the last 12 months. Public records include bankruptcies, liens and judgments. |
| real\_estate\_balance | decimal | Balance on real estate trades |
| real\_estate\_payment | decimal | Payment amount of real estate trades |
| revolving\_available\_percent | decimal | Percentage of revolving credit available |
| revolving\_balance | decimal | The total outstanding balance that the borrower owes on open credit cards or other revolving credit accounts. |
| satisfactory\_accounts | integer | Attribute Currently in Experian Credit Profile Response Table |
| scorex | string | Binned ScoreX Score When filtering, use one of the following:   * **< 600** * **600-619** * **620-639** * **640-649** * **650-664** * **665-689** * **690-701** * **702-723** * **724-747** * **748-777** * **778+** |
| total\_inquiries | integer | Total Credit inquiries |
| total\_open\_revolving\_accounts | integer | The total number of open revolving credit lines a borrower has. |
| total\_trade\_items | integer | Total number of trades |
| was\_delinquent\_derog | integer | Number of accounts that have been reported delinquent/derogatory |

|  |  |
| --- | --- |
| loan\_status | loan\_status\_description |
| 1 | CURRENT |
| 2 | CHARGEOFF |
| 3 | DEFAULTED |
| 4 | COMPLETED |

**What does it mean if one of my investments has “charged-off?’**

* A loan is considered “charged-off” after a borrower misses 5 consecutive monthly payments. At that point, the loan is considered unlikely to be repaid. When a loan is charged-off, the entire loan balance is due immediately—including all unpaid fees, interest, and principal. In other words, the full remaining amount of the loan is collectable as opposed to just the unpaid monthly payments.

**What does it mean to default on a loan?**

* Defaulting on a loan happens when repayments aren't made for a certain period of time. When a loan defaults, it is sent to a debt collection agency whose job is to contact the borrower and receive the unpaid funds. Defaulting will drastically reduce your credit score, impact your ability to receive future credit, and can lead to the seizure of personal property. If you can't make payments on time, it's important to contact your lender or loan servicer to discuss restructuring your loan terms.

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| --- | --- |
| Income\_range | Income\_range\_description |
| 2 | $1-24,999 |
| 3 | $25,000-49,999 |
| 4 | $50,000-74,999 |
| 5 | $75,000-99,999 |
| 6 | $100,000+ |

Glossary

* Proper\_rating: A proprietary rating developed by Prosper allowing you to analyze a listing’s level of risk.
* Prosper\_score: A custom risk score built using historic Prosper data. The score ranges from 1-11, with 11 being the best, or lowest risk score.
* Dti\_wprosper\_loan: The sum of the borrower’s monthly debt payments, and the Prosper monthly payment (assuming this loan request originates), divided by the borrower’s stated monthly income.