

## How to Get a Loan

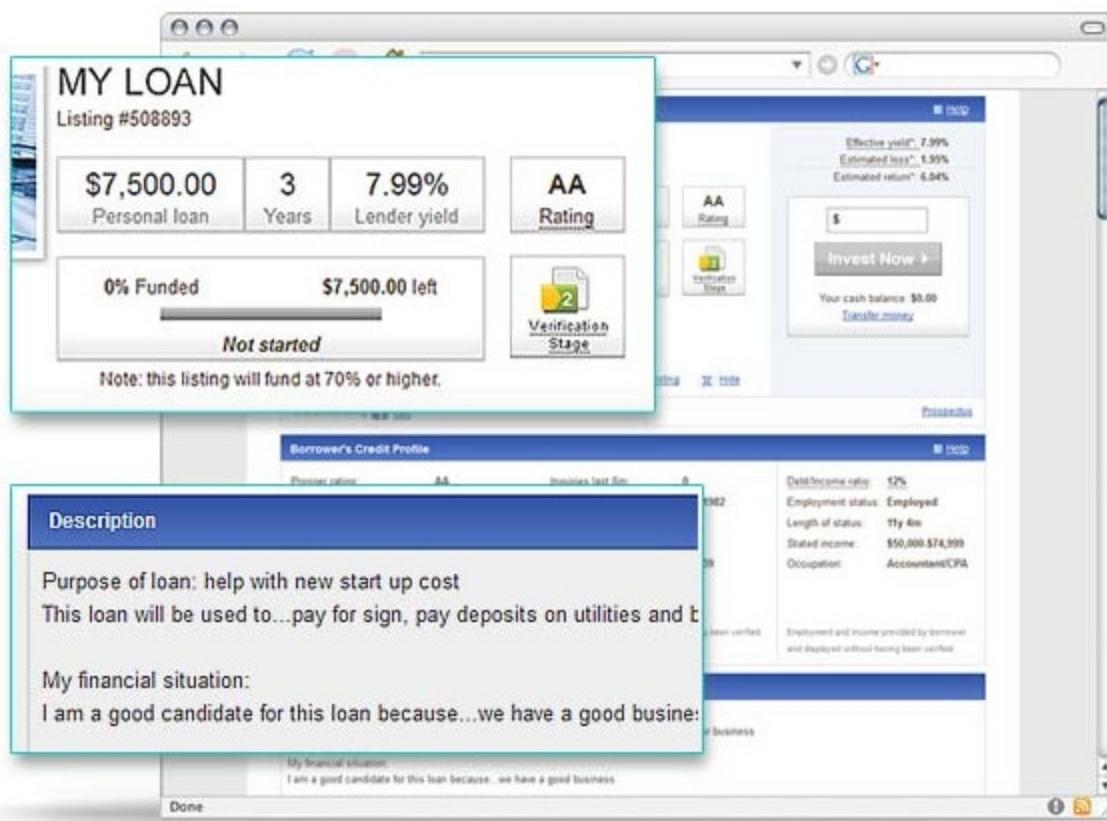


### 1. Create your loan listing

Creating a loan listing on Prosper is easy and only takes a few minutes.

You will be asked to fill out some personal information, which will help us to give you the best rate and loan terms possible and protect you and others against fraud. We will check your identity and obtain your credit score. (This will not affect your current credit score.)

[Tips for a successful listing](#)



We'll then assign your loan listing a [Prosper Rating](#), which is based on your credit score from a credit bureau (Experian) and another score developed internally by Prosper. Your loan's interest rate will be based on your Prosper Rating.

Now the fun begins: you create a custom loan listing by giving your listing a title and adding a description of your loan purpose and your financial situation.

#### What's the difference between a listing and a loan?

A listing is your request for a loan. Your listing will be displayed for investors to view. You will receive a loan after your listing is funded and your information has passed Prosper's [verification process](#), as needed.

**TIP:** Asking your friends and family to invest in your listing and give you a recommendation will increase your chances of having your listing fully funded.

[Tips for a successful listing](#)

[Create a listing now](#)

[Next step](#)

\* Based on one year personal loans made to first time borrowers with an AA Prosper Rating. To qualify for an AA Prosper Rating, applicants must have excellent credit and meet other conditions. APRs by Prosper Rating range from 6.59 (AA) to 6.59% (E) for first time borrowers. Repeat borrowers may qualify for discounted rates. Rate offered is based on Prosper Rating and other factors, and your actual rate may differ. Eligibility for a loan is not guaranteed and requires that a sufficient number of investors commit to fund your loan. Refer to Borrower Registration Agreement for all terms and conditions. All loans made by WebBank, a Utah-chartered Industrial Bank.

**CHECK YOUR RATE** %

Select the purpose of your loan

\$

Select your credit quality

[Get Rate](#)

**RATES STARTING AT 6.59%\* APR**

**HOW TO GET A LOAN**

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