

Company	Loan terms	Fees	Current estimated interest rates	Early repayment penalty?	Can lender call loan early?	Min. credit score for borrower	Credit grades/credit score	Delinquent loan fees
Prosper	3 years; \$1,000 to \$25,000	Borrowers: Closing fee: greater of percentage of loan or \$25. AA = 1%; A-B = 2%; C-HR=3%. Lenders: 1% annual loan servicing fee; collection agency recovery fee if funds recovered.	Borrowers: Personal loans as low as 7.68%. Lenders: earn between 5.10% and 9.03% using Prosper's model loan plans, or possibly earn more picking your own loans.	No	No	520 Experian	AA=760 and up; A=720-759; B=680-719; C=640-679; D=600-639; E=560-599; HR=520-559; HR=high risk	First failed payment: \$15; Second failed payment: greater of \$15 or 5% of unpaid installment; Third failed payment: account goes to collection agency
Zopa	5 years; up to \$25,000	Borrowers: None; Lenders: minimum \$500 deposit	Borrowers: Best rate 8.49%; Lenders: Best rate 3.75%	No	3-months interest penalty for cancelling Zopa CD	640 FICO	N/A	\$15 for each late payment
Lending Club	3 years; between \$1,000 and \$7,500	Borrowers: Processing fee based on the loan grade: A = 0.75%; B = 1%; C = 1.5%, D through G =	Borrowers: Loan grades and corresponding interest rates: A1 to A5 = 7.37% to 8.63%; B1 to B5 = 9.45% to	No	No	640 FICO	FICO score/Interest rate: 733 - 770+ = 8.63% - 7.37%; 679 - 713 = 10.71% - 9.45%; 660 - 678 = 12.29% - 11.03%; 640	Borrower: Late payment fee is the greater of 5% of the unpaid installment amount, or \$15. Lenders: If the account goes to collection, the collection agency will

		<p>2%. Late payment: greater of 5% of unpaid installment or \$15. NSF \$15.</p> <p>Lenders: Processing fee: 1% of each monthly payment from borrowers. Collection fees (percentage of amount recovered): 30-60 days 15%; 61-90 days 10%; 91-120 days 7%; after charge-off 25%; litigation 30%.</p>	<p>10.71%; C1 to C5 = 11.03% to 12.29%; D1 to D5 = 12.61% to 13.87%; E1 to E5 = 14.18% to 15.45%; F1 to F5 = 15.76% to 17.03%; G1 to G5 = 17.34% to 18.61%. Grades A1 - D5 are based on the historical default risk associated with a particular FICO score. Grades E, F, and G grades can only be assigned to a loan as a result of a risk modifier that's based on the borrower's debt-to-income ratio and loan amount.</p>				<p>- 659 = 13.87% - 12.61%.</p>	<p>charge the lenders for their fee if they are able to collect a payment: 30-60 days past due = 15%; 61-90 days past due = 10%; 91-120 days past due = 7%; After charge-off = 25%; Litigation = 30%.</p>
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