

| 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   |
|---------------------|--------------------------------------|---|---|--------------------------|--|--------------------------------|--|--|
| <b>Prosper</b>      | 3 years;<br>\$1,000 to \$25,000      | <b>Borrowers:</b><br>Closing fee: greater of percentage of loan or \$25.<br>AA = 1%; A-B = 2%; C-HR=3%.<br><b>Lenders:</b> 1% annual loan servicing fee; collection agency recovery fee if funds recovered. | <b>Borrowers:</b><br>Personal loans as low as 7.68%.<br><b>Lenders:</b><br>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                            |
| <b>Zopa</b>         | 5 years; up to \$25,000              | <b>Borrowers:</b><br>None;<br><b>Lenders:</b><br>minimum \$500 deposit  | <b>Borrowers:</b><br>Best rate 8.49%;<br><b>Lenders:</b><br>Best rate 3.75%   | No                       | 3-months interest penalty for cancelling Zopa CD | 640 FICO                       | N/A  | \$15 for each late payment   |
| <b>Lending Club</b> | 3 years; between \$1,000 and \$7,500 | <b>Borrowers:</b><br>Processing fee based on the loan grade: A = 0.75%; B = 1%; C = 1.5%, D through G =   | <b>Borrowers:</b><br>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 | <b>Borrower:</b> Late payment fee is the greater of 5% of the unpaid installment amount, or \$15.<br><b>Lenders:</b> If the account goes to collection, the collection agency will |

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|  |  | <p>2%. Late payment: greater of 5% of unpaid installment or \$15. NSF \$15.</p> <p><b>Lenders:</b><br/>Processing fee: 1% of each monthly payment from borrowers.<br/>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%.<br/>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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