

# PROSPER

## Settlement Agreement

Date: 11/9/2017

Loan ID #: [REDACTED]

[REDACTED] ("Borrower") and Prosper Funding LLC, its successors, assigns and affiliates (collectively, "Prosper"), acting as owner or as agent for the owner of Borrower's loan, agree to settle Borrower's indebtedness in accordance with the following terms and conditions:

Borrower and Prosper agree that, as of **11/9/2017**, the outstanding amount of debt due is **\$17898.26**. Receipt of the total settlement amount of **\$8726.00** by **12/29/2018** (which must be paid according to the payment schedule detailed below, though prepayments are permitted), Prosper shall consider the Borrower's account to be settled, and shall notify the credit reporting agencies that it reports to that Borrower's account has been settled in full.

Borrower shall repay the total settlement amount in accordance with the following schedule:

Payment Amount	Payment Due On
\$727.02	11/24/2017
\$727.18	12/29/2017
\$727.18	1/29/2018
\$727.18	2/28/2018
\$727.18	3/29/2018
\$727.18	4/29/2018
\$727.18	5/29/2018
\$727.18	6/29/2018
\$727.18	7/29/2018
\$727.18	8/29/2018
\$727.18	9/29/2018
\$727.18	10/29/2018

Enrolled Balance:	\$17,056.00
Current Balance:	\$17,898.26
Settlement Amount:	\$8,726.00
Settlement %:	51.16%
<b>% Debt Reduction:</b>	<b>27.84%</b>

If Borrower fails to make a settlement payment by the date listed above, Borrower shall be considered in default of this Settlement Agreement ("Default"). Upon such Default, the terms of the Promissory Note shall be reinstated in full, and Prosper may recommence its efforts to collect in accordance with the terms and conditions of the Promissory Note.

If the difference between the full outstanding amount of the debt and the total settlement amount is greater than or equal to \$600.00, it may be considered taxable income for Borrower, and Prosper shall send an IRS Form 1099C to Borrower in January of the year following Borrower's final settlement payment. Borrower should consult with a tax professional on any questions regarding tax requirements or consequences.

Borrower agrees to execute any and all other documents as may be necessary or required to effectuate the terms and conditions of this Settlement Agreement.

This Settlement Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns. Except for the modifications contained herein, the terms, conditions and provisions of the Promissory Note and Borrower Registration Agreement shall continue in full force and effect.

By signing below, the parties acknowledge that they have read and understand all terms and conditions of this Settlement Agreement and agree to the terms set forth herein.

Prosper Funding LLC:

[REDACTED]

[REDACTED]

# PROSPER

[REDACTED]

Date: 11/9/2017

Borrower Date Signed: 11/20/2017

[REDACTED]