



# The Complete Idiot's Guide to Person-to-Person Lending

*Beverly Harzog, Curtis E. Arnold*

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*Forget credit card companies, make it personal!*

*The Complete Idiot's Guide® to Person-to-Person Lending* fills readers in on what they need to know, such as how person-to-person lending works, who lends and who borrows, and the advantages and disadvantages of Virgin- Money, Prosper, Zopa, and Facebook's Lending Club.

- M.Loans on Prosper and LendingClub rose to \$100 million in 2007; by 2010, the online banking report forecasts \$1 billion in person-to-person loan originations.

- Javelin Strategy & Research (Dec. 2007) predicts that the demand for person-to-person lending services may grow from \$38 billion to \$159 billion over the next five years.

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