

**INFORMATIONAL HEARING ON  
PERSON TO PERSON LENDING**

**Wednesday, February 3, 2010  
State Capitol, Room 113  
1:30 PM – 4:00 PM**

- I. Welcome and Opening Remarks – Chairman Calderon
- II. Person-to-Person Lending – A View From The Industry Leaders
  - A. Prosper, Inc.: Chris Larsen, Chief Executive Officer; Sachin Adarkar, General Counsel; Ed Giedgowd, former General Counsel and current member of Prosper’s Advisory Board
  - B. Lending Club, Inc.: John Donovan, Chief Operating Officer; Jason Altieri, General Counsel
- III. Person-to-Person Lending – The User Perspective
  - A. Priscilla Edwards, Prosper Borrower (small business loan)
- IV. Regulation of Person-to-Person Lending in California
  - A. Preston DuFauchard, Commissioner, Department of Corporations
- V. Consumer Group Perspective
  - A. Jamie Court, President, Consumer Watchdog
  - B. Norma Garcia, Senior Attorney, Consumers Union
- VI. Public Comment