



Search:

Browse by category:

[Help](#) / [Borrowing Introduction](#) / [Eligibility](#) / What are the basic requirements for borrowers?

What are the basic requirements for borrowers?

To borrow through Lending Club, you must be a US citizen or permanent resident and at least 18 years old with a valid bank account, a valid social security number and a FICO score of at least 660.

Borrowers will need a debt-to-income ratio (excluding mortgage) below 35%. In addition, your credit history must show that you are a responsible borrower:

- with 2 or more revolving accounts
- with more than 36 months of credit history
- with less than 7 credit inquiries in the last 6 months

At this time, we are not accepting loan applications from the following 6 States: Iowa, Idaho, Maine, Mississippi, North Dakota, and Nebraska.

[Prev](#)

[Next](#)

[Borrowing Introduction](#)

[How do you verify that borrowers meet these criteria?](#)


No-Fee IRA

No hassle 401K rollover or IRA transfer.

Combine over 9.5% net annualized returns with the tax advantages of an Individual Retirement Account.

[Learn more »](#)

“Borrowers hurt by the credit squeeze and investors looking to boost their returns are increasingly turning to the same place: peer-to-peer lending.”



[See what others are saying about us »](#)

Featured Borrower



Sarah
Newfield, NJ
Pay off Credit Cards
\$15,000 loan at 9.79%APR

"As an accountant, I am very conservative about money. My daughter's credit card jumped her interest rate... I found Lending Club and got a loan to pay off her credit card."

[Browse more personal loans »](#)



71 Stevenson, Suite 300
San Francisco, CA 94105, USA
[Home](#) | [About Us](#) | [Careers](#)

Follow us on: [Blog](#) [facebook](#) [twitter](#) [flickr](#)

[Privacy](#) | [Help](#) | [Affiliates](#) | [Risks](#) | [Agreements](#) | [Prospectus](#) | [Terms of Use](#) | [SEC Filings](#) | [Statistics](#)

Copyright© 2006–2013. All rights reserved. Image courtesy of [korionov](#)