



AmOne Analyzes Peer-to-Peer (P2P) Lending with Borrowing Expert

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Todd Nelson, SVP at SunTrust Bank (LightStream) informs consumers on how P2P lending is evolving.

September 24, 2019—Foster City, CA—Personal loan website, AmOne.com, explores how peer-to-peer lending is changing today, drawing on insights from industry expert Todd Nelson.

The report highlights characteristics of the typical P2P borrower:

- Loan amount: \$13,200
- Term: 44 months (3.6 years)
- Monthly income: \$6,200
- FICO score: 700
- Interest rate: 18.3%

"Consumers are getting a better borrowing experience, lower interest rates and access to funds without having to pay fees," explains Nelson of today's P2P borrowers as traditional banks increasingly compete in this space.

Author Gina Pogol reviews the advantages of personal loans, details how they can be used and notes the importance of shopping for the best terms.

The complete article is available here: <https://www.amone.com/blog/peer-to-peer-p2p-lending/>

Gina Pogol, personal finance expert and spokesperson for AmOne, is available to discuss how peer-to-peer lending has changed over time and expectations about the availability of lower interest rates in the future.

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Since 1999, [AmOne](#) has helped consumers identify loan or credit solutions that best meet their needs, using proprietary loan-matching technology. The company also provides free credit assistance from financial matching specialists. Since inception, AmOne's credit assistance efforts have yielded more than \$4 billion dollars in loan approvals for consumers and business owners nationwide.

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