* Purpose of this analysis
  + To predict the viability of applicants to see if they would be a good or risky loan recipient.
* Logistic Regression
  + Accuracy – 99%
  + Precision – 14,944 correctly predicted good loan applicants, 64 incorrectly predicted good loan applicants, 14 incorrectly predicted good loan applicants, and 486 correctly predicted bad loan applicants
  + ROC score of 1

In summary the linear regression model does a pretty good job overall. The most important part of this model is making sure that it correctly predicts the bad applicants. Giving loans to bad applicants is a bad business model, so making sure that we identity the bad applicants and make sure we don’t give them loans. Using our model, we gave 14 bad applicants loans, and while that isn’t a huge amount, it was 12% of all bad applicants. So while this model is pretty good, there does need to be some improvement in that area.