## Overview of the Analysis

The risk of credit is an inherently imbalanced issue. This being due to the number of healthy loans vastly outweighing risky loans. On any given day (other than credit retractive events) you can be use most loan will remain current. With the rise of peer-to-peer lending services (the exact type of data we dealt with for this project) we must be ever more diligent in our data analysis. This With this task we used a ML technique to train and evaluate models with imbalanced classes and built a model that can identify the creditworthiness of borrowers.

## Results

\* Machine Learning Model 1:

* The resulting balance accuracy score for the first model was 0.9520479254722232.
* The Precision score on the Test data for the first model was 1.00 and the Recall was .99.
* The Precision score on the Prediction data for the first model was .99 and the Recall was .84.

\* Machine Learning Model 2:

* The resulting balance accuracy score for the second model was 0.9205494133884273.
* The Precision score on the Test data for the second model was 1.00 and the Recall was .99.
* The Precision score on the Prediction data for the first model was 84 and the Recall was .99.

## Summary