The purpose of this analysis would be to use the machine learning model to predict whether the loans that are coming in are more likely to default or are eligible. The model would be a good tool to use by banks across America to predict and assist them on who can receive higher risk loans and who cannot based on the information the machine provides.

* Accuracy Score is used as an evaluation metric in machine learning to measure the performance of a classification model. In this case the accuracy score is : .99
* Precision Score - measures the proportion of true positive predictions out of all positive predictions made by the model. Precision Score is also extremely useful for detecting the false positives and giving an overview on if the model is useful or not. The Precision score in this model is Class 0: .1,Class 1: .84.
* Recall Scores- measures the proportion of true positive predictions similarly to the precision score however the difference between the two is the Recall score is particularly useful when counting the false negatives. The recall score in this model isClass 0: 99, Class 1:.99

Based on the provided classification report, the model appears to be performing very well, with high precision, high recall, and high accuracy for both classes (0 and 1). It correctly identifies the majority of instances for both classes while minimising false positives and false negatives. I would highly recommend this model however while using the model it ultimately depends on specific requirements, constraints and goals while using it.