**Overview**

The purpose of this analysis is to identify the creditworthiness of borrowers through an evaluation model based on previous loan risk.

* The accuracy of the machine learning model is 95%. This is when predicting a healthy vs high risk loan situation.
* The precision of the machine learning model is 85%. This is when predicting a healthy vs high risk loan situation.

I would not recommend this model in it’s current format. I would recommend fine tuning the model with more data to allow for a further increase in accuracy and precision. This would be largely due to the risk involved with loans and attempting to limit those risks as much as possible when the current model is already close.