**Overview**

The purpose of this analysis is to see whether the program can determine the creditworthiness of borrowers using historical lending activity from a peer-to-peer lending services company. Data points like loan size, interest rate, borrower income, and debt-to-income ratio (to name a few) were used in the data set to help the model. Out of the nearly 77500 different loans, only 2500 were marked with a 1, meaning that those loans are likely to default. After the data set was loaded in, a labels set and a features set were created. Using the train\_test\_split function, the dataset was split into train and test sets. Then, using a logistic regression method, the training sets were used to make predictions.

**Results**

* Accuracy = 95.2%
* Weighted Avg Precision = 99%
* Weighted Avg Recall = 99%

**Summary**

The logistic regression method worked very well. All three of the results scores were very high. This means that it was accurate at predicting the results of the loan data. It is especially important that the score for the 1s is high because that is the data point that needs to be focused on. This is because the loans that are at risk of defaulting need to be warned against so the companies or banks giving the loans can take necessary action before losing money. I would recommend this model for use.