





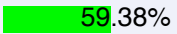
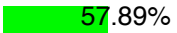

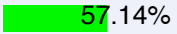
































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

Franchise Brand	Failure%	Disb#	Disb\$	Chgoff%
WINGS-N-THINGS	94.12%	17	\$3760	42.85%
TILDEN FOR BRAKES CAR CARE CENTER	92.86%	14	\$2830	66.4%
BEAR ROCK CAFE	80%	10	\$3633	40.35%
NOBLE ROMAN PIZZA	77.27%	22	\$7579	23.04%
SUPER SUPPERS	76.92%	13	\$1448	24.1%
PRO GOLF	76.47%	34	\$7563	27.16%
LA PALETERA	75%	16	\$2178	43.85%
STEAK ESCAPE	75%	20	\$3479	33.43%
EXECUTIVE TANS	74.47%	47	\$9287	48.57%
GOLF ETC. OF AMERICA	71%	90	\$12482	28%
24 SEVEN VENDING	66.67%	30	\$4970	44.31%
ATHLETE'S FOOT	66.67%	27	\$5069	42.02%
COUNTRY CLUTTER (BED & BREAKFAST)	66.67%	24	\$3050	31.44%
SHAPEXPRESS	66.67%	12	\$1387	17.23%
AMAZON CAFE	65.22%	23	\$3600	6.86%
JUST-A-BUCK	64.29%	14	\$1967	47.99%
OBEE'S SOUP SALAD SUBS	64.1%	39	\$3311	40.38%
MR. GOODCENTS SUBS AND PASTA	64%	56	\$7641	27%
U BUILD IT	63.64%	11	\$1128	26.95%
WING ZONE	63.64%	44	\$6774	24.17%






































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

BREADEAUX PIZZA	 60%	10	\$813	 39.85%
IMAGE SUN	 60%	30	\$7092	 22.63%
WIRELESS TOYZ	 59.38%	32	\$6278	 28%
VELOCITY SPORTS PERFORMANCE	 57.89%	19	\$6413	 21.6%
DOLLAR DISCOUNT STORES	 57.14%	28	\$2480	 29.27%
FRULLATI CAFE	 57.14%	14	\$1714	 33.55%
NEW YORK NY FRESH DELI	 57.14%	14	\$1850	 46%
SUPER SUPPERS OF KELLER	 57.14%	21	\$1636	 45.23%
NICK-N-WILLY'S PIZZA	 56.76%	37	\$4664	 31.09%
ROLY POLY ROLLED SANDWICHES	 56.25%	32	\$2240	 37.1%
GOLF U.S.A. (RETAIL GOLF EQUIP.)	 55.26%	38	\$5664	 19.83%
SMOOTHIE FACTORY	 55.17%	29	\$3168	 29.39%
PHILLY CONNECTION	 55%	64	\$7517	 35%
COPY CLUB	 54.55%	11	\$3280	1.71%
WICKS 'N' STICKS	 54.55%	11	\$918	 31.7%
COTTMAN TRANSMISSION	 54%	165	\$20014	 24%
CAMILLE'S SIDEWALK CAFE	 53.85%	39	\$10398	 24.58%
HAIR COLOR EXPRESS	 53.33%	15	\$2630	 23.23%
DREAM DINNERS	 53%	66	\$7454	 25%
MY GYM	 53%	51	\$7993	 23%
NORWALK FURNITURE IDEA	 52.17%	23	\$7224	 16.21%
ALL TUNE AND LUBE	 51%	84	\$8784	 25%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

BLOCKBUSTER VIDEO		50%	16	\$9289		30.54%
BUCK'S PIZZA		50%	12	\$1136		26.85%
CARVEL ICE CREAM		50%	80	\$16181		27%
FROZEN ROPES NORTHSORE		50%	10	\$3023		9.26%
LEE MYLES AUTOMOTIVE TRANSMISSIONS		50%	14	\$2345		24.31%
MR. TRANSMISSION		50%	28	\$4719		8.05%
NESTLE TOLL HOUSE CAFE		50%	16	\$3427		6.19%
PACIUGO ITALIAN GELATO RENAISSANCE		50%	18	\$4221		0%
PARTYLAND (RETAIL PARTY GOODS)		50%	24	\$5483		14.63%
PIP PRINTING		50%	10	\$1201		19.23%
STEAK-OUT		50%	16	\$2774		22.06%
WOW CAFE AND WINGERY		50%	28	\$6877		13.15%
BEEF O'BRADY'S		49%	100	\$31814		18%
TACO DEL MAR		49%	74	\$10277		21%
INSTANT IMPRINTS		48.84%	43	\$5875		21.11%
MAX MUSCLE		48.72%	39	\$5297		8.51%
MAUI WOWI		48.65%	37	\$4357		24.31%
ECONO LUB N TUNE		48.57%	35	\$5640		19.15%
DOUBLEDAVE'S PIZZAWORKS		48.39%	31	\$6608		36.99%









































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

ATLANTA BREAD COMPANY	48%	66	\$32846	15%
BLIMPIE	48%	165	\$26321	21%
LARRY'S GIANT SUBS	47.62%	21	\$1851	26.09%
MR. ELECTRIC	47.62%	21	\$2031	21.42%
WINGS TO GO	47.5%	40	\$5586	27.75%
RED BRICK PIZZA	46.94%	49	\$11218	13.5%
IMAGE ARTS ETC.	46.67%	15	\$1425	31.16%
KING BEAR AUTO SERVICE	46.67%	15	\$3342	6.67%
STREET CORNER NEWS	46.67%	15	\$2071	21.1%
COMPUTER RENAISSANCE	46.15%	26	\$2334	15.55%
KOLACHE FACTORY	45.45%	11	\$2506	12.81%
REALTY WORLD	45.45%	11	\$5354	0.34%
COFFEE BEANERY (RETAIL COFFEE)	44.44%	27	\$4290	29.77%
MARS	44.44%	18	\$841	13.44%
PETLAND	44%	99	\$44259	18%
JOHNNY ROCKETS	44%	25	\$11567	1.64%
HUNTINGTON LEARNING CENTER	44%	141	\$29909	16%
BAD ASS COFFEE COMPANY (THE)	43.75%	16	\$2094	17.19%
COUNTRY KITCHEN	43.75%	16	\$6790	11.93%
DRY CLEANING STATION	43.75%	16	\$3055	24.88%
GREAT WRAPS	43.48%	23	\$3956	17.95%
PLANET SMOOTHIE	43.48%	46	\$5798	18.77%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

SUBMARINA SANDWICHES	 43.33%	30	\$6135	 18.55%
EXTRA INNINGS TRAINING CENTERS	 42.86%	21	\$4463	 9.34%
PICKERMAN'S	 42.86%	28	\$3367	 17.17%
PIZZA FACTORY	 42.86%	21	\$2888	 19.11%
PITA PIT	 42.42%	33	\$5708	 21.64%
NESTLE TOLL HOUSE BY CHIP	 42.11%	19	\$3480	 12.93%
SHANE'S RIB SHACK	 42.11%	19	\$5412	 12.01%
CORNWELL QUALITY TOOL COMPANY,INC	 42%	59	\$3124	 25%
FAST FRAME	 42%	69	\$6707	 18%
LADY OF AMERICA	 41.94%	31	\$3121	 21.12%
CANDY BOUQUET,INC	 41.67%	36	\$1363	 27.07%
L. A. TAN	 41.67%	12	\$2632	 12.88%
UNITED CHECK CASHING,INC.	 41.67%	24	\$3818	 15.35%
JERRY'S SUB SHOP	 41.38%	29	\$6354	 4.12%
PLANET BEACH	 41%	256	\$51970	 16%
KABLOOM	 40%	52	\$7282	 17%
BUDGET BLINDS	 40%	62	\$5608	 9%
MARBLE SLAB CREAMERY	 40%	157	\$30903	 16%
BACK YARD BURGERS	 40%	30	\$14985	 11.37%
DESERT MOON CAFE	 40%	10	\$2330	 14.76%













































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

FISH CITY GRILL		40%	10	\$4283		0%
GRANDY'S		40%	15	\$6891		22.12%
KWIK-KOPY		40%	25	\$4821		7.47%
MAMA FU'S NOODIE HOUSE		40%	10	\$3125		0%
MIAMI SUBS (FORMERLY MR SUBMARINE)		40%	10	\$3232		8.97%
NATIONWIDE FLOOR & WINDOW COVERINGS		40%	20	\$2179		11.84%
SNIP-ITS		40%	10	\$1707		14.35%
WOODHOUSE DAY SPA-PARKLAND (THE)		40%	10	\$2684		13.93%
EAST OF CHICAGO PIZZA		39.29%	28	\$3463		16.72%
EMBROIDE ME.COM		39.02%	41	\$3587		9.26%
JUICE IT UP		39%	54	\$7710		18%
BIG APPLE BAGELS		38.71%	31	\$3613		16.36%
FIGARO'S ITALIAN PIZZA		38.71%	31	\$5363		20.27%
FOX'S PIZZA DEN		38%	91	\$6383		15%
CHEM-DRY		37.84%	37	\$4276		10.5%
DAYLIGHT DONUT SHOP		37.5%	24	\$3239		6.3%
WIRELESS		37.5%	24	\$3466		19.91%
MATCO TOOLS (RENT TOOLS)		37%	327	\$28837		17%
QUIZNO'S SUBS		37%	110	\$13968		9%
COLD STONE CREAMERY, INC.		37%	797	\$178347		14%









































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

AAMCO TRANSMISSIONS		37%	203	\$46756		7%
DAILY GRIND		36.84%	19	\$2599		25.28%
JIMBOY'S TACOS		36.84%	19	\$7113		7.2%
BABY'S ROOM USA		36.36%	11	\$4639		22.57%
CASE HANDYMAN SERVICES		36.36%	22	\$2823		5.35%
HELP-U-SELL (REAL ESTATE)		36.36%	11	\$458		11.79%
AIM MAIL CENTER		36.11%	36	\$3490		11.75%
BELLACINO'S PIZZA		36%	25	\$6060		16.65%
CHICAGO'S PIZZA OF GREENFIELD		35.71%	14	\$2882		12.01%
CLOSET FACTORY (THE)		35.71%	14	\$4777		13.8%
RHINO LININGS		35.71%	14	\$1856		9.11%
TACO MAKER		35.29%	34	\$7110		4.43%
KEVA JUICE		34.48%	29	\$3937		7.37%
PIZZA INN		34.48%	29	\$9641		4.99%
WINESTYLES, INC.		34.48%	29	\$5277		7.35%
MURPHY'S DELI		34.29%	35	\$6611		8.26%
RITTER'S FROZEN CUSTARD		34.29%	35	\$10000		9.01%
QUIZNOS		34%	1944	\$271351		11%
SALAD WORKS, INC.		34%	59	\$19525		11%
ASSIST 2 SELL DISCOUNT REALTY		33.33%	18	\$2976		11.32%
BAB SYSTEMS, INC		33.33%	12	\$2604		5.22%
BUFFALO WINGS & RINGS		33.33%	33	\$12497		10.7%











































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

FLOWERAMA	 33.33%	39	\$9591	 5.98%
HAAGEN-DAZS ICE CREAM	 33.33%	15	\$2647	 0.34%
LEARNING RX	 33.33%	12	\$1363	 0.51%
NATHAN'S FAMOUS	 33.33%	12	\$2172	 39.92%
P J'S COFFEE AND TEA CAFE	 33.33%	18	\$3129	 4.89%
SAMARI SAMS TERIYAKI GRILL	 33.33%	15	\$4812	 15.52%
TACONE	 33.33%	18	\$5135	 10.34%
Z PIZZA	 33.33%	15	\$2568	 9.15%
TCBY	 33%	58	\$7168	 17%
GYMBOREE	 33%	55	\$7192	 12%
GREAT STEAK AND POTATO COMPANY (THE)	 32.56%	43	\$7341	 16.28%
POSTAL CONNECTIONS OF AMERICA	 32.26%	31	\$2468	 15.15%
FUDDRUCKER'S	 32.14%	28	\$20462	 1.16%
IT'S A GRIND COFFEE	 32%	53	\$11729	 6%
DICKEY'S BARBEQUE	 32%	60	\$25900	 3%
MEINEKE DISCOUNT MUFFLER	 32%	218	\$57171	 8%
MAC TOOLS	 31.82%	44	\$4043	 16.23%
MR. JIM'S PIZZA	 31.82%	22	\$2496	 40.46%
ARMSTRONG MCCALL	 31.25%	16	\$5634	 4.7%
GOIN' POSTAL	 31.25%	16	\$644	 18.48%











































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

BEN FRANKLIN STORE		30.77%	13	\$2244		0%
CHEEBURGER CHEBURGER		30.77%	13	\$5416		8.27%
MAID BRIGADE		30.77%	26	\$2818		23.6%
MAILBOXES & PARCEL DEPOT		30.77%	13	\$1524		11.42%
SHAKLEY'S FROZEN CUSTARD		30.77%	13	\$2692		1.08%
STAINED GLASS OVERLAY, INC.		30.77%	13	\$973		21.58%
ROLY POLY		30.56%	36	\$3569		14.37%
GLORIA JEAN'S COFFEE BEAN		30%	10	\$3203		2.31%
GOTCHA COVERED		30%	10	\$629		17.01%
MR. HERO SANDWICH SHOP		30%	20	\$3362		9.13%
PILLAR TO POST		30%	10	\$380		13.68%
GREAT FRAME (THE)		30%	30	\$4615		8.28%
THE HONEY BAKED HAM CO. AND CAFE		30%	10	\$1270		11.65%
FOOT SOLUTIONS		30%	74	\$9481		12%
AUSSIE PET MOBILE VILLA PARK		29.63%	27	\$3580		3.44%
CHARLEY'S GRILLED SUBS		29.55%	44	\$7144		18.87%
HOMETOWN THREADS		29.41%	17	\$1938		3.46%
PRECISION TUNE		29.27%	41	\$9029		8.96%
ALLEGRA PRINT		29.17%	24	\$9455		1.35%
PLAY IT AGAIN SPORTS (RETAIL SPORTS)		29%	66	\$11015		5%
NATURE'S TABLE		28.57%	14	\$1741		13.15%











































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

WORLD GYM & FITNESS CENTER		28.57%	28	\$11116		10.71%
FITNESS TOGETHER		28%	67	\$6047		12%
ROBEKS JUICE		28%	67	\$14881		12%
GEEKS ON CALL		28%	25	\$1268		9.07%
MAGGIEMOO'S (ICE CREAM)		28%	68	\$14502		9%
POST NET		28%	97	\$10124		13%
MINUTEMAN PRESS		28%	205	\$29614		11%
CICI'S PIZZA		28%	181	\$59877		8%
MANHATTAN BAGEL CO.		27.78%	18	\$3717		2.5%
TUFFY MUFFLER CENTER		27.78%	18	\$2998		13.58%
EAGLE TRANSMISSION, INC.		27.27%	11	\$1253		24.26%
SIMPLE SIMON'S PIZZA		27.27%	11	\$1063		12.89%
TACO TIME		27.27%	22	\$7036		3.01%
WETZEL'S PRETZEL		27.03%	37	\$6650		11.56%
SIGN-A-RAMA		27%	83	\$8834		6%
PANCHERO'S MEXICAN GRILL		26.67%	15	\$4781		5.56%
ROSATI'S PIZZA		26.67%	15	\$2802		8.24%
SALSARITA'S		26.67%	15	\$4320		18.45%
CALIFORNIA CLOSET (CLOSET ORGANIZER)		26.32%	19	\$5572		8.33%
HALLMARK CARD SHOP		26.32%	19	\$2840		4.33%
SIZZLER FAMILY STEAKHOUSE		26.32%	19	\$9944		1.44%









































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

THE GREAT FRAME UP SYSTEMS		26.32%	19	\$2161		17.4%
ALPHAGRAPHICS PRINTSHOPS		26%	102	\$33686		10%
PAKMAIL CENTERS OF AMERICA		26%	58	\$4557		12%
SMOOTHIE KING (HEALTH FOOD STORE)		26%	168	\$27670		8%
BOUNCE U		25.93%	27	\$7618		11.64%
SPEEDEE OIL CHANGE & TUNE-UP		25.93%	27	\$7524		11.14%
MAACO AUTO PAINTING CENTER		25%	167	\$62440		3%
CLOSETS BY DESIGN		25%	12	\$1521		14%
LONG JOHN SILVER'S		25%	32	\$17972		4.73%
MONEY MAILER		25%	24	\$1958		5.16%
MR. HANDYMAN		25%	28	\$2810		1.89%
NATIVE NEW YORKER (THE)		25%	12	\$4960		0%
PIZZERIA UNO'S (RESTAURANT)		25%	16	\$13553		6.45%
PLANET SUB		25%	12	\$3385		2.13%
POSTAL ANNEX PLUS		24.14%	29	\$2906		8.5%
CHURCH'S FRIED CHICKEN		24%	58	\$29380		4%
ROCKY MOUNTAIN CHOCOLATE FACTORY		24%	87	\$17583		7%
TROPICAL SMOOTHIE		24%	118	\$23226		11%
RADIO SHACK		24%	76	\$10000		5%
GREASE MONKEY		24%	55	\$29584		5%
HEAVENLY HAMS		23.81%	21	\$4137		1.89%













































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

AMOCO (GAS STATION)		23.53%	17	\$5798		8.95%
COOKIES BY DESIGN		23.53%	34	\$3644		10.68%
SCOTTISH INNS		23.53%	17	\$12466		1.75%
CIRCLE K		23.08%	13	\$13357		0%
DUNN BROS COFFEE		23.08%	39	\$10173		4.82%
MCALISTER'S GOURMET DELI		23.08%	13	\$6820		0%
PIRTEK USA		23.08%	26	\$6950		7.58%
PRO IMAGE		23.08%	13	\$2919		14.73%
USA BABY		23.08%	13	\$6779		3.86%
TOGO'S EATERY		23%	64	\$16729		5%
A & W RESTAURANT		22.86%	35	\$15225		8.35%
BATH JUNKIE		22.73%	22	\$1865		10.83%
MOBILE APPEARANCE RECONDITIONING SER		22.73%	22	\$1009		16.95%
LAWN DOCTOR		22.58%	31	\$3251		15.1%
IGA FOOD STORES		22.22%	18	\$12785		0.14%
NEW HORIZON COMPUTER LEARNING CENTER		22.22%	18	\$5470		6.12%
WIENERSCHNITZEL		22.22%	45	\$21714		7.18%
HOLLYWOOD TANS		22%	135	\$27797		5%
MERLE NORMAN COSMETICS		22%	90	\$6215		11%
SYLVAN LEARNING CENTER		22%	167	\$43766		7%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

CURVES FOR WOMEN		22%	380	\$36698		10%
MANAGEMENT RECRUITERS		22%	50	\$10518		4%
COUSINS SUBMARINES (RESTAURANT)		22%	64	\$12845		8%
FANTASTIC SAM'S		22%	213	\$28293		6%
CERTA PROPAINTERS		22%	79	\$7780		8%
GODFATHER'S PIZZA		21.88%	32	\$6376		7.28%
CROWN TROPHY		21.74%	23	\$2523		9.63%
PRO CUTS		21.43%	14	\$1254		5.34%
MAID-RITE SANDWICH SHOP		21.43%	14	\$1650		5.58%
MAZZIO'S PIZZA		21.43%	14	\$4414		0%
1-800-RADIATOR		21.28%	47	\$8362		4.36%
FITNESS FOR LIFE FRANCHISE CORP		21.05%	19	\$2581		18.71%
MARCO'S PIZZA		21.05%	19	\$2914		29.75%
GENERAL NUTRITION CENTER		21%	56	\$9003		10%
MOLLY MAID		21%	57	\$7755		5%
PAPA JOHN'S PIZZA		21%	76	\$26374		2%
DOMINO'S PIZZA		21%	281	\$68118		9%
BIG O TIRES (DEALERS)		21%	120	\$57423		4%
KID TO KID		20.69%	29	\$3187		8.13%
EXXON		20.41%	49	\$22488		0.41%
BEST INN		20%	15	\$14796		4.41%
CHARLIES CHICKEN		20%	10	\$3326		0%










































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

Franchise Brand	Failure Rate	Count	Total Amount	Failure Rate
CHECKERS DRIVE-IN RESTAURANT	20%	20	\$9232	0%
CHILDREN'S ORCHARD (RETAIL CLOTHING)	20%	20	\$1529	5.82%
ERBERT & GERBERT'S SUBS & CLUBS	20%	15	\$2851	4.07%
GROUND ROUND RESTAURANTS	20%	10	\$7346	0%
MCDONALD'S	20%	15	\$3361	1.87%
MIRACLE-EAR CENTERS	20%	15	\$3203	11.77%
MOE'S SW GRILL	20%	115	\$34220	4%
PADGETT BUSINESS SERVICE	20%	10	\$636	23.43%
SIGNS BY TOMORROW	20%	50	\$5294	8%
THRIFTY RENT-A-CAR	20%	15	\$2319	10.18%
VAL PAK	20%	20	\$3657	0%
WESTERN SIZZLIN STEAK HOUSE	20%	10	\$5639	2.57%
WINGS ETC.	20%	15	\$4215	0%
MELTING POT	20%	66	\$46596	2%
LINE-X	20%	97	\$10498	3%
FILTAFRY	19.05%	21	\$1551	2.77%
MOUNTAIN MIKE'S PIZZA	19.05%	21	\$3632	9.2%
SIR SPEEDY PRINTING CENTER	19%	62	\$18285	2%
GOLD'S GYM	19%	84	\$55652	2%
CARTRIDGE WORLD STORES	19%	150	\$16989	7%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

LEARNING EXPRESS		18.75%	16	\$2255		1.33%
BRUEGGER BAGELS		18.18%	11	\$3344		10.29%
EXPRESS PERSONNEL SERVICES		18.18%	11	\$1363		2.2%
FISH WINDOW CLEANING		18.18%	22	\$1368		6.43%
HOMES & LAND (MAGAZINE)		18.18%	11	\$3439		0%
ONE-HOUR MARTINIZING		18.18%	11	\$2453		18.79%
POWERHOUSE GYMS		18.18%	11	\$6120		9.85%
PURIFIED WATER TO GO		18.18%	11	\$887		0%
THE PITA PIT		18.18%	22	\$3235		6.21%
RITA'S REAL ITALIAN WATER ICE		18%	153	\$29525		3%
TRUE VALUE HARDWARE		18%	78	\$32461		1%
BRUSTER'S		18%	101	\$39783		1%
CONOCO SERVICE STATION		17.78%	45	\$27352		3.14%
EXTREME PITA (THE)		17.65%	17	\$3009		11.37%
TAYLOR RENTAL CENTER		17.65%	17	\$5824		6.77%
SHERIDAN'S FROZEN CUSTARD		17.39%	23	\$6252		7.74%
TWO MEN AND A TRUCK		17.14%	35	\$11925		2.26%
MOBIL OIL (STATIONS)		17%	69	\$38275		0%
HOBBYTOWN USA		17%	52	\$9309		2%
MAIL BOXES ETC. USA		17%	553	\$73152		6%
BASKIN-ROBBINS 31 ICE CREAM		17%	237	\$47709		4%
LITTLE GYM		17%	101	\$15123		7%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

Franchise Brand	Failure Rate	Count	Total Amount	Additional Rate
CARSTAR AUTOMOTIVE	16.67%	18	\$11107	0%
CHEVROLET	16.67%	12	\$6621	0%
FOSTER FREEZE	16.67%	12	\$4432	0%
HOMEWATCH INTERNATIONAL	16.67%	12	\$1025	8.49%
HONEY DEW DONUTS	16.67%	30	\$6018	7.06%
KUMON MATH AND READING CENTER	16.67%	12	\$1864	1.13%
PORT OF SUBS	16.67%	24	\$2998	5.77%
POSTAL INSTANT PRESS	16.67%	18	\$3552	6.39%
RELAX THE BACK STORE	16.67%	18	\$4268	8.11%
WORLD INSPECTION NETWORK	16.67%	12	\$676	4.88%
FASTSIGNS	16%	105	\$19684	2%
TACO JOHN'S	16%	62	\$18308	2%
DO IT BEST HARDWARE	16%	25	\$7379	1.12%
HOWARD JOHNSON	16%	101	\$115257	0%
LIBERTY TAX SERVICE	16%	115	\$7732	5%
MIDAS MUFFLER SHOP	16%	96	\$33549	3%
TUTOR TIME	15.79%	19	\$7030	1.05%
1 800 GOT JUNK	15.38%	13	\$461	12.8%
APPLE SPICE JUNCTION	15.38%	13	\$3269	4.31%
DIPPIN DOTS	15.38%	13	\$820	20.98%
PIZZA PATRON	15.38%	13	\$1863	1.23%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

RIGHT AT HOME	15.38%	13	\$1364	0%
SCOOTERS JAVA EXPRESS	15.38%	13	\$1720	6.28%
WSI ICE BUSINESS	15.38%	13	\$807	1.98%
BEST VALUE INN	15.15%	33	\$31807	2.91%
PUMP IT UP	15%	78	\$26249	5%
FIREHOUSE SUBS	15%	92	\$17819	5%
COMET ONE-HOUR DRY CLEANERS	15%	20	\$5911	5.6%
NAPA AUTO PARTS	15%	60	\$18671	2%
SIGNS NOW	15%	40	\$7925	3.42%
POPEYE'S FAMOUS FRIED CHICKEN	15%	75	\$33916	4%
THE UPS STORE	15%	300	\$45699	6%
COLOR ME MINE FRANCHISING, INC	14.81%	27	\$2499	6.12%
SCHLOTZSKY'S SANDWICH SHOP	14.58%	48	\$19688	4.73%
FORD MOTOR (DEALERS)	14.29%	28	\$22732	1.36%
GANDOLFO'S NEW YORK DELICATESSEN	14.29%	21	\$2799	2.47%
HANDEL'S ICE CREAM	14.29%	14	\$2253	0%
LENNY'S SUB SHOP	14.29%	14	\$2135	0%
MARATHON OIL COMPANY	14.29%	14	\$5554	0%
MARTINIZING DRY CLEANING	14.29%	21	\$4983	5.18%
JERSEY MIKE'S (DELI RESTAURANT)	14%	84	\$14622	3%
CHEVRON (GAS STATION)	14%	128	\$107217	1%









































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

UPS STORE	■	14%	291	\$46883	■	4%
WILD BIRDS UNLIMITED	■	13.79%	29	\$3798	■	3.55%
CLARION INN & SUITES	■	13.64%	22	\$27092	■	1.86%
VALERO	■	13.64%	22	\$11987	■	4.45%
BEVINCO	■	13.33%	15	\$689	■	5.08%
24027--DIRECTBUY, INC.	■	13.33%	15	\$11202	■	0%
FAST-FIX JEWELRY REPAIRS	■	13.33%	15	\$1953	■	8.81%
LEDO PIZZA	■	13.33%	15	\$4424	■	0%
PAUL W. DAVIS SYSTEMS	■	13.33%	15	\$3002	■	3.86%
CITGO SERVICE STATION	■	13.04%	46	\$29163	■	0%
EDIBLE ARRANGEMENTS	■	13%	180	\$26794	■	3%
RE/MAX REALTY	■	13%	60	\$25092	■	1%
WINGSTOP RESTAURANT	■	13%	219	\$53615	■	5%
KENTUCKY FRIED CHICKEN	■	13%	68	\$43773	■	3%
MRS. FIELD'S COOKIES	■	13%	54	\$10628	■	12%
SUNOCO SERVICE STATION	■	13%	62	\$25242	■	0%
ACE HARDWARE	■	13%	268	\$126757	■	2%
ARBY'S	■	13%	88	\$56494	■	1%
PHILLIPS 66	■	12.5%	16	\$8712	■	6.19%
RAMADA INN	■	12%	194	\$233477	■	4%
DUNKIN DONUTS	■	12%	515	\$291505	■	2%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

PINCH-A-PENNY		12%	25	\$10023		0%
REMAX		12%	67	\$25519		2%
SEARS CATALOG STORE		12%	102	\$18120		5%
SNAP FITNESS		12%	85	\$12773		1%
PEARLE VISION CENTER		12%	69	\$17266		0%
TEXACO SERVICE STATION		12%	52	\$34892		2%
COLDWELL BANKER (REAL ESTATE BROKERS)		11.76%	17	\$5664		1.29%
INSTY-PRINTS		11.76%	17	\$4336		5.05%
QDOBA MEXICAN GRILL		11.76%	17	\$6799		2.19%
SHONEY'S RESTAURANT		11.76%	17	\$4842		5.23%
BEN & JERRY'S ICE CREAM		11.63%	43	\$12764		1.87%
JANI-KING (JANITOR'S SERVICE)		11.54%	26	\$8982		0.26%
MERLIN'S MUFFLER		11.54%	26	\$6275		0%
AMERIHOST INN		11.43%	35	\$40198		2.79%
BOSTON THE GOURMET PIZZA		11.11%	18	\$16303		0%
ZEPPE'S		11.11%	18	\$2677		0%
SNAP-ON-TOOLS		11%	61	\$6821		4%
SHELL SERVICE STATION		11%	91	\$56195		2%
AUNTIE ANN'S (SOFT PRETZELS)		11%	74	\$19964		2%
BIG BOY		10.53%	19	\$12617		1.6%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

HOLIDAY INN	■	10%	67	\$89115		2%
BURGER KING	■	10%	68	\$32300		3%
PIZZA RANCH	■	10%	59	\$16341		2%
5 BUCK PIZZA	■	10%	10	\$1044		1.53%
BAHAMA BUCK'S	■	10%	10	\$2496	■	11.06%
BUSINESS CARDS TOMORROW	■	10%	10	\$3810		4.93%
CAR-X MUFFLER SHOP	■	10%	10	\$4685		5.34%
CLEANING AUTHORITY (THE)	■	10%	30	\$2934		5.11%
COST CUTTER FAMILY HAIR CARE	■	10%	10	\$1428		2.52%
DESERT SUN	■	10%	10	\$1882		0%
GIONINO'S PIZZERIA, INC.	■	10%	10	\$946	■	8.46%
FORTEL'S PIZZA DEN	■	10%	10	\$1722		0%
GREAT HARVEST BREAD CO.	■	10%	60	\$10819		5%
JAN-PRO CLEANING SYSTEMS OF UTAH	■	10%	10	\$903		1.11%
JAZZERCISE	■	10%	10	\$2131		0%
JIFFY LUBE	■	10%	30	\$17026		2.38%
MAD SCIENCE GROUP, THE	■	10%	20	\$2429	■	7.49%
MAIDS (THE)	■	10%	10	\$1086		0%
MILIO'S SANDWICHES	■	10%	10	\$1524	■	14.44%
MOBIL AUTO RESTORATION SERVICE	■	10%	10	\$496		0%
PRETZELMAKER	■	10%	10	\$1753	■	16.77%
REBATH OF NH	■	10%	10	\$1026	■	23.88%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

SEARS CARPET & UPHOLSTERY CARE	■	10%	10	\$1570	■	14.27%
DENNY'S RESTAURANT	■	10%	61	\$44992		0%
SONIC DRIVE-IN	■	9.76%	41	\$20838	■	10.32%
ORIGINAL PANCAKE HOUSE (THE)	■	9.52%	21	\$11270		0.35%
HUDDLE HOUSE	■	9.52%	42	\$12884		1.55%
HARDWARE HANK	■	9.38%	32	\$9706		0%
BOJANGLES (RESTAURANT)	■	9.09%	11	\$7396		0.14%
COLOR TYME	■	9.09%	11	\$4532		0%
HONEY BAKED HAMS & CAFE	■	9.09%	22	\$5833		2.42%
RAPID REFILL INK	■	9.09%	11	\$1431		0%
SNAPPY TOMATO PIZZA COMPANY	■	9.09%	11	\$1180	■	16.95%
VERLO MATTRESS FACTORY STORES	■	9.09%	11	\$2641		5.34%
VILLA PIZZA	■	9.09%	11	\$1676		0%
WOODCRAFT FRANCHISE CORPORATION	■	9.09%	44	\$14626		0%
DAIRY QUEEN	■	9%	542	\$181222		1%
TRAVELODGE	■	9%	111	\$99537		1%
CENTURY 21	■	9%	69	\$24427		0%
SUBWAY SANDWICH SHOP	■	9%	2490	\$436056		2%
PREMIER RENTAL PURCHASE	■	8.89%	45	\$15469		0.06%
SEVEN-ELEVEN (7-11) FOOD STORES	■	8.33%	12	\$3627		0%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

CLUB Z	■	8.33%	12	\$409	■	1.71%
PUROSYSTEMS	■	8.33%	12	\$727		0%
SPORTS CLIPS	■	8%	303	\$43897	■	1%
SERVICEMASTER	■	8%	113	\$31440	■	2%
ANYTIME FITNESS	■	8%	179	\$31206	■	2%
INTERNATIONAL HOUSE OF PANCAKES	■	8%	105	\$60930		0%
DAYS INN	■	8%	422	\$431608	■	1%
DEL TACO	■	7.89%	38	\$23060	■	0.18%
AARON RENTAL PURCHASE	■	7.69%	13	\$7709	■	3.27%
ABBAY CARPET	■	7.69%	13	\$5989		0%
BUDGET INN	■	7.69%	13	\$4992		0%
CAPTAIN D'S SEAFOOD RESTAURANTS	■	7.69%	13	\$8055		0%
GUESTHOUSE INN	■	7.69%	13	\$14748		0%
SAVE - A - LOT	■	7.69%	13	\$5732	■	3.94%
SCOOTER'S COFFEEHOUSE	■	7.69%	13	\$2186		0%
SUBS & PASTAS	■	7.69%	13	\$2680		0%
PAUL DAVIS RESTORATION	■	7.41%	27	\$8756		0%
KNIGHTS INN	■	7.32%	41	\$37321	■	1.6%
DISCOVERY POINT	■	7.14%	28	\$31729		0%
HANDYMAN CONNECTION	■	7.14%	14	\$3022		0%
HUNGRY HOWIE'S	■	7.14%	28	\$4830	■	5.73%
KILWIN'S CHOCOLATES	■	7.14%	14	\$2912		0%































SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

PAPA MURPHY'S TAKE & BAKE PIZZA	7%	180	\$35880	3%
KIDS R KIDS	7%	97	\$104823	1%
MEDICINE SHOPPE	7%	57	\$21543	0%
SERVPRO	7%	221	\$46125	1%
JACKSON HEWITT TAX SERVICE	7%	59	\$9628	1%
EL POLLO LOCO	6.67%	15	\$8465	0%
JACK-IN-THE-BOX	6.67%	15	\$12819	0%
JAMBA JUICE	6.67%	15	\$6980	2.39%
MGM LIQUOR	6.67%	15	\$8886	0%
RONZIO	6.67%	15	\$1207	10.02%
ROTO ROOTER	6.67%	15	\$2539	0%
CAMP BOW WOW BRANDING LLC	6.52%	46	\$14862	0%
MEDICAP PHARMACY	6.52%	46	\$10037	0.3%
GLASS DOCTOR	6.25%	32	\$5824	0%
KOA KAMPGROUNDS(KAMPGROUNDS OF AMERICA)	6.25%	16	\$6646	0%
KWIK KAR OIL & LUBE	6.25%	16	\$13573	0%
MELLOW MUSHROOM	6.25%	48	\$31828	1.29%
RAINBOW INTERNATIONAL CORPORATION	6.25%	16	\$1701	0%
UNOCAL 76	6.25%	16	\$10782	3.12%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

VALVOLINE INSTANT OIL CHANGE		6.25%	32	\$14191		1.83%
WORLDWIDE EXPRESS		6.25%	16	\$6839		0%
ECONO LODGE MOTEL		6%	170	\$151993		0%
QUALITY INN		6%	140	\$149855		0%
GREAT CLIPS		6%	170	\$21152		3%
PRIMROSE SCHOOL (DAYCARE)		6%	142	\$177914		1%
ARCO (GAS STATION)		6%	89	\$68694		0%
GREAT AMERICAN COOKIE COMPANY, INC.		5.88%	17	\$4354		3.12%
MR. ROOTER		5.88%	34	\$8620		1.22%
PERKINS RESTAURANTS		5.88%	17	\$10231		12.07%
RED CARPET INN		5.88%	17	\$17280		0%
RED ROOF INN		5.88%	34	\$40388		0%
ROUND TABLE PIZZA		5.88%	17	\$6391		1.2%
VISITING ANGELS		5.88%	17	\$1092		0%
FRIENDLY'S		5.56%	18	\$12389		0%
ARTHUR MURRAY DANCE STUDIO		5.56%	18	\$4858		0%
H & R BLOCK		5.41%	37	\$7590		1.46%
RODEWAY INNS		5.13%	39	\$40175		0%
MASSAGE ENVY		5%	186	\$48036		0%
GOLDEN CORRAL (RESTAURANT)		5%	77	\$53301		0%
ZAXBY'S		5%	119	\$72750		1%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

BADCOCK HOME FURNITURE & MORE	█	5%	20	\$9298	0%
BEE HIVE HOMES OF AMERICA	█	5%	20	\$11028	0%
HARDEE'S RESTAURANT	█	5%	20	\$8091	0%
TAN WORLD, INC.	█	5%	20	\$8332	0.65%
SUPER 8 MOTEL	█	5%	504	\$458823	0%
GODDARD EARLY LEARNING CENTER	█	5%	175	\$112364	0%
SONIC	█	4.76%	21	\$13521	1.28%
KIDDIE ACADEMY	█	4.55%	44	\$21920	0%
JIMMY JOHN'S	█	4%	185	\$47687	1%
BEST WESTERN INN	█	4%	232	\$259377	1%
CHOICE HOTELS INTERNATIONAL INC.	█	4%	288	\$346352	0%
BATTERY PLUS	█	4%	25	\$4529	3.02%
LITTLE CEASAR'S PIZZA	█	4%	152	\$28597	1%
BUFFALO WILD WINGS GRILL & BAR	█	4%	51	\$38339	2%
CULVER'S FROZEN CUSTARD	█	4%	216	\$132401	0%
HOME INSTEAD SENIOR CARE	█	4%	56	\$11937	0%
PENN STATION, INC.	█	3.85%	26	\$9001	0%
PIZZA HUT	█	3.7%	27	\$5764	6.84%
WINGATE INNS	█	3.7%	27	\$39725	0%
COMFORT KEEPERS	█	3.13%	32	\$4635	0.71%
MICROTEL	█	3%	93	\$101841	0%
HAMPTON INNS	█	3%	128	\$177270	0%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

LA QUINTA INN	3%	73	\$95957	0%
ONCE UPON A CHILD	2.7%	37	\$5057	2.41%
UNION 76 OIL	2.7%	37	\$23750	0.24%
PLATO'S CLOSET	2%	62	\$9540	1%
COMFORT SUITES	2%	65	\$78264	0%
HOLIDAY INN EXPRESS	1%	275	\$371501	0%
COMFORT INN	1%	261	\$308576	0%
A-1 CONCRETE LEVELING, INC.	0%	10	\$729	0%
ALLSTATE INSURANCE	0%	12	\$2560	0%
AMERICAN EXPRESS FINANCIAL ADVISORS	0%	10	\$1678	0%
AMERICINN	0%	42	\$42516	0%
AMERIPRISE FINANCIAL SERVICES	0%	48	\$11680	0%
BAJA FRESH MEXICAN GRILL	0%	29	\$11299	0%
BAYMONT INNS & SUITES	0%	37	\$40971	0%
BP EXPRESS	0%	12	\$8189	0%
CANDLEWOOD SUITES	0%	16	\$28314	0%
CHICKEN EXPRESS	0%	37	\$17011	0%
CHILDREN'S LIGHTHOUSE	0%	22	\$20562	0%
CHRISTIAN BROTHERS AUTOMOTIVE	0%	74	\$20803	0%
CHRYSLER	0%	13	\$6341	0%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

COUNTRY HEARTH INN	0%	23	\$19553	0%
COUNTRY INN	0%	15	\$17467	0%
COUNTRY INNS & SUITES	0%	35	\$44042	0%
CULLIGAN SOFT WATER SERVICE	0%	29	\$8248	0%
DUTCH BROS. COFFEE	0%	15	\$2942	0%
FAIRFIELD INN	0%	13	\$14727	0%
FARMER BOYS-BREA	0%	27	\$19903	0%
FARMER BOYS WORLD'S GREATEST RESTAUR	0%	11	\$9951	0%
FIVE GUYS FAMOUS BURGERS AND FRIES	0%	38	\$15272	0%
FLEET FEET	0%	17	\$3107	0%
FLOOR-TO-CEILING STORE	0%	10	\$3201	0%
GOODYEAR TIRE	0%	13	\$5415	0%
GRANITE TRANSFORMATIONS	0%	10	\$2024	0%
HAWTHORNE SUITES FRANCHISING,INC.	0%	22	\$28666	0%
HILTON INNS	0%	13	\$19086	0%
HOME HELPERS	0%	10	\$508	0%
JETS PIZZA	0%	22	\$3388	0%
MARRIOTT HOTEL	0%	10	\$12710	0%
MERRY MAIDS	0%	19	\$2178	0%
MOTEL 6	0%	59	\$65655	0%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

TACO CASA	0%	12	\$4422	0%
PAUL MITCHELL ADVANCED EDUCATION	0%	12	\$9326	0%
PIGGLY WIGGLY	0%	11	\$7057	0%
PLANET FITNESS	0%	16	\$9755	0%
PONDEROSA STEAK HOUSE	0%	13	\$6944	0%
PRUDENTIAL REALTORS (THE)	0%	10	\$5245	0%
REALTY EXECUTIVE	0%	11	\$2439	0%
SARPINO'S PIZZERIA	0%	12	\$1662	0%
SHRED-IT	0%	11	\$4218	0%
SKYLINE CHILI	0%	18	\$7389	0%
SLEEP INN MOTEL	0%	62	\$70251	0%
SLUMBERLAND	0%	15	\$8139	0%
STANLEY'S STEAMER CARPET CLEANING	0%	13	\$2329	0%
STATE FARM INSURANCE	0%	20	\$4349	0%
STEAK N SHAKE	0%	14	\$9053	0%
TACO BELL	0%	43	\$18754	0%
TIM HORTON DONUTS	0%	10	\$2291	0%
TIRES PLUS	0%	10	\$3258	0%
TOPPERS PIZZA	0%	12	\$3668	0%
TUNEX	0%	15	\$3087	0%
VAGABOND INN	0%	13	\$14303	0%
WENDY'S	0%	33	\$13848	0%

SBA Loan failure rate for franchisees in a franchise brand

Based on SBA FranPerformance2010_v2.xlsx

WINGER'S FRANCHISING, INC.

0%		16	\$8051	0%	
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