

2008's SBA Loan Failure Rates by Franchise Brand

Company	Disb #	Disb (\$,000)	Failure %	Chgoff %
81965--TILDEN FOR BRAKES CAR CARE CENTER	14	\$ 2,877	85.71%	36.95%
28877--EXECUTIVE TANS	47	\$ 9,789	65.96%	33.06%
67255--PRO GOLF	33	\$ 7,691	63.64%	14.45%
09235--BEAR ROCK CAFE	10	\$ 4,261	60.00%	5.63%
46414--LA PALETERA	15	\$ 2,149	60.00%	40.62%
60020--OBEE'S SOUP SALAD SUBS	39	\$ 3,418	58.97%	36.37%
73795--SHAPEXPRESS	12	\$ 1,432	58.33%	9.08%
32130--FRULLATI CAFE	14	\$ 1,824	57.14%	3.51%
54100--MR. GOODCENTS SUB' AND PASTA	55	\$ 7,246	54.55%	20.69%
89350--WICKS 'N' STICKS	11	\$ 918	54.55%	31.70%
36440--HAIR COLOR EXPRESS	15	\$ 2,660	53.33%	16.77%
89629--WINGS-N-THINGS	17	\$ 4,178	52.94%	0.00%
59225--NOBLE ROMAN PIZZA	19	\$ 6,791	52.63%	1.99%
79153--SUPER SUPPERS OF KELLER	21	\$ 1,772	52.38%	34.14%
03518--AMAZON CAFE	23	\$ 4,232	52.17%	4.87%
64205--PHILLY CONNECTION	63	\$ 7,722	50.79%	28.00%
47500--LEE MYLES AUTOMOTIVE TRANSMISSIONS	14	\$ 2,339	50.00%	21.68%
65250--P J'S COFFEE AND TEA CAFE	10	\$ 2,233	50.00%	0.00%
78329--STREET CORNER NEWS	14	\$ 1,920	50.00%	20.10%
20550--COTTMAN TRANSMISSION	165	\$ 20,460	49.09%	19.94%
03490--ALL TUNE AND LUBE	81	\$ 8,671	46.91%	16.53%
24957--DOUBLEDAVE'S PIZZAWORKS	30	\$ 6,479	46.67%	23.49%
06410--ATHLETE'S FOOT	26	\$ 5,715	46.15%	13.30%
20149--COPY CLUB	11	\$ 3,290	45.45%	1.70%
70671--ROLY POLY ROLLED SANDWICHES	29	\$ 2,216	44.83%	19.63%
24745--DOLLAR DISCOUNT STORES	27	\$ 2,759	44.44%	18.88%
34900--GOLF U.S.A. (RETAIL GOLF EQUIP.)	34	\$ 4,796	44.12%	18.74%
35620--GRANDY'S	14	\$ 6,853	42.86%	0.00%
64882--PIZZA FACTORY	21	\$ 3,262	42.86%	7.88%
18925--COMPUTER RENAISSANCE	26	\$ 2,288	42.31%	15.25%
46561--LADY OF AMERICA	31	\$ 3,130	41.94%	21.12%
20359--CORNWELL QUALITY TOOL COMPANY,INC	55	\$ 3,235	41.82%	15.30%
79152--SUPER SUPPERS	12	\$ 1,417	41.67%	3.18%
15100--CARVEL ICE CREAM	78	\$ 16,614	41.03%	12.72%
10950--BLIMPIE	162	\$ 26,676	40.74%	16.39%
58910--NICK-N-WILLY'S PIZZA	37	\$ 5,135	40.54%	8.04%
34845--GOLF ETC.	82	\$ 12,127	40.24%	11.39%
17900--COFFEE BEANERY (RETAIL COFFEE)	25	\$ 4,125	40.00%	29.79%
26556--EAST OF CHICAGO PIZZA	25	\$ 3,410	40.00%	8.21%
40660--IMAGE ARTS ETC.	15	\$ 1,545	40.00%	28.80%
46885--LARRY'S GIANT SUBS	20	\$ 2,001	40.00%	12.99%
20705--COUNTRY CLUTTER (BED & BREAKFAST)	23	\$ 3,167	39.13%	21.88%
85029--UNITED CHECK CASHING,INC.	23	\$ 4,004	39.13%	9.97%
44081--KABLOOM	52	\$ 7,347	38.46%	16.31%
14244--CANDY BOUQUET,INC	34	\$ 1,397	38.24%	20.11%
89639--WING ZONE	42	\$ 6,836	38.10%	15.81%
10955--BLOCKBUSTER VIDEO	16	\$ 9,779	37.50%	2.19%
62360--PARTYLAND (RETAIL PARTY GOODS)	24	\$ 5,559	37.50%	7.25%
24260--DO IT BEST HARDWARE	11	\$ 2,067	36.36%	2.37%
06305--ATLANTA BREAD COMPANY	64	\$ 33,358	35.94%	13.39%
89630--WINGS TO GO	39	\$ 6,006	35.90%	7.99%
08023--BAD ASS COFFEE COMPANY (THE)	14	\$ 2,015	35.71%	1.39%

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44065--JUST-A-BUCK	14	\$ 2,266	35.71%	10.46%
64654--PICKERMAN'S	28	\$ 3,428	35.71%	16.89%
77890--STEAK-OUT	14	\$ 3,021	35.71%	11.42%
22475--DAYLIGHT DONUT SHOP	23	\$ 3,207	34.78%	4.37%
56824--MURPHY'S DELI	29	\$ 3,757	34.48%	11.79%
65145--PLANET SMOOTHIE	44	\$ 5,715	34.09%	8.84%
56885--MY GYM	50	\$ 8,453	34.00%	10.94%
12485--BUCK'S PIZZA	12	\$ 1,237	33.33%	21.10%
14230--CAMILLE'S SIDEWALK CAFE	36	\$ 10,014	33.33%	7.42%
26685--ECONO LUB N TUNE	30	\$ 4,373	33.33%	18.87%
29900--FIGARO'S ITALIAN PIZZA	24	\$ 4,653	33.33%	12.68%
45806--KING BEAR AUTO SERVICE	15	\$ 3,420	33.33%	6.52%
46455--KWIK-KOPY	21	\$ 4,716	33.33%	6.81%
54005--MR. ELECTRIC	18	\$ 1,953	33.33%	16.79%
52000--MATCO TOOLS (RENT TOOLS)	320	\$ 29,302	32.81%	13.56%
08015--BACK YARD BURGERS	28	\$ 14,994	32.14%	6.21%
54300--MR. TRANSMISSION	25	\$ 4,565	32.00%	5.81%
43571--JIMBOY'S TACOS	19	\$ 7,233	31.58%	6.59%
66615--PRECISION TUNE	38	\$ 8,528	31.58%	6.05%
85353--VELOCITY SPORTS PERFORMANCE	19	\$ 6,695	31.58%	5.17%
80025--TACO DEL MAR	71	\$ 10,102	30.99%	13.24%
49975--MAC TOOLS	42	\$ 3,863	30.95%	15.66%
06505--AUSSIE PET MOBILE VILLA PARK	26	\$ 3,477	30.77%	3.51%
17584--CLOSET FACTORY (THE)	13	\$ 4,484	30.77%	2.56%
50565--MAILBOXES & PARCEL DEPOT	13	\$ 1,524	30.77%	11.42%
58723--NEW YORK NY FRESH DELI	13	\$ 1,873	30.77%	0.00%
77410--STAINED GLASS OVERLAY, INC.	13	\$ 963	30.77%	8.52%
09708--BELLACINO'S PIZZA	23	\$ 4,257	30.43%	7.82%
50845--MAMA FU'S NOODIE HOUSE	10	\$ 3,175	30.00%	0.00%
56480--MIAMI SUBS (FORMERLY MR SUBMARINE)	10	\$ 3,326	30.00%	7.70%
74820--SIMPLE SIMON'S PIZZA	10	\$ 975	30.00%	4.51%
75982--SNIP-ITS	10	\$ 1,729	30.00%	4.11%
00950--A & W RESTAURANT	27	\$ 12,992	29.63%	9.58%
58615--NESTLE TOLL HOUSE BY CHIP	17	\$ 3,195	29.41%	4.01%
16314--CHICAGO'S PIZZA OF GREENFIELD	14	\$ 2,963	28.57%	8.91%
58616--NESTLE TOLL HOUSE CAFE	14	\$ 3,327	28.57%	0.00%
71669--SAMARI SAMS TERIYAKI GRILL	14	\$ 4,631	28.57%	4.58%
75719--SMOOTHIE FACTORY	28	\$ 3,284	28.57%	18.76%
89775--WIRELESS	21	\$ 3,237	28.57%	8.74%
89785--WIRELESS TOYZ	32	\$ 6,724	28.13%	6.14%
31415--FOX'S PIZZA DEN	82	\$ 5,766	28.05%	9.92%
29585--FAST FRAME	68	\$ 7,043	27.94%	12.95%
55960--MR. HERO SANDWICH SHOP	18	\$ 3,355	27.78%	9.15%
10313--BIG APPLE BAGELS	29	\$ 3,521	27.59%	16.79%
08010--BABY'S ROOM USA	11	\$ 4,819	27.27%	21.71%
70670--ROLY POLY	33	\$ 2,983	27.27%	14.25%
84300--U BUILD IT	11	\$ 1,333	27.27%	0.00%
64950--PIZZA INN	26	\$ 8,430	26.92%	0.46%
52018--MAUI WOWI	34	\$ 3,946	26.47%	4.21%
77875--STEAK ESCAPE	19	\$ 3,625	26.32%	0.00%
59550--NORWALK FURNITURE IDEA	23	\$ 7,818	26.09%	9.22%
45455--KEVA JUICE	27	\$ 3,912	25.93%	1.43%

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90800--WORLD GYM & FITNESS CENTER	27	\$ 11,166	25.93%	2.27%
80190--TACO MAKER	31	\$ 7,223	25.81%	4.36%
04250--AMOCO (GAS STATION)	16	\$ 5,745	25.00%	3.55%
07969--BAB SYSTEMS,INC	12	\$ 2,663	25.00%	4.47%
15820--CHARLEY'S GRILLED SUBS	40	\$ 7,048	25.00%	13.12%
40665--IMAGE SUN	28	\$ 7,021	25.00%	11.99%
50860--MANHATTAN BAGEL CO.	16	\$ 3,234	25.00%	2.88%
81630--TCBY	56	\$ 7,113	25.00%	12.64%
12560--BUDGET BLINDS	53	\$ 5,374	24.53%	5.95%
09450--BEEF O'BRADY'S	91	\$ 31,802	24.18%	8.12%
34655--GODFATHER'S PIZZA	21	\$ 3,860	23.81%	12.02%
06140--ASSIST 2 SELL DISCOUNT REALTY	17	\$ 2,914	23.53%	0.00%
25438--DRY CLEANING STATION	17	\$ 3,057	23.53%	0.00%
38770--HOMETOWN THREADS	17	\$ 2,044	23.53%	3.28%
88875--WETZEL'S PRETZEL	30	\$ 5,580	23.33%	5.39%
50954--MARBLE SLAB CREAMERY	151	\$ 31,940	23.18%	3.57%
27765--EMBROIDE ME.COM	39	\$ 3,292	23.08%	2.64%
69995--RHINO LININGS	13	\$ 1,891	23.08%	5.08%
71456--SALAD WORKS, INC.	48	\$ 15,367	22.92%	1.52%
52070--MAX MUSCLE	27	\$ 4,000	22.22%	4.18%
53650--MINUTEMAN PRESS	180	\$ 26,110	22.22%	8.75%
41298--INSTANT IMPRINTS	41	\$ 6,365	21.95%	2.22%
36204--GYMBOREE	55	\$ 7,320	21.82%	8.73%
52875--MEINEKE DISCOUNT MUFFLER	193	\$ 50,589	21.76%	6.54%
35610--GREAT WRAPS	23	\$ 4,452	21.74%	8.49%
19550--CONOCO SERVICE STATION	37	\$ 22,169	21.62%	1.60%
10244--BEST INN	14	\$ 13,431	21.43%	4.86%
66350--POSTAL INSTANT PRESS	14	\$ 3,150	21.43%	3.84%
80300--TACO TIME	14	\$ 4,715	21.43%	0.00%
25360--DREAM DINNERS	61	\$ 7,852	21.31%	2.05%
65140--PLANET BEACH	230	\$ 49,763	21.30%	3.10%
81597--THE GREAT FRAME UP SYSTEMS	19	\$ 2,241	21.05%	7.63%
50520--MAID BRIGADE	24	\$ 2,855	20.83%	10.58%
65150--PLAY IT AGAIN SPORTS (RETAIL SPORTS)	58	\$ 9,322	20.69%	3.16%
70150--RITTER'S FROZEN CUSTARD	34	\$ 10,196	20.59%	6.77%
20750--COUSINS SUBMARINES (RESTAURANT)	54	\$ 10,985	20.37%	7.53%
17998--COLD STONE CREAMERY, INC.	763	\$ 183,667	20.31%	3.22%
02357--AIM MAIL CENTER	35	\$ 3,526	20.00%	1.73%
15200--CASE HANDYMAN SERVICES	20	\$ 2,466	20.00%	6.08%
34654--GOIN' POSTAL	10	\$ 389	20.00%	0.00%
35326--GOTCHA COVERED	10	\$ 653	20.00%	15.47%
35605--GREAT STEAK AND POTATO COMPANY (THE)	40	\$ 7,672	20.00%	10.36%
57270--NATIONWIDE FLOOR & WINDOW COVERINGS	20	\$ 1,926	20.00%	8.57%
63810--PETLAND	90	\$ 42,890	20.00%	6.92%
64755--PILLAR TO POST	10	\$ 375	20.00%	6.40%
66347--POSTAL CONNECTIONS OF AMERICA	30	\$ 2,431	20.00%	10.65%
81555--GREAT FRAME (THE)	30	\$ 4,941	20.00%	3.48%
68020--QUIZNOS	1878	\$ 276,673	19.38%	5.74%
82360--TOGO'S EATERY	62	\$ 16,313	19.35%	3.11%
35705--GREASE MONKEY	52	\$ 27,449	19.23%	1.80%
43302--JERRY'S SUB SHOP	26	\$ 5,976	19.23%	3.56%
66320--POST NET	94	\$ 10,108	19.15%	6.24%

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30210--FISH WINDOW CLEANING	21	\$ 1,367	19.05%	4.10%
37469--HEAVENLY HAMS	21	\$ 4,127	19.05%	1.41%
65100--PIZZERIA UNO'S (RESTAURANT)	16	\$ 13,662	18.75%	1.63%
84060--TUFFY MUFFLER CENTER	16	\$ 2,454	18.75%	11.00%
47210--LAWN DOCTOR	27	\$ 3,024	18.52%	11.57%
17590--CLOSETS BY DESIGN	11	\$ 1,414	18.18%	5.30%
20122--COOKIES BY DESIGN	33	\$ 3,618	18.18%	2.79%
37481--HELP-U-SELL (REAL ESTATE)	11	\$ 472	18.18%	5.08%
54390--MOBILE APPEARANCE RECONDITIONING SER	22	\$ 1,103	18.18%	2.36%
67420--PURIFIED WATER TO GO	11	\$ 863	18.18%	0.00%
74789--SIGN-A-RAMA	67	\$ 7,464	17.91%	2.61%
16868--CHILDREN'S ORCHARD (RETAIL CLOTHING)	17	\$ 1,450	17.65%	6.14%
80360--TACONE	17	\$ 5,202	17.65%	0.00%
00452--24 SEVEN VENDING	29	\$ 4,946	17.24%	0.00%
50140--MAGGIEMOO'S (ICE CREAM)	64	\$ 13,989	17.19%	3.85%
01350--AAMCO TRANSMISSIONS	169	\$ 37,091	17.16%	3.24%
03512--ALPHAGRAFICS, PRINTSHOPS OF THE FUTU	83	\$ 28,662	16.87%	5.25%
04745--APPLE SPICE JUNCTION	12	\$ 3,231	16.67%	4.36%
14220--CALIFORNIA CLOSET (CLOSET ORGANIZER)	18	\$ 6,033	16.67%	1.62%
15713--CERTA PROPAINERS	72	\$ 7,262	16.67%	4.31%
16033--CHEM-DRY	36	\$ 4,328	16.67%	6.26%
45496--KID TO KID	24	\$ 2,471	16.67%	7.61%
46408--L. A. TAN	12	\$ 2,680	16.67%	7.01%
49200--LONG JOHN SILVER'S	30	\$ 17,405	16.67%	2.23%
50930--MARATHON OIL COMPANY	12	\$ 3,880	16.67%	0.00%
51560--MARS	18	\$ 864	16.67%	4.28%
64857--PIRTEK USA	24	\$ 6,907	16.67%	7.63%
67280--PRO IMAGE	12	\$ 2,089	16.67%	0.00%
70405--ROBEKS JUICE	60	\$ 13,666	16.67%	2.02%
91253--Z PIZZA	12	\$ 1,994	16.67%	11.79%
10625--BIG O TIRES (DEALERS)	110	\$ 53,744	16.36%	1.39%
61400--PAKMAIL CENTERS OF AMERICA	55	\$ 4,546	16.36%	6.31%
33470--GEEKS ON CALL	25	\$ 1,371	16.00%	3.57%
76955--SPEEDEE OIL CHANGE & TUNE-UP	25	\$ 7,271	16.00%	4.32%
59450--MERLE NORMAN COSMETICS	82	\$ 6,071	15.85%	4.35%
09202--BATH JUNKIE	19	\$ 1,717	15.79%	6.52%
36560--HALLMARK CARD SHOP	19	\$ 3,010	15.79%	4.09%
31150--FORD MOTOR (DEALERS)	13	\$ 8,814	15.38%	0.00%
32125--FUDDRUCKER'S	26	\$ 19,684	15.38%	0.00%
53680--MIRACLE-EAR CENTERS	13	\$ 2,963	15.38%	7.29%
57601--NATURE'S TABLE	13	\$ 1,714	15.38%	2.16%
72590--SCHLOTZSKY'S SANDWICH SHOP	39	\$ 15,579	15.38%	2.60%
89352--WIENERSCHNITZEL	39	\$ 18,662	15.38%	6.68%
17205--CICI'S PIZZA	155	\$ 51,532	14.84%	2.86%
19755--FANTASTIC SAM'S	189	\$ 24,715	14.81%	4.64%
66345--POSTAL ANNEX PLUS	27	\$ 2,882	14.81%	7.15%
49952--MAACO AUTO PAINTING CENTER	139	\$ 53,851	14.39%	1.69%
10400--BEVINCO	14	\$ 592	14.29%	5.91%
36355--HAAGEN-DAZS ICE CREAM	14	\$ 2,290	14.29%	0.39%
41455--IT'S A GRIND COFFEE	49	\$ 11,566	14.29%	1.88%
50850--MANAGEMENT RECRUITERS	42	\$ 7,833	14.29%	5.22%
52300--MCDONALD'S	14	\$ 3,099	14.29%	2.03%

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72685--SCOTTISH INNS	14	\$ 9,802	14.29%	2.22%
74305--SHONEY'S RESTAURANT	14	\$ 3,919	14.29%	6.46%
81800--THRIFTY RENT-A-CAR	14	\$ 2,162	14.29%	8.60%
83882--TROPICAL SMOOTHIE	98	\$ 18,564	14.29%	3.92%
68150--RADIO SHACK	64	\$ 8,723	14.06%	3.20%
75000--SIR SPEEDY PRINTING CENTER	57	\$ 17,463	14.04%	2.23%
13000--BURGER KING	44	\$ 21,763	13.64%	0.46%
42600--JANI-KING (JANITOR'S SERVICE)	22	\$ 8,299	13.64%	0.12%
55955--MR. HANDYMAN	22	\$ 2,017	13.64%	0.00%
56925--NAPA AUTO PARTS	37	\$ 9,589	13.51%	3.42%
20725--COUNTRY KITCHEN	15	\$ 6,751	13.33%	0.00%
39700--EXXON	45	\$ 18,453	13.33%	0.37%
51570--MARTINIZING DRY CLEANING	15	\$ 3,283	13.33%	0.00%
64200--PHILLIPS 66	15	\$ 8,632	13.33%	0.00%
30811--FLOWERAMA	38	\$ 10,034	13.16%	3.72%
74005--SHERIDAN'S FROZEN CUSTARD	23	\$ 6,284	13.04%	7.70%
33570--GENERAL NUTRITION CENTER	54	\$ 8,956	12.96%	9.26%
43552--JERSEY MIKE'S (DELI RESTAURANT)	71	\$ 12,834	12.68%	2.07%
35711--GREAT HARVEST BREAD CO.	48	\$ 8,351	12.50%	4.68%
39598--HUNTINGTON LEARNING CENTER	120	\$ 26,777	12.50%	2.38%
70554--ROCKY MOUNTAIN CHOCOLATE FACTORY	81	\$ 16,634	12.35%	3.31%
50564--MAIL BOXES ETC. USA	523	\$ 70,194	12.24%	4.79%
81550--TEXACO SERVICE STATION	41	\$ 26,473	12.20%	2.94%
89655--WILD BIRDS UNLIMITED	25	\$ 3,269	12.00%	4.13%
90900--WOW CAFE AND WINGERY	25	\$ 5,705	12.00%	1.88%
17150--CHURCH'S FRIED CHICKEN	51	\$ 26,424	11.76%	0.43%
17230--CLARION INN & SUITES	17	\$ 21,503	11.76%	2.35%
43783--JOHNNY ROCKETS	17	\$ 8,597	11.76%	0.00%
48450--LITTLE GYM	85	\$ 12,848	11.76%	0.68%
58686--NEW HORIZON COMPUTER LEARNING CENTER	17	\$ 5,169	11.76%	3.35%
73793--SHANE'S RIB SHACK	17	\$ 4,974	11.76%	0.00%
75100--SIZZLER FAMILY STEAKHOUSE	17	\$ 8,999	11.76%	1.59%
18126--COLOR ME MINE FRANCHISING, INC	26	\$ 2,292	11.54%	2.88%
74770--SIGNS NOW	26	\$ 6,710	11.54%	3.11%
25656--DUNN BROS COFFEE	35	\$ 9,251	11.43%	4.69%
21420--CURVES FOR WOMEN	362	\$ 36,493	11.33%	5.15%
44045--JUICE IT UP	53	\$ 8,442	11.32%	3.44%
54600--MOBIL OIL (STATIONS)	62	\$ 35,519	11.29%	0.00%
17524--CLEANING AUTHORITY (THE)	27	\$ 2,698	11.11%	5.19%
21735--DAILY GRIND	18	\$ 2,620	11.11%	0.00%
34850--GOLD'S GYM	72	\$ 44,332	11.11%	2.92%
75900--SNAP-ON-TOOLS	54	\$ 5,945	11.11%	3.21%
84025--TRUE VALUE HARDWARE	54	\$ 22,562	11.11%	0.80%
91283--ZEPPE'S	18	\$ 2,677	11.11%	0.00%
64990--PIZZA RANCH	37	\$ 9,143	10.81%	0.00%
39238--HONEY DEW DONUTS	28	\$ 5,835	10.71%	4.23%
84105--TWO MEN AND A TRUCK	28	\$ 8,579	10.71%	0.71%
68250--RAMADA INN	169	\$ 201,333	10.65%	1.72%
69058--RED BRICK PIZZA	47	\$ 11,461	10.64%	0.00%
80085--TACO JOHN'S	47	\$ 15,533	10.64%	0.00%
85100--HARDWARE HANK	19	\$ 5,783	10.53%	0.00%
56575--MRS. FIELD'S COOKIES	48	\$ 9,298	10.42%	1.47%

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75710--SMOOTHIE KING (HEALTH FOOD STORE)	135	\$ 20,965	10.37%	4.95%
10270--BEST VALUE INN	29	\$ 28,519	10.34%	2.93%
17460--CITGO SERVICE STATION	39	\$ 25,329	10.26%	0.00%
38510--HOBBYTOWN USA	49	\$ 9,373	10.20%	1.32%
20487--COST CUTTER FAMILY HAIR CARE	10	\$ 1,427	10.00%	2.52%
24419--GIONINO'S PIZZERIA, INC.	10	\$ 946	10.00%	8.46%
38765--HOMEWATCH INTERNATIONAL	10	\$ 780	10.00%	0.00%
42599--JAN-PRO CLEANING SYSTEMS OF UTAH	10	\$ 848	10.00%	1.18%
52245--MCALISTER'S GOURMET DELI	10	\$ 4,090	10.00%	0.00%
54400--MOBIL AUTO RESTORATION SERVICE	10	\$ 496	10.00%	0.00%
55990--MR. JIM'S PIZZA	20	\$ 2,560	10.00%	12.93%
62907--PEARLE VISION CENTER	60	\$ 15,222	10.00%	0.00%
85360--VERLO MATTRESS FACTORY STORES	10	\$ 2,509	10.00%	5.62%
38601--HOLLYWOOD TANS	131	\$ 26,531	9.92%	2.53%
79902--SYLVAN LEARNING CENTER	144	\$ 40,813	9.72%	1.53%
76282--SONIC DRIVE-IN	31	\$ 18,712	9.68%	0.00%
61897--PAPA JOHN'S PIZZA	63	\$ 21,599	9.52%	0.52%
38600--HOLIDAY INN	53	\$ 66,488	9.43%	2.71%
68021--QUIZNO'S SUBS	85	\$ 11,133	9.41%	1.23%
06131--ARMSTRONG MCCALL	11	\$ 3,271	9.09%	0.00%
14467--CARTRIDGE WORLD STORES	132	\$ 15,222	9.09%	2.22%
21165--CROWN TROPHY	22	\$ 2,071	9.09%	7.87%
24850--DOMINO'S PIZZA	242	\$ 58,576	9.09%	1.65%
31300--FOSTER FREEZE	11	\$ 4,453	9.09%	0.00%
36002--GUESTHOUSE INN	11	\$ 13,356	9.09%	0.00%
42530--JACK-IN-THE-BOX	11	\$ 8,723	9.09%	0.00%
52240--MAZZIO'S PIZZA	11	\$ 3,485	9.09%	0.00%
70879--ROSATI'S PIZZA	11	\$ 2,003	9.09%	0.00%
01560--ACE HARDWARE	189	\$ 85,837	8.99%	0.41%
53250--MIDAS MUFFLER SHOP	78	\$ 28,434	8.97%	0.75%
29912--FIREHOUSE SUBS	67	\$ 12,144	8.96%	1.04%
65925--POPEYE'S FAMOUS FRIED CHICKEN	67	\$ 31,088	8.96%	0.31%
73900--SHELL SERVICE STATION	68	\$ 37,902	8.82%	1.63%
89769--WINGSTOP RESTAURANT	194	\$ 45,558	8.76%	3.09%
48260--LINE-X	92	\$ 9,839	8.70%	0.85%
51702--MERLIN'S MUFFLER	23	\$ 5,197	8.70%	0.00%
12350--BRUSTER'S	93	\$ 37,647	8.60%	0.00%
06560--AUNTIE ANN'S (SOFT PRETZELS)	59	\$ 16,274	8.47%	1.38%
24030--DIPPIN DOTS	12	\$ 767	8.33%	6.00%
43555--JIFFY LUBE	24	\$ 12,634	8.33%	0.00%
47426--LEDO PIZZA	12	\$ 2,811	8.33%	0.00%
55193--MONEY MAILER	24	\$ 1,958	8.33%	1.02%
65149--PLANET SUB	12	\$ 3,421	8.33%	2.10%
71658--SALSARITA'S	12	\$ 3,721	8.33%	0.00%
73760--SHAKLEY'S FROZEN CUSTARD	12	\$ 2,746	8.33%	1.06%
90909--WSI ICE BUSINESS	12	\$ 802	8.33%	0.00%
45150--KENTUCKY FRIED CHICKEN	50	\$ 30,108	8.00%	0.00%
81612--THE UPS STORE	267	\$ 41,659	7.87%	3.15%
39555--HOWARD JOHNSON	90	\$ 104,879	7.78%	0.00%
09050--BASKIN-ROBBINS 31 ICE CREAM	206	\$ 42,021	7.77%	3.18%
26575--ERBERT & GERBERT'S SUBS & CLUBS	13	\$ 2,728	7.69%	0.00%
29582--FAST-FIX JEWELRY REPAIRS	13	\$ 1,855	7.69%	0.54%

2008's SBA Loan Failure Rates by Franchise Brand

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72684--SCOOTERS JAVA EXPRESS	13	\$ 1,769	7.69%	6.11%
78759--SUBS & PASTAS	13	\$ 2,680	7.69%	0.00%
84323--USA BABY	13	\$ 6,896	7.69%	0.00%
55185--MOLLY MAID	53	\$ 7,463	7.55%	0.76%
55120--MOE'S SW GRILL	107	\$ 31,789	7.48%	2.63%
09802--BEN & JERRY'S ICE CREAM	41	\$ 12,905	7.32%	1.24%
10450--BIG BOY	14	\$ 10,300	7.14%	0.00%
37051--PRO CUTS	14	\$ 1,315	7.14%	5.10%
50965--MARCO'S PIZZA	14	\$ 2,131	7.14%	0.00%
69075--RED CARPET INN	14	\$ 15,897	7.14%	0.00%
70875--RONZIO	14	\$ 1,147	7.14%	0.00%
71000--ROTO ROOTER	14	\$ 2,004	7.14%	0.00%
78950--SUNOCO SERVICE STATION	56	\$ 20,999	7.14%	0.11%
85325--VALVOLINE INSTANT OIL CHANGE	28	\$ 13,016	7.14%	1.99%
73000--SEARS CATALOG STORE	71	\$ 13,697	7.04%	1.18%
34830--GOLDEN CORRAL (RESTAURANT)	57	\$ 36,898	7.02%	0.38%
83450--TRAVELODGE	100	\$ 89,129	7.00%	0.00%
23379--DICKEY'S BARBEQUE	43	\$ 19,087	6.98%	1.39%
73525--SERVICEMASTER	86	\$ 21,688	6.98%	2.45%
48000--LIBERTY TAX SERVICE	89	\$ 5,838	6.74%	2.45%
29976--FILTAFRY	15	\$ 1,240	6.67%	0.00%
35703--GREAT AMERICAN COOKIE COMPANY, INC.	15	\$ 4,069	6.67%	3.34%
36260--H & R BLOCK	30	\$ 6,037	6.67%	1.84%
37000--HARDEE'S RESTAURANT	15	\$ 5,269	6.67%	0.00%
62751--PAUL W. DAVIS SYSTEMS	15	\$ 2,836	6.67%	3.03%
74750--SIGNS BY TOMORROW	45	\$ 4,960	6.67%	0.00%
80850--TAYLOR RENTAL CENTER	15	\$ 4,765	6.67%	0.00%
81570--HUDDLE HOUSE	30	\$ 8,641	6.67%	1.10%
73675--SERVPRO	166	\$ 31,502	6.63%	0.90%
45495--KIDS R KIDS	78	\$ 89,549	6.41%	0.00%
14430--CARSTAR AUTOMOTIVE	16	\$ 10,456	6.25%	0.00%
39237--HONEY BAKED HAMS & CAFE	16	\$ 4,456	6.25%	3.16%
41300--INSTY-PRINTS	16	\$ 3,884	6.25%	0.00%
50040--MAD SCIENCE GROUP, THE	16	\$ 2,328	6.25%	0.00%
52891--MELLOW MUSHROOM	32	\$ 18,461	6.25%	0.18%
70130--RITA'S REAL ITALIAN WATER ICE	130	\$ 24,349	6.15%	0.56%
16310--CHEVRON (GAS STATION)	118	\$ 98,198	5.93%	0.37%
32075--FRIENDLY'S	17	\$ 12,308	5.88%	0.00%
38615--HOME INSTEAD SENIOR CARE	34	\$ 5,653	5.88%	0.21%
45915--KNIGHTS INN	34	\$ 31,146	5.88%	1.92%
63010--PENN STATION, INC.	17	\$ 5,971	5.88%	0.00%
69146--RELAX THE BACK STORE	17	\$ 4,071	5.88%	0.00%
84090--TUTOR TIME	17	\$ 6,024	5.88%	0.00%
21780--DAIRY QUEEN	443	\$ 143,816	5.87%	1.06%
78760--SUBWAY SANDWICH SHOP	2148	\$ 357,565	5.87%	0.92%
04516--ANYTIME FITNESS	103	\$ 18,717	5.83%	0.35%
61901--PAPA MURPHY'S TAKE & BAKE PIZZA	139	\$ 26,133	5.76%	2.74%
30229--FITNESS FOR LIFE FRANCHISE CORP	18	\$ 1,937	5.56%	0.00%
33170--GANDOLFO'S NEW YORK DELICATESSEN	18	\$ 2,319	5.56%	0.00%
84535--UPS STORE	254	\$ 40,410	5.51%	1.67%
22470--DAYS INN	353	\$ 359,069	5.38%	0.68%
43579--JIMMY JOHN'S	112	\$ 26,416	5.36%	0.39%

2008's SBA Loan Failure Rates by Franchise Brand

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25650--DUNKIN DONUTS	433	\$ 255,930	5.31%	1.35%
24039--DISCOVERY POINT	19	\$ 21,523	5.26%	0.00%
60800--ORIGINAL PANCAKE HOUSE (THE)	19	\$ 9,836	5.26%	0.00%
52900--MELTING POT	58	\$ 40,915	5.17%	0.51%
35706--GREAT CLIPS	156	\$ 18,284	5.13%	3.43%
52707--MEDICAP PHARMACY	39	\$ 7,785	5.13%	0.39%
55650--MOUNTAIN MIKE'S PIZZA	20	\$ 3,802	5.00%	0.00%
15710--CENTURY 21	61	\$ 19,073	4.92%	0.11%
77174--SPORTS CLIPS	230	\$ 30,656	4.78%	1.52%
89638--WINESTYLES, INC.	21	\$ 3,631	4.76%	0.00%
29600--FASTSIGNS	85	\$ 16,214	4.71%	0.58%
52855--MEDICINE SHOPPE	44	\$ 14,708	4.55%	0.12%
66200--PORT OF SUBS	22	\$ 3,040	4.55%	3.82%
89640--WINGATE INNS	22	\$ 31,904	4.55%	0.00%
31154--FOOT SOLUTIONS	67	\$ 9,245	4.48%	2.08%
67735--QUALITY INN	113	\$ 120,587	4.42%	0.00%
64870--PITA PIT	23	\$ 4,323	4.35%	0.00%
42580--JACKSON HEWITT TAX SERVICE	47	\$ 8,930	4.26%	1.16%
14233--CAMP BOW WOW BRANDING LLC	24	\$ 7,472	4.17%	0.00%
78755--SUBMARINA SANDWICHES	24	\$ 5,065	4.17%	4.40%
70552--RODEWAY INNS	25	\$ 27,054	4.00%	0.00%
34459--GLASS DOCTOR	26	\$ 4,026	3.85%	0.00%
41850--INTERNATIONAL HOUSE OF PANCAKES	81	\$ 44,265	3.70%	0.00%
68060--RE/MAX REALTY	56	\$ 22,641	3.57%	0.00%
69149--REMAX	57	\$ 23,542	3.51%	0.00%
56230--MR. ROOTER	30	\$ 7,924	3.33%	1.33%
84725--UNION 76 OIL	32	\$ 21,389	3.13%	0.00%
34650--GODDARD EARLY LEARNING CENTER	139	\$ 84,815	2.88%	0.46%
04160--AMERIHOST INN	35	\$ 40,314	2.86%	0.00%
90709--WOODCRAFT FRANCHISE CORPORATION	36	\$ 12,076	2.78%	0.00%
26650--ECONO LODGE MOTEL	145	\$ 125,741	2.76%	0.43%
00407--1-800-RADIATOR	37	\$ 6,285	2.70%	0.00%
12601--BUFFALO WILD WINGS GRILL & BAR	37	\$ 25,989	2.70%	2.96%
10275--BEST WESTERN INN	173	\$ 183,990	2.31%	0.42%
05725--ARCO (GAS STATION)	87	\$ 66,178	2.30%	0.02%
65160--PLATO'S CLOSET	44	\$ 6,901	2.27%	0.00%
79140--SUPER 8 MOTEL	418	\$ 381,359	2.15%	0.59%
91280--ZAXBY'S	94	\$ 56,507	2.13%	0.19%
48400--LITTLE CEASAR'S PIZZA	97	\$ 16,056	2.06%	0.69%
23000--DENNY'S RESTAURANT	50	\$ 36,937	2.00%	0.17%
75988--SNAP FITNESS	50	\$ 7,398	2.00%	0.00%
16920--CHOICE HOTELS INTERNATIONAL INC.	207	\$ 250,088	1.93%	0.00%
36680--HAMPTON INNS	104	\$ 138,907	1.92%	0.00%
46413--LA QUINTA INN	52	\$ 64,207	1.92%	0.21%
21425--CULVER'S FROZEN CUSTARD	162	\$ 101,498	1.85%	0.00%
05650--ARBY'S	63	\$ 37,595	1.59%	0.00%
26871--EDIBLE ARRANGEMENTS	142	\$ 22,051	1.41%	0.00%
38605--HOLIDAY INN EXPRESS	206	\$ 271,828	0.97%	0.00%
66910--PRIMROSE SCHOOL (DAYCARE)	124	\$ 160,717	0.81%	0.00%
00401--1 800 GOT JUNK	12	\$ 430	0.00%	0.00%
00485--A-1 CONCRETE LEVELING, INC.	10	\$ 720	0.00%	0.00%
01497--ABBAY CARPET	10	\$ 4,534	0.00%	0.00%

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02932--ALLEGRA PRINT	15	\$ 6,553	0.00%	0.00%
04150--AMERICINN	31	\$ 31,605	0.00%	0.00%
04154--AMERIPRISE FINANCIAL SERVICES	13	\$ 3,376	0.00%	0.00%
08024--BADCOCK HOME FURNITURE & MORE	16	\$ 8,572	0.00%	0.00%
08045--BAJA FRESH MEXICAN GRILL	11	\$ 2,815	0.00%	0.00%
09118--BATTERY PLUS	17	\$ 2,895	0.00%	0.00%
09130--BAYMONT INNS & SUITES	25	\$ 27,593	0.00%	0.00%
10406--BOSTON THE GOURMET PIZZA	16	\$ 15,233	0.00%	0.00%
10779--EL POLLO LOCO	10	\$ 6,209	0.00%	0.00%
11319--BOUNCE U	19	\$ 5,146	0.00%	0.00%
12510--BUDGET INN	10	\$ 3,642	0.00%	0.00%
12605--BUFFALO WINGS & RINGS	23	\$ 8,138	0.00%	0.00%
14290--CAPTAIN D'S SEAFOOD RESTAURANTS	12	\$ 6,639	0.00%	0.00%
15980--CHECKERS DRIVE-IN RESTAURANT	14	\$ 6,580	0.00%	0.00%
16455--CHICKEN EXPRESS	26	\$ 10,809	0.00%	0.00%
16867--CHILDREN'S LIGHTHOUSE	19	\$ 14,950	0.00%	0.00%
17049--CHRISTIAN BROTHERS AUTOMOTIVE	50	\$ 14,264	0.00%	0.00%
17646--CLUB Z	10	\$ 370	0.00%	0.00%
18000--COLDWELL BANKER (REAL ESTATE BROKERS	14	\$ 5,104	0.00%	0.00%
18510--COMET ONE-HOUR DRY CLEANERS	17	\$ 4,976	0.00%	0.00%
20710--COUNTRY HEARTH INN	16	\$ 12,806	0.00%	0.00%
20715--COUNTRY INN	15	\$ 17,467	0.00%	0.00%
20718--COUNTRY INNS & SUITES	17	\$ 22,162	0.00%	0.00%
21037--DEL TACO	28	\$ 15,418	0.00%	0.00%
21400--CULLIGAN SOFT WATER SERVICE	25	\$ 7,872	0.00%	0.00%
23115--DESERT SUN	10	\$ 1,869	0.00%	0.00%
28953--EXTRA INNINGS TRAINING CENTERS	17	\$ 3,809	0.00%	0.00%
29125--FAIRFIELD INN	11	\$ 10,816	0.00%	0.00%
29520--FARMER BOYS-BREA	27	\$ 19,903	0.00%	0.00%
30215--FIVE GUYS FAMOUS BURGERS AND FRIES	14	\$ 4,981	0.00%	0.00%
30233--FITNESS TOGETHER	43	\$ 4,203	0.00%	0.00%
30505--FLEET FEET	14	\$ 1,881	0.00%	0.00%
31243--FORTEL'S PIZZA DEN	10	\$ 1,722	0.00%	0.00%
35626--GRANITE TRANSFORMATIONS	10	\$ 1,971	0.00%	0.00%
36745--HANDEL'S ICE CREAM	14	\$ 2,237	0.00%	0.00%
36752--HANDYMAN CONNECTION	12	\$ 2,847	0.00%	0.00%
37500--HAWTHORNE SUITES FRANCHISING,INC.	17	\$ 22,581	0.00%	0.00%
38750--HOMES & LAND (MAGAZINE)	11	\$ 3,503	0.00%	0.00%
39590--HUNGRY HOWIE'S	24	\$ 3,986	0.00%	0.00%
43351--JETS PIZZA	12	\$ 1,334	0.00%	0.00%
44350--KOA KAMPGROUNDS(KAMPGROUNDS OF AMERICA)	11	\$ 5,870	0.00%	0.00%
45479--KIDDIE ACADEMY	35	\$ 17,181	0.00%	0.00%
46345--KWIK KAR OIL & LUBE	12	\$ 9,874	0.00%	0.00%
47400--LEARNING EXPRESS	14	\$ 2,299	0.00%	0.00%
51720--MASSAGE ENVY	132	\$ 32,060	0.00%	0.00%
51805--MGM LIQUOR	10	\$ 5,995	0.00%	0.00%
52956--MERRY MAIDS	17	\$ 2,162	0.00%	0.00%
53165--MICROTEL	69	\$ 71,327	0.00%	0.00%
55519--MOTEL 6	38	\$ 37,309	0.00%	0.00%
56800--ARTHUR MURRAY DANCE STUDIO	15	\$ 4,357	0.00%	0.00%
57285--NATIVE NEW YORKER (THE)	12	\$ 5,254	0.00%	0.00%
60590--ONCE UPON A CHILD	23	\$ 2,688	0.00%	0.00%

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61384--PACIUGO ITALIAN GELATO RENAISSANCE	14	\$ 2,907	0.00%	0.00%
61389--TACO CASA	11	\$ 2,717	0.00%	0.00%
62753--PAUL DAVIS RESTORATION	17	\$ 5,853	0.00%	0.00%
63345--PERKINS RESTAURANTS	12	\$ 9,089	0.00%	0.00%
64765--PINCH-A-PENNY	21	\$ 9,278	0.00%	0.00%
65141--PLANET FITNESS	11	\$ 5,933	0.00%	0.00%
65845--PONDEROSA STEAK HOUSE	11	\$ 6,389	0.00%	0.00%
66643--PREMIER RENTAL PURCHASE	32	\$ 12,311	0.00%	0.00%
67417--PUMP IT UP	64	\$ 18,735	0.00%	0.00%
67715--QDOBA MEXICAN GRILL	13	\$ 5,887	0.00%	0.00%
67750--COMFORT INN	204	\$ 234,330	0.00%	0.00%
67753--COMFORT KEEPERS	25	\$ 2,284	0.00%	0.00%
67759--COMFORT SUITES	55	\$ 62,718	0.00%	0.00%
68880--REALTY EXECUTIVE	10	\$ 2,429	0.00%	0.00%
69134--RED ROOF INN	23	\$ 27,447	0.00%	0.00%
71010--ROUND TABLE PIZZA	14	\$ 5,170	0.00%	0.00%
71947--SARPINO'S PIZZERIA	10	\$ 1,540	0.00%	0.00%
74410--SHRED-IT	10	\$ 2,768	0.00%	0.00%
75355--SKYLINE CHILI	18	\$ 7,351	0.00%	0.00%
75385--SLEEP INN MOTEL	49	\$ 56,650	0.00%	0.00%
76281--SONIC	12	\$ 7,059	0.00%	0.00%
77885--STEAK N SHAKE	11	\$ 7,211	0.00%	0.00%
79950--TACO BELL	35	\$ 15,376	0.00%	0.00%
80377--TAN WORLD, INC.	15	\$ 5,345	0.00%	0.00%
81601--THE PITA PIT	19	\$ 2,741	0.00%	0.00%
84077--TUNEX	10	\$ 2,160	0.00%	0.00%
84260--VAGABOND INN	13	\$ 14,303	0.00%	0.00%
84273--VAL PAK	17	\$ 3,441	0.00%	0.00%
84495--UNOCAL 76	16	\$ 10,891	0.00%	0.00%
86724--VISITING ANGELS	14	\$ 842	0.00%	0.00%
88355--WENDY'S	21	\$ 8,420	0.00%	0.00%
89624--WINGS ETC.	11	\$ 2,939	0.00%	0.00%
89645--WINGER'S FRANCHINING, INC.	11	\$ 5,221	0.00%	0.00%
90815--WORLD INSPECTION NETWORK	12	\$ 688	0.00%	0.00%
90875--WORLDWIDE EXPRESS	13	\$ 5,744	0.00%	0.00%