

# Eligible for SBA Financing as of 6/15/25



# Coleman Report

# SBA Loan Franchisor Risk Rating

As of June 15, 2025

Grade: A



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Brand:1 -800-GOT-JUNK?

SBA Franchise Identifier Code: S0005 SBA Franchise Start Date: 10/01/2017

# Eligible for SBA Financing as of 6/15/25



The following data is from SBA's Franchise Directory:

Meets FTC Definition of a Franchise:	Yes
Franchisor/Distributor Certification Received?	
Is an Addendum Needed?	У
SBA Addendum Form 2462 Needed?	
SBA Negotiated Addendum?	Y
Notes:	
Reference Number:	105

Source: https://www.sba.gov/document/support-sba-franchise-directory



### **Description**

**1-800-GOT-JUNK?** is a full-service junk removal franchise founded in 1989 in Vancouver, Canada by Brian Scudamore—originally named "The Rubbish Boys Disposal Service"—and rebranded in 1998. Today it operates across 44 U.S. states, Canada, and Australia with over 150 locations (<a href="mailto:en.wikipedia.org">en.wikipedia.org</a>)

The company offers on-site haul-away of virtually any non-hazardous items two crew members can lift—from single bulky items (like sofas, refrigerators, hot tubs) to full space clean-outs including residential, commercial, estate, renovation, disaster debris, and storage unit cleanouts (<a href="move.org">move.org</a>). Their pricing is volume-based, typically ranging from around \$400 for a half-truck to \$600–\$1,000 for a full load; single items average \$70–\$400 depending on size .

Customers appreciate the same-day service, upfront estimates, and hands-free experience—point at your junk and they take care of the rest, even sweeping up after (1800gotjunk.com). The company emphasizes eco-friendly disposal, recycling or donating about 63.5% of items (en.wikipedia.org).

While generally praised for efficiency and professionalism, some users note the service can be on the expensive side compared to DIY hauling (diylifetech.com). One notable legal incident involved a 2025 lawsuit concerning alleged missing items in NYC (nypost.com).

In summary, 1-800-GOT-JUNK? delivers a premium, convenient, environmentally conscious junk removal service, leveraging a recognizable brand and streamlined operations—but carries a higher price tag.

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#### **FDD**

The most recent Franchise Disclosure Document (FDD) for 1-800-GOT-JUNK? is the 2024 edition, effective as of June 7, 2024

This document provides comprehensive details about the franchise opportunity, including investment requirements, fees, and financial performance representations.

**Key Highlights from the 2024 FDD** 

**Initial Investment**: The estimated total initial investment ranges from \$168,800 to \$258,150. This includes:

• Franchise Fee: \$65,000 to \$97,500

• Initial Marketing Expense: \$25,000

• Equipment (Vehicle Lease with Dump Body): \$0 to \$10,000

• **Insurance**: \$7,000 to \$17,500

• Additional Funds (6 months): \$59,000 to \$75,000



#### **FDD Item 19 Disclosures**

Here are top financial performance representations from **Item 19** of the 2024 FDD for **1-800-GOT-JUNK?**:

#### 1. Average Gross Revenue (Franchisee-Operated):

The average revenue for the 213 franchisee-operated businesses in 2023 was \$1,684,203.

#### 2. Median Gross Revenue:

The median revenue among these same units was \$1,413,257, indicating that about half of all franchisees earned less than this amount and half earned more.

#### 3. Top Quartile Performance:

The top 25% of franchisees reported average revenue of **\$2,829,043**, which significantly exceeds the system-wide average.

#### 4. Bottom Quartile Performance:

The bottom 25% of franchisees averaged **\$857,861** in revenue, showing the spread in performance across the system.

#### 5. Highest Individual Franchise Revenue:

The highest gross revenue reported by a single franchise location in 2023 was **\$8,622,271**.



#### 6. Lowest Individual Franchise Revenue:

The lowest revenue among the reported group was \$313,058.

#### 7. System-Wide Revenue Range (Full-Year Operators):

All 213 reporting franchises operated for the full 2023 calendar year and represent a wide range of outcomes, from \$313K to \$8.6M.



#### FDD Item 20

# **Summary Franchise Information Disclosures**

ITEM 20. Outlets and Franchisee Information

Table No. 1 Systemwide Summary For Years 2021 to 2023 (As of fiscal years ended 12/31)

Outlet Type	Year	Franchised Businesses at the Start of the Year	Franchised Businesses at the End of the Year	Net Change
Franchised	2021	128	128	0
	2022	128	133	+5
	2023	133	133	0
Company-Owned	2021	3	5	+2
	2022	5	8	+3
	2023	8	16	+8
Total Outlets	2021	131	133	+2
	2022	133	141	+8
	2023	141	149	+8

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### **FDD Item 3 Litigation Disclosures**

The only **pending litigation** disclosed in **Item 3** of the 2024 Franchise Disclosure Document (FDD) for **1-800-GOT-JUNK?** is:

#### 1. Justin Serna v. 1-800-GOT-JUNK? LLC

Case No.: 5:24-cv-47

Court: U.S. District Court for the Central District of California

Date Filed: January 9, 2024

Allegations: Violation of the California Invasion of Privacy Act by recording

phone calls of California customers without proper consent.

Plaintiff's Claims: Statutory damages, costs, and injunctive relief.

Franchisor's Response: Denies the allegations and intends to vigorously

defend the claim.



# Coleman Report SBA 7(a) Loan Performance Data 2013-2025

Number of Loans: 18

Number of Active Loans: 22% (4)

Loans Paid in Full: 78% (14)

SBA Gross Loan Approvals \$7,183,000 Number of Loans Charged Off: 0% (0)

Charge Off Percentage 0.0%

PIF = Paid in Full

EXEMPT = Exempt from FOIA reporting as the loan has an outstanding balance.

Source: Exclusive by the Coleman Report



# Coleman Report SBA 7(a) Loan Data 2013-2025

BorrName	BorrCity	BorrSta	BankName	GrossApproval	ApprovalDate	LoanStatus	PaidInFul
Go Green Tampa LLC	Tampa	FL	Pinnacle Bank	\$1,620,000	7/7/2020	PIF	2/28/2023
Twin Cities Junk Hauling LLC	MINNEAPOLIS	MN	Scale Bank	\$213,000	2/1/2021	PIF	8/31/2024
Twin Cities Junk Hauling LLC	MINNEAPOLIS	MN	Scale Bank	\$147,200	2/1/2021	PIF	8/31/2024
SIXL SERVICES LLC	BIXBY	OK	BancFirst	\$200,000	3/10/2021	EXEMPT	
Twin Cities Junk Hauling LLC	MINNEAPOLIS	MN	Scale Bank	\$181,500	8/4/2021	EXEMPT	
1-800-GOT-JUNK? CHATTAN	CHATTANOOGA	TN	Readycap Lending, LLC	\$270,000	9/23/2023	EXEMPT	
Growth By Association LLC	ESCONDIDO	CA	Commercial Bank of California	\$200,000	7/18/2013	PIF	10/31/202
DSS Maryland Inc	Lanham	MD	State Bank of India (California)	\$140,000	1/7/2014	PIF	2/28/2018
JH Investments LLC	Santa Rosa	CA	CRF Small Business Loan Con	\$150,000	5/30/2014	PIF	12/31/202
Jawas of Dallas LLC	GARLAND	TX	Texas Security Bank	\$324,000	11/6/2015	PIF	1/31/2023
1-800-GOT-JUNK?	OCEANSIDE	CA	Wells Fargo Bank, National As	\$584,000	12/29/2015	EXEMPT	
Seed Your Own LLC	EL SEGUNDO	CA	JPMorgan Chase Bank, Nation	\$867,900	6/23/2016	PIF	3/31/2018
Junk Master Inc.	LA GRANGE	IL	PNC Bank, National Association	\$521,300	7/28/2017	PIF	11/30/201
Bayside Ventures LLC	LANCASTER	PA	Firstrust Savings Bank	\$370,000	9/12/2017	PIF	11/30/202
Oakhill Investments LLC	LANCASTER	PA	Firstrust Savings Bank	\$720,000	9/12/2017	PIF	11/30/202
DSS Maryland Inc	Hyattsville	MD	Independence Bank	\$125,000	1/27/2018	PIF	12/31/202
DSS Maryland Inc	Hyattsville	MD	Independence Bank	\$150,000	1/30/2019	PIF	12/31/202
md partners inc	MAHWAH	NJ	Flushing Bank	\$400,000	7/26/2019	PIF	12/31/202



# Coleman Report Franchisor Score Card

As of June 15, 2025

# Grade: A

# of Units	Α
# Years in Business	Α
Franchisee Social Media Score	В
Audited Financial Statement	Α
Profitability	С
Industry Outlook	В
SBA Loan Performance History	Α
Litigation Risk	Α
Management Stability	Α
Initial Franchise Investment	С
Royalty and Fees	В

The Coleman Report is introducing an innovative feature: assigning grades to franchisors to assist lenders in their decision-making processes. This grading system is currently in its beta phase, meaning it is subject to refinement as we gather more data and insights.

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Our goal is to provide lenders with a reliable tool to assess franchisor performance, but we acknowledge that adjustments may be necessary as we analyze feedback and additional information.

#### **Disclaimer Regarding Coleman Report Franchisor Grade**

The franchisor grade assigned by the Coleman Report is our opinion.

It is an independent assessment based on publicly available data and proprietary methodologies. This grade is intended solely as an informational tool to assist lenders in evaluating franchise-related lending opportunities. It does not constitute a guarantee of performance, creditworthiness, or loan repayment.

Lenders are advised to conduct their own comprehensive due diligence, including but not limited to reviewing the franchisor's financial statements, franchise disclosure documents, and operational history. The Coleman Report grade should not be the sole basis for any lending decision.

Neither the Coleman Report nor its affiliates assume any liability for decisions made based on the franchisor grade. Lenders should consult with qualified financial and legal professionals before proceeding with any franchise lending transactions.

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# SBA Franchise Directory List Notes

#### Meets FTC Definition of a Franchise:

The SBA Franchise Directory contains all franchises and other brands eligible for SBA financial assistance. It only includes business models that are reviewed and found eligible by SBA. Lenders will be able to rely on the Directory and will no longer need to review franchise or other brand documentation for affiliation or eligibility. This includes brands that:

- Meet the Federal Trade Commission (FTC) definition of a franchise
  - These brands must be in the directory to obtain SBA financing
- Appear to be franchises, but do not meet the FTC definition
  - SBA will include these brands in the directory if they ask for it, and if they are otherwise eligible
  - Have relationships established under a license, jobber, dealer or similar that SBA determines meets the FTC's definition of a franchise

#### Franchisor/Distributor Certification Received?

The Franchisor Certification is to be used in connection with listing a Franchisor's legal name & brand name as it appears on the Franchise Agreement on the U.S. Small Business Administration (SBA) Franchise Directory. This certification ensures that the franchise agreement does not establish an affiliate relationship between the franchisor and franchisee, which could affect the franchisee's qualification as an independent small business.

Lenders will be required to collect the addendum during loan closing for brands "grandfathered" into the old SBA Franchise Directory. However, brands will need to replace the addendum with a certificate by July 25, 2025.

We are reporting all the information on the SBA provided in the Franchise Directory spreadsheet on the published date.

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