

DATE

Huntington National Bank  
90 Syndicated Lane  
New Albany, Ohio 43058

Attn: Commercial Loan Department

Johnson Construction is a very successful company that is well established in the construction industry. We began operation in June of 2000, as a small construction company that helped local business and homeowners with their renovation needs. We have a website that sells our services and also have many channels through which we gain new business.

Last year, our annual sales amount was \$2,894,892. The first year of business, we brought home a profitable \$978,000. We have maintained a steady balance over the past 14 years, due to the fact that we have provided our customers with a service they need. Our business, and ones of its nature, are in high demand.

Due to the large customer demand from our central division, we have decided to open a second branch. The loan we are requesting is for the opening of this second division. Startup costs can be excessive, and while the other business is profitable, we still find ourselves in need.

We anticipate strong sales for our new division in Waverly, Ohio. In fact, after doing much outreach to this area, we have seen that the need in this region is great. We have immediate opportunities available that will allow us to capitalize this untapped market. However, we cannot transport our equipment from our New Albany location on a daily basis.

The loan of \$100,000 will give us the ability to buy the equipment we need. I have attached the contracts we have in the Waverly area, all pending we have the equipment ready and can do the job. It makes sense to have both location running, and we can ensure that the new business will be a success.

Please take a moment and review this request letter. If you feel that you can help our company in our latest endeavor, we would love to hear from you.

Sincerely,

Isaac Johnson  
Johnson Construction