



KeyBank  
9250 E. Arapahoe  
Englewood, CO 80112

May 24, 2022

CABI Appreciation Letter From Horace McCowan:

Hi everyone, I'm retiring from KeyBank as of June 1, 2022, and I want to reach out to share highlights of KeyBank and my pleasure of working with CABI for almost 25 years.

My 21 years at KeyBank have been amazing. We closed over \$500 million in SBA loans over this term. In 2021, we surpassed \$40 million in Colorado SBA lending, which was a record for our team. The SBA Colorado Office presented KeyBank SBA with the award for 2021 SBA 7a Large Lender of the Year. This award is a tribute to many of the CABI members providing referrals for large goodwill transactions, which KeyBank continues to excel at. We are honored by your confidence in KeyBank to deliver for you and your clients.

I'm pleased to introduce Ken Shields, Senior Business Banking Relationship Manager and KeyBank Colorado SBA Specialist (303-241-7316, [ken\\_shields@keybank.com](mailto:ken_shields@keybank.com)). Ken and I have worked together for almost 20 years. Throughout the years, Ken endorsed my KeyBank motto, "Lead With SBA." Ken has partnered with me working with many of you, along with Cricket Montague (720-273-0014, [cricket\\_montague@keybank.com](mailto:cricket_montague@keybank.com)), who continues as Senior Business Banking Relationship Manager with a focus on SBA. Ken has a keen sense of SBA deal structure as well as our proactive deal oriented underwriting culture.

Over the years I've made many special CABI relationships that I would like to acknowledge:

The entire Business Acquisitions team - Larry Huff - will join you for future Broncos games; Kevin Waide - I'm coming over to ride your Tennessee Walker; Erik Porter - waiting for a golf invite; Doug Hawkins - beer at lunch next time.

The entire Front Range Business team - Suzanne De Lucia - you beat me to retirement, always enjoyed Pizza Fridays; Paul Chambliss - appreciate your media expertise and consistent friendly engagement; Bill Scott - I enjoyed working deals jointly with you and my retired colleague, Dave Brown.

The entire Touchstone Business Advisors team - Charlie Spickert - see you in Basalt; Greg Wills - look forward to hearing more about your Spain spiritual walkabout.

The entire First Business Brokers team - Ron Chernak - I always appreciated your professionalism and commitment to the CABI organization; Ron Brasch - you helped me refine “dress to impress.”

The entire National Business Brokers team - Dave and Phil Finsterwald - always enjoyed working with you and the team.

Bob Hedges - fun negotiating add-backs - see you on the trails, tennis courts, or golf.

Steve Whisenhunt - fun doing deals together, you beat me to retirement.

Steve Coast - appreciated all the business.

Colorado Business Brokers - Glen Cooper - Thanks for your stewardship of CABI during a challenging national pandemic.

Colorado Business Exchange - Jim DeShayes - appreciated all the business.

SDR Ventures team - Mike Grande - enjoyed the complex deals with the team.

Transworld Business Advisors - Al Fialkovich - Ken Shields and Cricket Montague are excited to do business with you and the team

Nick Rudden, Julian Izbiky, Jonathan Langer, Tony King, Trevor Crow, Lisa D’ Ambrosia- enjoyed all the closings and fire drills.

Kevin Doyle - 25yrs ago I transitioned from Institutional Municipal Bond Sales to Commercial Banking at Wells Fargo. Enjoyed the mentorship and closing mega deals together, plus our friendly and respectful competition for the last 23 years.

Liz Kimmel - You are the best; wonderful 15 year run!!

I’m off to more family adventures, travels, sailing the high seas, and community endeavors. Feel free to reach out anytime (303-981-1717, hdmccowan@gmail.com).

Pura Vida,  
Horace

