

BANKROLL

THE ULTIMATE REVOLVING LINE OF CREDIT

INTRODUCING BANKROLL

ARF Financial's Ultimate Revolving Line of Credit

Your business is always evolving. Wouldn't it be great to have access to a financial product with the flexibility to evolve with it? Now you do! Our new Revolving Line of Credit - BANKROLL provides the MAX loan approval, a fixed loan term up to 36 months, and a fixed weekly payment – plus the flexibility to pay down or borrow additional funds on an unlimited basis! With Bankroll you only pay for what you use and you're in complete control based on your unique business needs that may change over time! And, Bankroll provides early payoffs without penalty anytime during the loan!

Check out BANKROLL'S Industry-Leading Features:

- Max approval amounts up to \$1,000,000 with minimum initial loan of only \$5,000
- Max amortizing term up to 36 months with low, fixed weekly payments
- A revolving period up to 1 year (52 weeks)
- Unlimited draws of \$5,000 or more during the revolving period
- Unlimited partial principal paydowns of \$5,000 or more during revolving period
- Every payment made and partial principal paydown frees up line availability
- Finance charges accrue and are collected weekly
- Closing points only charged on cash out
- Pay off or pay down with no penalties, maintenance fees or prepayment fees



*Merchant draw requests will receive a desktop underwriting to ensure the Merchant's creditworthiness has not materially changed since the original Loan was initiated. The Merchant will be required to submit updated bank transactional data via PLAID or via paper statements prior to a draw request being funded. ARF will strive to fund all qualified draw requests within 2 business days of receipt. A Licensed California Lender # 6037958 and a California Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and A.R.F.'s standard underwriting guidelines.

CONTACT



Name:

Frank Codispoti, NMLS ID 1653667

Pho:

(714) 425-2628

Em:

fcodispoti@nexamortgage.com

Web:



ARF FINANCIAL

Businesses Bank on Us.

Business Loan Program Details

Underwriting Guidelines • Minimum Qualifications • Approved Industries

UNDERWRITING GUIDELINES & MINIMUM QUALIFICATIONS

Preferred Industries:

- Minimum Equifax credit score of 551
- Minimum 1 month time in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed terms from 12 to 36 Months
- We can pay off up to 2 competitors

Expanded Portfolio:

- Minimum Equifax credit score of 601
- Minimum 2 years in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed repayment terms from 12 to 36 Months
- We can pay off up to 2 competitors

(SEE REVERSE SIDE FOR FULL LIST OF APPROVED INDUSTRY TYPES)

LOAN PROGRAM ADVANTAGES

Higher Loan Amounts • Longer Terms • Lower Payments

- Loan amounts from \$5,000 to \$1,000,000
- No collateral required on amounts up to 750,000
- Repayment terms from 12 to 36 months
- Same-day approvals and fundings in under a week
- Minimal documentation is required
- Interest-only options are available
- Up to 50% principal deferment for lowest payment
- All loans come with an optional line of credit
- Fast access to 5 loan drafts over a 6-month period
- Repayment is not tied to credit card transactions
- Early pay-off options are available
- The interest paid is tax deductible

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APPROVED INDUSTRY TYPES (B2C - PREFERRED)

- Acute Care Facility
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery / Catering
- Bar
- Barber Shop
- Beauty Salon
- Bed & Breakfast
- Bicycle Shop
- Book Store
- Bowling Alley
- Café in Fitness Center
- Cancer Radiology Center
- Cancer Treatment Facility
- Candy Store
- Car Wash
- Cheese Store
- Chiropractor
- Cigar Store
- Coffee Shop
- Cosmetic Surgery
- Dentist
- Orthodontist
- Diagnostic Imaging Center
- Doctor
- Dry Cleaner
- Drug Store
- Florist
- Food Gift Basket Store
- Gourmet Food Store
- Gourmet Popcorn Store
- Grocery Store
- Hardware Store
- Home Healthcare
- Hospital
- Hotel / Motel
- Ice Cream / Yogurt Store
- Liquor Store
- Mail & Package Store
- Mall Food Outlet
- Medical Spa
- Movie Theatre / Playhouse
- Nail Salon
- Nightclub
- Nursing Home
- Optical / Vision Store
- Pet Grooming / Boarding
- Pet Store
- Pharmacy
- Photo Studio
- Physical Rehabilitation
- Prepackaged Meals
- Quick Copy
- Printing
- Restaurant
- Retail Store - Other
- Smoothie Shop
- Spa
- Sporting Goods Store
- Tavern
- Urgent Care Facility
- Veterinarian

APPROVED INDUSTRY TYPES (B2B - EXPANDED PORTFOLIO)

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- Architectural Services
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Building Equipment
- Building Materials
- Business Services
- Cable & Satellite TV Production
- Chemical & Related Manufacturing
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communication Company
- Computer Software
- Defense Contractor
- Defense Electronics
- Distillery
- Drug Manufacturing
- E*Commerce
- Electronics Manufacturing
- Engineer
- Food Manufacturing
- Food Processing & Sales
- For-profit Education
- IT Hardware Sales
- IT Services
- Legal Services
- Locksmith & Security
- Manufacturing
- Meat Processing & Products
- Medical Equipment & Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Podcast Producer
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Textiles
- Tractor & Lawn Mower Sales
- TV Station/Services
- Waste Management
- Wholesale
- Winery