

Flex Pay Business Loans

Giving You the Flexibility to Reduce Your Loan Payments up to 50%!

Borrow Now, Grow Now, Pay Later

Many merchants simply don't dream big because they believe they can't afford to borrow the funds they need. Flex Pay solves that problem. ARF Financial's Flex Pay Loan allows you to defer up to 50% of your loan principal into the future, resulting in dramatically lower payments now! Things like equipment purchases, remodels renovations, additional locations, and partner buyouts are not out of reach. Not any more! Our Flex Pay Loan is the perfect solution to get your project completed and begin earning a positive return on your investment now, without the need for collateral and without the stress to your cash flow! Flex Pay also has a unique early pay off option designed to minimize your interest costs. Couple this flexibility with our Line of Credit product and the Flex Pay solution becomes even more powerful!



Pay Less When it Matters

Defer up to 50% of your loan principal for more affordable payments now. Use the funds to grow your business, and pay it back when the time is right.



Pay Weekly Not Daily

Use the funds as needed, and make low, fixed weekly payments. Our financing is a loan not a cash advance, so repayment is not tied to your daily credit card receipts.



Pay On Your Terms

To help you pay off your deferral, we have a variety of options that will benefit you. You can roll it into the future, allow it to amortize over time, or simply refinance it.



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*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

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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