



Interest-Only Flex Pay Loan

PAY ONLY THE INTEREST FOR UP TO 1 YEAR!

ARF Financial has long had the most aggressive interest-only product in the marketplace, our Interest-Only Flex Pay Loan. Well, we just made it even better. We believe growing your business shouldn't mean sacrificing your cash flow, and with ARF Financial's new and improved Interest-Only Flex Pay Loan it doesn't. It now allows you to quickly access from \$50,000 to \$750,000 without collateral and low, interest-only payments for up to 1 year! And now, it also carries an optional Line of Credit with unlimited draws for up to a year. After the interest-only period, you have the option to pay the principal, or we've created the perfect safety net – a built-in rollover amortization up to 2 years. With flexibility like this you can truly borrow with confidence! So stop waiting and get the money you need now for an expansion project, renovations or opening another location!

Check Out Our New IO Flex Pay Advantages:

- Loan amounts from \$50,000 to \$750,000 with no collateral required
- Pay only the interest for up to 52 weeks with safety net rollover term of 104 weeks
- A Line of Credit will now be provided for up to 52 weeks
- Unlimited draws of \$25,000 or more during the Line of Credit period
- No tax returns or financials required on amounts up to \$750,000
- After the interest-only period, you have options. You can pay off the principal, allow it to rollover, or simply refinance it.



*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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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