

Business Line of Credit

The Flexible Solution for Your Business

ARF Financial LLC

The Smart Choice in Business Financing

Owning a successful business is hard work. Owners must remain nimble, and with an unsecured Line of Credit from ARF Financial you will be. When the window of opportunity opens, you'll be ready to maximize your advantage. Our Line of Credit quickly puts up to \$750,000 at your disposal. The initial line can be approved online in minutes with 24-hour access to drafts after that.

Whether it's a full renovation, an expansion project, or purchasing some new equipment. There's no need to wait! With this type of financing, a few key strokes is all it takes to access 5 separate loan drafts over a 6-month period. You'll enjoy the freedom of drawing funds as needed, paying interest only on the money you take.

It Pays to Be Prepared

Even without an immediate need, savvy business owners are establishing lines of credit now. Being prepared is smart. Owners know how growth opportunities or unexpected expenses can pop up quickly and having instant access to committed working capital allows them to be ready for anything!



UNIQUE FEATURES AND BENEFITS:

- Loan amounts from \$5,000 to 1,000,000
- No collateral required on amounts up to \$750,000
- Fixed repayment terms from 12 to 36 months
- 5 separate loan drafts over a 6-month period
- No application, maintenance or access fees
- A low documentation, streamlined process
- Instant online approvals and fundings in 3 days
- Early pay off options are available
- Less than perfect credit is not a barrier
- Interest is tax deductible



*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