

# ARF Financial

## The Smart Choice in Business Financing

### Who is ARF Financial?

ARF Financial is a licensed lender by the California Department of Corporations. Since 2001, we have been providing unsecured business loans and lines of credit to restaurant, hospitality and retail business owners nationwide. We've helped tens of thousands of them obtain approvals with proceeds in excess of \$1 billion.

### How much can I qualify for?

You may qualify for loan amounts up to 33% of your business's total annual sales with loans from \$5,000 to \$750,000 with no collateral required. Once we determine how much you qualify for, you can choose the loan amount and repayment term that works best for your business. Repayment is very simple! Once a week an ACH debit is processed on the authorized business checking account for the term of the loan. Any funds that are not used can be quickly accessed as a line of credit.

### Why use ARF Financial?

As a licensed lender, you can be assured that we adhere to the highest level of business standards. In addition, since we are a licensed, the interest you pay is tax deductible further reducing our industry leading rates.

### What can I use the money for?

Use the funds for any business related expense. Things like expansion projects, renovations, remodeling, opening another location, new equipment purchases, inventory, advertising and marketing, or to simply stabilize cash flow.



## WHAT MAKES US DIFFERENT?

- 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
- Defer 50% of loan principal for lowest payments
- 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

Partnering together with ARF Financial to provide the working capital every business owner deserves.



ARF Financial LLC is licensed by the California Department of Business Oversight (License No. 6037958). Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines.

CONTACT: