UNSECURED FINANCING
WITH LONGER TERMS AND LOWER PAYMENTS

ARF Financial LLC

The Smart Choice in Business Financing

What does a longer term mean to you? Much Lower Payments! Extending a 6, 9 or 12 month cash advance to an 18 month loan can lower your payments by 50% or more! Lower payments can also mean higher loan amounts. We loan up to $725,000 with no collateral requirements.

Ask your current cash provider to match those terms and loan amounts. They can't! If you are currently in a cash advance or have used one in the past, NOW is the time to call us and reduce your payments!

A Bank Loan Without the Hassle

ARF Financial leverages its relationships with banks across the country to provide the funding you need. It's a far better choice for your business than a cash advance or rewards program, offering you affordable regular payment options, so you can preserve your cash flow. What's more, unlike a cash advance, the payments don't increase when your revenue does. With an ARF Financial Working Capital Loan you are rewarded for your success, and you keep more of what you earn. Compare the advantages, and you'll see why we're the right choice.

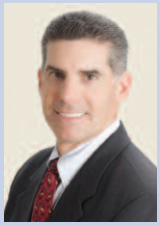
Typical Weekly Payment Amount ARF Financial vs. Merchant Cash Advance

	Loan Amount	Repayment Term	Weekly Payment
Typical 6 month Cash Advance*	$100,000	6 months (26 weeks)	$5,192.31
ARF 18 month Longer Term Loan*	$100,000	18 months (78 weeks	$1,858.97

* Based on standard MCA 1.35, 26 week rate and ARF 1.45, 78 week rate.

Imagine what you could do with additional working capital. We can make it easy. Contact me today. I'll work hard to get you the funds you need to make your business more profitable!

Mark Callagy - Executive Vice President



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ARF FINANCIAL
Businesses Bank on Us.

A Licensed California Lender # 603 7958 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.