



Interest-Only Flex Pay Loan

Pay Only the Interest for up to a 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:

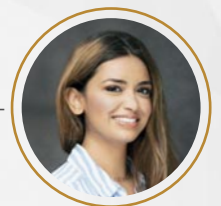
- Loan amounts from \$50,000 to \$750,000 with no collateral required
- Pay only the interest for up to 52 weeks with safety net rollover term of 104 weeks
- A Line of Credit will now be provided for up to 52 weeks
- Unlimited draws of \$25,000 or more during the Line of Credit period
- No tax returns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



*IO Flex Pay Loan requires a minimum Equifax Beacon Score of 651 or higher and homeownership. Draft (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 two 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 ARF's standard underwriting guidelines.

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