

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 22% 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 rest 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
- Fixed repayment terms from 12 to 36 months
- Fast approvals and fundings in under a week
- Revolving lines of credit with interest-only options
- Unlimited access to draws for up to a year*
- Unlimited principal paydowns for up to a year*
- Loan repayment is not tied to credit card transactions
- Minimal documentation requirements
- Early pay-off options are available
- The interest paid is tax deductible

We have partnered with ARF Financial to provide the unique loan products business owners deserve.



ARF Financial LLC is licensed by the California Department of Financial Protection and Innovation, license number 6037958. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines.

CONTACT:

Company:

Contact Name:

Phone:

Email:

Web: