

# LOANSTARS

## ARF'S REFERRAL PARTNER REWARDS PROGRAM

### Where Partners Shine Bright with Generous Commissions, Richer Rewards, and No Membership Fees!

As a Loan Star, you'll earn 8% commissions on initial fundings and residual fundings for 24 months from the date of your client's first loan. Earn even more with a wealth of performance bonuses soaring up to \$100,000. Plus, you can recruit your own network of Loan Stars, earning override commissions from their downstream fundings and a \$2,500 signing bonus for every 50 new Loan Stars you recruit. Now that's star power!

### Star-Powered Commissions Up to 8%!

#### Loan Stars Commissions for Calendar Year 2025

Loan Amount/Eligible Funding*	% Paid Up Front	% Paid Over Time	Total Commission %
\$5,000 – \$1,500,000	4%	4%	8%

\*Loan Amount/Eligible Funding refers to new loans, cash out from refinances and line of credit draws that increase the outstanding loan balance above the original loan funding.



#### Typical Funding Example:

You refer a new client that who gets approved for a \$250,000 revolving line of credit. The client takes an initial draw (loan amount) of \$200,000. Your upfront commission on that funding is 4% (\$8,000) plus another 4% over 12 months (\$8,000), for a total of 8% or \$16,000! Any additional draws taken that increase the outstanding balance above the initial \$200,000 draw will be paid the same 4% upfront and 4% over time.



**ARF FINANCIAL**  
*Businesses Bank on Us.™*

ARF Loan Stars terms and conditions are available at: [www.arffinancial.com/rp-terms-and-conditions](http://www.arffinancial.com/rp-terms-and-conditions), and will govern our partnership. If you need more information, please contact your assigned loan consultant, or the marketing department at: [marketing@arffinancial.com](mailto:marketing@arffinancial.com). ARF Financial is licensed by the California Department of Financial Protection and Innovation #6037958. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF Financial's standard underwriting guidelines. Commission tiers and performance bonuses are subject to change after 12/31/2025.

SEE NEXT PAGE FOR PERFORMANCE BONUSES AND NETWORKING OPPORTUNITIES

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### Larger Loan Amounts, Longer Terms, and Richer Rewards

We specialize in larger loan amounts and longer terms, which give your clients lower payments. That means the rewards for you are even higher. With best-in-class loan products like our Interest-only Revolving Line of Credit and seasoned loan consultants who help get your clients approved and funded, LOAN STARS is shaping a new generation of prosperity. Check out these performance bonus opportunities:

### Skyrocketing Performance Bonuses up to \$100,000!

Loan Stars Performance Bonus Tiers for Calendar Year 2024			
Funding Tier	Total Eligible Funded Amount *	Total Bonus Tier Paid	Increment Paid per Tier
1	\$250,000 – \$499,999	\$1,250	\$1,250
2	\$500,000 – \$749,999	\$5,000	\$3,750
3	\$750,000 – \$999,999	\$8,250	\$3,250
4	1,000,000 – \$1,499,999	\$12,000	\$3,750
5	1,500,000 – \$1,999,999	\$19,500	\$7,500
6	2,000,000 – \$2,499,999	\$28,000	\$8,500
7	2,500,000 – \$2,999,999	\$37,500	\$9,500
8	3,000,000 – \$3,499,999	\$48,000	\$10,500
9	3,500,000 – \$3,999,999	\$59,500	\$11,500
10	4,000,000 – \$4,499,999	\$72,000	\$12,500
11	4,500,000 – \$4,999,999	\$85,500	\$13,500
12	5,000,000 +	\$100,000	\$14,500

\*Eligible funded amount refers to the total of the initial loan funding or refinancing, plus any subsequent draws that increase the outstanding loan balance above the initial loan funding. Your total eligible funding amount resets on 1/1/2025.



### Recruit Your Own Network of Loan Stars!

ARF will pay Network Leaders a 1% override on all downstream fundings generated by other Loan Stars you recruit for 24 months (from the date of the downstream partner's validation). And if that weren't enough, each time you sign up 50 new Loan Stars in your network you'll receive a \$2,500 bonus. Now that's the power of partnership!