

# LOANSTARS

ARF'S REFERRAL PARTNER REWARDS PROGRAM

## MINIMUM UNDERWRITING CRITERIA FOR ALL APPROVED INDUSTRIES

- ★ Minimum Equifax credit score of 575
- ★ Minimum 1 month time in business (same ownership)
- ★ Minimum monthly sales of \$17,000 (\$200,000 annually)
- ★ Loan amounts from \$5,000 to \$1.5 million
- ★ Flexible terms up to 36 Months
- ★ Pay off up to 2 competitors (MCAs, short-term loans)

## LOAN PROGRAM ADVANTAGES

- ★ Loan amounts from \$5,000 to \$1.5 million
- ★ Repayment terms up to 36 months
- ★ Same-day approvals and fundings in under a week
- ★ Minimal documentation is required
- ★ Interest-only options are available
- ★ Revolving Lines of Credit with...
- ★ Fast access to unlimited draws for up to a year
- ★ Unlimited partial principal paydowns for up to a year
- ★ Loan repayment is not tied to credit card transactions
- ★ Early pay-off options are available with no penalties

## APPROVED INDUSTRIES

Accountant	Coin Operated Laundries	Grocery Store	Pet Store
Acute Care Facility	Commercial Cleaning Services	Ham Store	Pharmaceuticals & Health Products
Aerospace	Commercial Inspection Services	Hardware Store	Pharmacy
Alternative Energy	Commercial Landscaping	Healthcare Professional	Photo Studio
Architect	Communication Company	Home Healthcare	Physical Rehabilitation
Auditor Center	Computer Software	Hospital	Prepackaged Meals
Automotive Parts Store	Cosmetic/Plastic Surgery	Hotel / Motel	Printing & Publishing
Automotive Repair	Defense Contractor	Ice Cream/Yogurt Store	Professional Sports Arena
Automotive Services	Defense Electronics	IT Hardware Sales	Professional Sports Equipment
Bakery/Catering	Dentist	IT Services	Quick Copy/Printing
Bar/Tavern	Diagnostic Imaging Center	Legal Services	Radio Station
Barber Shop	Diners	Liquor Store	Restaurant
Beauty Salon	Distillery	Locksmith & Security	Retail Store – Other
Bed & Breakfast	Doctor	Mail & Package Store	Smoothie Shop
Bicycle Shop	Drug Manufacturing	Mall Food Outlet	Spa
Book Store	Dry Cleaner	Manufacturing	Sporting Goods Store
Bottling & Distribution	E-Commerce	Meat Processing & Products	Steel Fabricator
Bowling Alley	Electronic Store	Medical Equipment	Steel Production
Brewery	Electronics Manufacturing	Medical Services	Telecom Services & Equipment
Café in Fitness Center	Engineer	Medical Spa	Tractor & Lawn Mower Sales
Cancer Radiology Center	Endodontist	Medical Supplies	Trash Collection
Cancer Treatment Facility	Florist	Motel	Urgent Care Facility
Candy Store	Food Gift Basket Store	Nail Salon	Veterinarian
Car Wash	Food Manufacturing	Nightclub	Waste Management
Cheese Store	Food Processing & Sales	Nursing Home	Wholesale
Chiropractor	Funeral Homes	Nutritional & Dietary Supplies	Winery
Cigar Store	Gift Store	Optical/Vision Store	
Clinic	Gourmet Food Store	Orthodontist	
Coffee Shop	Gourmet Popcorn Store	Periodontist	

### CONTACT:

Company: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

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**ARF FINANCIAL**

*Businesses Bank on Us.™*

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