

# FLEX PAY LOAN

The Smart Choice in Business Financing.



## Borrow Now, Grow Now, Pay Later!

Cash is king and business conditions change. These two things are a constant for today's business owners. That's why ARF Financial is introducing our new Flex Pay product! Flex Pay offers a low rate and low weekly payment designed to maximize your cash flow. Many merchants simply don't dream big because they can't afford to borrow the funds they need. Flex Pay solves that problem. Flex Pay allows you to defer up to 50% of your loan principal into the future, resulting in materially lower loan payments now! Flex Pay allows you to get your project done, start generating revenue and then repay the deferral when you're ready. Flex Pay also offers a unique early pay off option that is designed to minimize your interest costs. Couple this flexibility with our 6-month Line of Credit and the Flex Pay solution becomes even more powerful!

Worried about the deferral because of changing business conditions? Don't be! We have several options for you to make the deferral disappear, including rolling it into the future, amortizing it over time, refinancing it, allowing you to pay it off early or simply do nothing and your existing loan payment will be extended until it is paid in full. It's your choice!

**Now, that's the flexibility every business owner wants!**

## The Credit You Deserve™

We have built relationships with banks around the country, so you can acquire a bank loan quickly without collateral and with limited paperwork. That means the interest is tax deductible, rates are fixed, and you know the terms ahead of time. Our clients get the financing they need with manageable payments that won't increase as revenue grows. Simply call me today to access this powerful new product and get your project started! Why wait, when Flex Pay offers you the ability to start now!

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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 ARF's standard underwriting guidelines.