

UNSECURED LINE OF CREDIT

THE FLEXIBLE SOLUTION FOR YOUR BUSINESS



ARF Financial LLC

The Smart Choice in Business Financing

Successful business owners are the most nimble, and a Line of Credit from ARF Financial gives you the flexibility to act fast. When the window of opportunity opens, you'll be ready to maximize your advantage. Our Line of Credit quickly puts up to \$750,000 at your disposal. The initial line can be approved in 3 to 5 days with 24-hour access to drafts after that.

Maybe you've thought about expanding, starting a renovation project or purchasing some new equipment. Why wait? With this type of financing, the simple flourish of a pen is all it takes to access up to five separate loan drafts over a four month period. You'll have the freedom to draw funds as they're needed, paying interest only on the money you take.

It Pays to Be Prepared

Even without an immediate need, business owners are establishing lines of credit now. Being prepared is smart. Owners know opportunities and/or issues can arise quickly and having committed working capital allows them to be ready for the unexpected.

UNIQUE FEATURES AND BENEFITS:

- Loan amounts up to \$750,000 with no collateral required
- Access to 5 separate loan drafts over a 6-month period
- Online or faxable drafts for ease of submission
- No application, maintenance or access fees
- A low documentation, streamlined process
- 48-hour approvals and fundings in a matter of days
- Early pay off options are available
- Less than perfect credit is not a barrier
- Interest is tax deductible
- Keeps you in control of your business

Imagine what you could do with additional working capital. We can make it easy. Contact me today. I'll work hard to get you the funds you need to make your business more profitable!

Laurie Morris - Vice President



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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 A.R.F.'s standard underwriting guidelines.