ARF FINANCIAL

Businesses Bank on Us.™

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REFERRAL PROGRAM

Increase Your Lending Footprint and Your Profits

As champions of restaurant and hospitality businesses since 2001, we've delivered over $750,000,000 in funding to merchants nationwide. Our strength and longevity are based on a commitment to responsible lending and service excellence. We're looking for partners with a common goal of obtaining affordable financial solutions for their clients, while growing their own business and profits.

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WHO WE ARE

Decades of Financing Opportunity

ARF Financial is a licensed lender that has cultivated relationships with banks around the country so your clients can acquire a bank loan fast, without collateral and with limited paperwork. That means the interest is tax deductible, rates are fixed, and the terms are transparent. Your clients receive the financing they need fast, with affordable payments that won't increase as revenue grows.

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WHO WE LOAN TO

Business Types We Lend to:

- Restaurants, Bars, Caterers, Bakeries, Specialty Food, Liquor Stores
- Hotels, Motels, Inns
- Doctors, Dentists, Chiropractors
- Salons and Spas
- Automotive Repair & Service
- and many other business retailers
- see the detailed list at arffinancial.com/industries

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OUR LOAN PROGRAM ADVANTAGES

We Provide Loans from $5,000 to $2,500,000

- Collateral is not required on amounts up to $750,000
- Terms from 12 to 36 months
- Immediate online approvals
- Fundings in as little as 3 days
- Streamlined process and limited paperwork
- Repayment is not tied to credit card transactions
- The interest is tax deductible
- Early pay-off options are available

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OUR BANK PARTNERSHIPS

Exclusive Relationships

We have obtained exclusive relationships with several state-chartered banks across the country to provide the best financial solutions for your clients. Because of our industry expertise and proprietary analytics, we are able to underwrite loans – large and small – that most banks won't. We are so confident in our underwriting models and systems we even credit enhance the loans we originate ensuring your clients get the financing they deserve.

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OUR BANK PARTNERSHIPS

Here's a taste of our partnering banks

Mission Valley Bank
Member FDIC

Pacific Western Bank

Timberland Bank
Since 1915
Plant your future here.

WashingtonBusinessBank℠

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OUR TURNKEY PROCESS

Simple as 1-2-3

By introducing your clients to ARF Financial, you can help ensure the success of their business, strengthen your own relationships and earn significant income! Once you've identified a client that needs capital:

1. Provide us with a warm introduction.
2. We will personally contact the merchant, ascertain whether we are a good fit, gather the necessary paperwork, and get them approved.
3. We will guide your merchant through the entire process. We typically sign loan docs and fund in as little as 3 days.

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OUR TURNKEY PROCESS

What you'll need to get started

Obtain these 4 pieces of information from your client and we'll do the rest:

1. Length of time in business of the entity you're referring
   (same ownership, concept and location)
2. Personal credit score range of the guarantor
   Excellent = 700 +
   Good = 651 – 699
   Fair = 601 – 650
   Poor = 551 – 600
   Unqualified = Less than 551
3. Average monthly sales (cash & credit card) for the last 3 months
4. Determine if the guarantor owns a home and is current on their mortgage

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MINIMUM REQUIREMENTS

To Prequalify

1. Must be brick and mortar restaurant or hospitality business, hotel, motel, auto repair and service, medical, dental, or certain retail establishments (detailed list at arffinancial.com/industries)
2. Open and operating for at least 1 month
3. Minimum annual sales of $100,000 (actual or projected)
4. Guarantor with a personal FICO score of 551 or higher
5. Client may have a maximum of 2 outstanding cash advances (short-term loans)
6. Restaurant and hospitality clients may qualify for up to $400,000 without review of tax returns and financials
7. Retail clients may qualify for up to $200,000 without review of tax returns and financials

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OUR LOAN PRODUCTS

WORKING CAPITAL LOANS

If you have clients that are being forced to scale back operations due to an unexpected dip in cash flow, our Working Capital Loan is the perfect solution. It offers a quick infusion of cash without the need for collateral.

LINES OF CREDIT

When opportunity knocks, business conditions change or unexpected issues arise, your clients will be ready. Our Line of Credit gives them 24-hour access to 5 separate loan drafts over a 6-month period. They can draw funds as needed and only pay for what they take!

FLEX PAY LOANS

Many merchants simply don't dream big because they can't afford to borrow the funds they need. Our Flex Pay loan solves that problem! Flex Pay allows your clients to defer up to 50% of their loan principal into the future, resulting in the lowest payments now!

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EARNING POTENTIAL

Steady Stream of Income

We will pay a 3% referral fee, based upon the principal amount of the initial new merchant loan and the "cash out" portion of all additional advances, including line of credit draws, renewals, or re-financings that are made for a period of 3 years from the date of the initial loan. Here's an example of the income opportunity:

# of New Loans that Fund Monthly	Typical Loan Amount	LOC Draws & Refinances	Total Monthly Fundings	Monthly Referral Fee Income
1	$82,600	$41,300	$123,900	$3,717
3	$165,000	$82,500	$247,500	$7,425
5	$275,000	$137,500	$412,500	$12,375

TYPICAL FUNDING SCENARIO:

Merchant borrows $400,000 without review of their tax returns and financials. Referral fee earned by broker is $12,000!

*average loan size is $82,589

**most loans refinance after 50% paid

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Contact me today. I'll work hard to get your clients the funds they need fast!

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.