



ARF FINANCIAL

Businesses Bank on Us.™

RESIDUAL REFERRAL PROGRAM





RESIDUAL REFERRAL PROGRAM

WELCOME

to the ARF Residual Referral Program!

I'd like to personally thank you for joining our Residual Referral Program. I believe it will increase your lending footprint and create a significant, and continuous, income stream for you.

As champions of the restaurant and hospitality industries since 2001, we've delivered over \$850,000,000 in funding to clients nationwide. Our strength and longevity are based on a commitment to responsible lending and service excellence. We're always looking for partners with a common goal of providing affordable financial solutions for their clients, while growing their own business and profits.

Every day we help businesses find the financing they deserve to grow and thrive. We pride ourselves on making business lending simple, affordable and transparent.

By introducing your clients to ARF Financial, you can help ensure the success of their business, while strengthening the bond you have with them. Our financing programs can open new revenue opportunities for your business by attracting new clients and retaining existing ones.

I'm glad you elected to join our ARF family as a valued partner!



Les Haskew

President

ARF FINANCIAL LLC

P.S. We often have exciting promotions running along with continued education. Watch your email for these key opportunities.

RESIDUAL REFERRAL PROGRAM

Decades of Financing Opportunity

ARF Financial LLC is a California licensed lender providing unsecured business loans and lines of credit for restaurant, hospitality and retail merchants nationwide. Since 2001, we have filled the void between traditional bank financing and less attractive options for obtaining capital, like merchant cash advances and taking on equity partners. We are able to secure financing where most banks stop, giving merchants the ability to maintain control of their business, be more profitable and meet their financial and business goals.



RESIDUAL REFERRAL PROGRAM

Restaurant / Hospitality Experts

As the #1 direct lender for restaurant and hospitality businesses across the country, backed by decades of experience, we know a thing or two about the everyday challenges restaurateurs and hoteliers face. What's more, we are committed to offering the right (customized) financial products they need to fulfill their individual business goals.

Here's a Sampling of the 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 complete list at arffinancial.com/industries



RESIDUAL REFERRAL PROGRAM

Higher Loan Amounts and Longer Terms for Well Established Merchants

Businesses may qualify for amounts up to \$750,000 without the need for collateral, at the most competitive rates and with fixed terms up to 36 months. Our loan program is perfect for well established, single-unit and multi-unit restaurants owners who need capital for growth opportunities. Our average loan amount is \$90,000. Most important, we will lend up to \$450,000 (single-unit) or \$675,000 (multi-unit) without the review of tax returns and financials. That's the highest threshold in the industry!

Loan Program Advantages

- We provide loans from \$5,000 to \$2,500,000
- Collateral is not required on amounts up to \$750,000
- Tax returns and financials are not required on loans up to \$450,000
- Terms from 12 to 36 months
- 24-hour approvals and 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

RESIDUAL REFERRAL PROGRAM

Exclusive Bank Relationships

We have obtained exclusive relationships with many state-chartered community 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 and fund 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 with terms that make sense!

Just a few of our partnering banks:





RESIDUAL REFERRAL PROGRAM

Our Unique Loan Products

WORKING CAPITAL LOANS

When cash is tight due to an unexpected dip in sales or a slow seasonal period, your clients won't feel forced to scale back their operations or postpone growth opportunities. A Working Capital Loan from ARF Financial can provide the surge of capital they need quickly and 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 dramatically lower payments now!

INTEREST ONLY REVOLVING LINE OF CREDIT

Merchants with big plans for growth shouldn't let their bank slow them down. They can quickly access up to \$750,000 with no need for collateral and only pay the interest for up to 1 year. Bridging a financial gap with low, interest-only payments allows them to maximize cash flow and makes great business sense!



RESIDUAL REFERRAL PROGRAM

Our Simple Turnkey Process

We've designed our Residual Referral Program to be as simple as 1-2-3.

1. Identify a client that needs business capital and provide a warm introduction.
2. We will personally contract your client, gather the necessary paperwork, and get them approved. We handle the underwriting and funding process leaving you with time on your hands to find new clients.
3. Personalized Client Service
Every client you introduce us to will be matched with one of our full-time loan experts, who will customize our loan products to meet your client's specific needs. This one-on-one customer service sets us apart!



RESIDUAL REFERRAL PROGRAM

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

Potential Loan Amount

We use actual gross sales to determine loan amount. Potential loan amounts vary from 6% to 16.5% of total annual sales (cash + credit card sales - actual or projected) based upon the guarantor's credit worthiness. Example: If the average monthly sales volume is \$100,000 or \$1,200,000 annually, the potential loan amount is \$60,000 to \$198,000. If sales increase over time, the merchant may qualify for additional capital. All loans are subject to ARF Financial's standard underwriting criteria.



RESIDUAL REFERRAL PROGRAM

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 3 months
3. Minimum annual sales of \$250,000 (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 \$450,000 (single-unit) or \$675,000 (multi-unit) without review of tax returns and financials
7. Retail clients may qualify for up to \$300,000 without review of tax returns and financials



RESIDUAL REFERRAL PROGRAM

Typical Funding Scenario

A client has an established restaurant and needs \$450,000 to open another location. They have already applied for an SBA loan and are waiting on the funds but run into an issue which causes a delay.

The merchant borrows the \$450,000 they need from ARF Financial, without review of tax returns and financials. The loan bridges the gap while they are waiting on the SBA financing, allowing them to move forward on the buildout of their new location.

Your referral fee from the funding is \$13,500. Most loans refinance at 50% paid. You will continue to earn referral fees on residual fundings for 3 years!

Earning Potential

# of New Loans that Fund Monthly	Initial Loan Funding	LOC Draws & Refinances	Total Monthly Fundings	Monthly Referral Fee Income*
1	\$90,000	\$45,000	\$135,000	\$4,050
3	\$270,000	\$135,000	\$405,000	\$12,150
5	\$450,000	\$225,000	\$675,000	\$20,250
10	\$900,000	\$450,000	\$1,350,000	\$40,500

* ARF pays a 3% Referral Partner commission to Referral Partners that have executed an ARF Referral Partner Agreement on loans funded (cash out) up to the stated Agreement commission cap for a period of three (3) years based upon a qualified client referral as defined in the Agreement.



ARF FINANCIAL

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RESIDUAL REFERRAL PROGRAM

Co-branded Marketing Materials

We can provide co-branded marketing materials to assist you in prospecting for new business. Visit arffinancial.com/referral-partner-flyers to view what's available. There is also a form you can complete to request on or more of them.

UNSECURED LINE OF CREDIT

THE FLEXIBLE SOLUTION FOR YOUR CLIENTS



The Smart Choice in Business Financing

Successful business owners are the most sensible, and a Line of Credit from ARF Financial gives them the flexibility to act fast. When the window of opportunity opens, they'll be ready to maximize your advantage. Our Line of Credit quickly puts up to \$750,000 at their disposal. The initial line can be approved online in minutes with 24-hour access to funds that.

Whether it's an expansion project, renovations or purchasing some new equipment, there's no need to wait! With this type of financing, a few key strokes is all it takes to access up to 5 separate loan drafts over a 6-month period. Your clients will enjoy the freedom of drawing funds as they're needed, paying interest only on the money they 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 5 separate loan drafts over a 6-month period
- Online or faxable drafts for ease of submission
- No application, maintenance or access fees
- No tax returns or financials on amounts up to \$450,000
- A low documentation, streamlined process
- Instant online approval and fundings in 3 days
- Early pay off options are available
- Lack that perfect credit is not a barrier
- Interest is tax deductible

Referral Partner name is proud to partner with ARF Financial to provide the working capital every business owner deserves.



Referral Partner's logo and contact information goes here

FLEX PAY LOANS

Giving You the Flexibility to Reduce Your Payments

UP TO 50%



BORROW NOW, GROW NOW, PAY LATER!

Many merchants simply don't seem big because they believe they can't afford to borrow the funds they need. Flex Pay solves that problem. ARF Financial's Flex Pay Loan allows you to defer up to 50% of your loan principal into the future, resulting in dramatically lower loan payments now! Things like renovations, remodels, additional locations, equipment purchases, partner buyouts and more are not out of reach. Not any more!

Our Flex Pay loan is the perfect solution to get your project completed and begin earning a positive return on your investment now - without the need for collateral and without the stress to your cash flow! Flex Pay also has a unique early pay off option 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.

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



Pay Less When It Matters

Defer up to 50% of your loan principal for more affordable payments now. Use the funds to grow your business, and pay it back when the time is right.



Pay Weekly Not Daily

Use the funds for what you need, and make low, fixed weekly payments. Our financing is a loan not cash advance. So repayment is not tied to your daily credit card receipts.



Pay On Your Terms

To help you pay off your deficit, we have a variety of options that will benefit you. You can roll it into the future, allow it to amortize over time, or simply refinance it.

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INTRODUCING ARF FINANCIAL'S NEW

Interest Only Revolving Line of Credit

The Smart Option for Gap Financing and Short-term Bridge Needs




The economy is robust. Opportunities abound. You've got big plans to grow your business, but the cash you need is pending the close of an SBA Loan, the sale or refinance of commercial real estate or the addition of a new investor. Or, maybe you need gap financing to complete a major renovation, finish a required franchise refresh or open a second location. Stop waiting and get the money you need now with ARF Financial's NEW Interest Only Revolving Line of Credit! You can quickly access up to \$750,000 with no collateral and pay only the interest for up to 1 year. Bridging your financial gap with low payments that maximize your cash flow makes great business sense!

FEATURES:

- Loan amounts up to \$750,000
- No collateral required
- Interest only payments
- 52 Week, 12-month Term
- Flexibility to pay down and redraw funds

LOAN AMOUNT	WEEKLY PAYMENT
\$150,000	\$1,145
\$200,000	\$1,526
\$300,000	\$2,289
\$400,000	\$3,052

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FREQUENTLY ASKED QUESTIONS



At ARF Financial, You Get All The Credit You Deserve.

Financing is a complicated matter, and we often encounter a number of questions about how we help our clients succeed. Here are the answers to the most frequently asked questions.

Who is ARF Financial and why are we?
ARF Financial is a financial commercial finance company based in Seattle, Florida. We provide financial solutions for businesses and other small to medium size businesses. We have over 10 years experience providing bank loans to restaurants and retailers. Our customers include all major retailers and more than 100,000. Call us today to request an amount up to \$750,000. We require minimal documentation and we fund quickly.

Why use ARF Financial?
As a financial lender, you can be confident we'll provide the highest level of business standards and practices. In addition, since we are a financial lender, your interest is tax deductible, reducing your already industry leading rates.

How does the ARF Financial program work?
Our program is simple and the application process is streamlined. We have from 15,000 to 15,000,000 per year in loan volume and you can get your money fast. We provide some of the most competitive rates in the industry, and you can choose a package that works best for your business - terms range from 12 to 36 months.

ARF applications are fast and easy to complete!
No, it is not. In fact, through your credit and credit reports you are not required to complete credit and financials. Also, we have loan amounts on your total annual sales and just your credit score report.

How much cash can I get and how do I qualify?
We can advance you up to 50% of your total annual sales. Financials are not required. We have 0% to 10.5% of your total annual sales (cash and credit card sales) - annual or prepared and your credit score. Example: If your average monthly sales volume is \$100,000 or \$1,200,000 annually, your potential loan amount is \$50,000 to \$116,000. If sales increase over time, you may qualify for additional capital. All loans are subject to ARF Financial's standard underwriting criteria.

How does ARF Financial get paid back?
Simple. Once a week we process a CreditCard payment authorized business check your account. This ARF Financial's standard underwriting criteria.


How can I use the money?
You can use the money for any business related expense. Things like buying a partner, opening a new location, renovations, renovations, advertising and marketing, or to simply stabilize your cash flow without an immediate need. You can open up to a line of credit with us. Being prepared is smart!

CONTACT:

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ARF FINANCIAL

THE SMART CHOICE IN BUSINESS FINANCING



Loan Program Details

Who is ARF Financial?
ARF Financial is a California limited liability company and a finance lender licensed by the California Department of Corporations. Since 2005, we have provided short-term working capital loans and lines of credit to restaurant/hospitality businesses and smaller businesses. We've helped thousands of business owners approach us more than 16,000 loans with proceeds in excess of \$870,000,000.

How much can I qualify for and how does the process work?
You may qualify for loans up to 50% of your business gross annual sales with loans from \$5,000 to \$750,000 and no collateral required. Once we've determined the amount you qualify for, you can choose the amount and repayment term that works best for your business. Repayment is simple! Once a week an ACH debit is processed on the authorized business checking account for the term of the loan. Any funds that are not used can be quickly accessed as a line of credit.


Why use ARF Financial?
As a financial lender, you can be assured that we adhere to the highest level of business standards. In addition, since we are a financial lender, the interest you pay is tax deductible further reducing your industry leading rates.

What can I use the money for?
Merchants can use our funds for any business related expense. Things like renovations, expansion projects, additional locations, purchasing new equipment, buying out a partner, advertising and marketing, or simply stabilize cash flow.

WHAT MAKES US DIFFERENT?

- We partner with community banks making it easier for business owners to qualify for a new bank loan
- Loan amounts up to \$750,000 with no collateral required
- Repayment is not tied to your credit card transactions
- Our loans act as a line of credit so you can access the money when you need it and only pay for what you use
- The interest you pay is tax deductible, lowering cost of funds
- Fixed repayment terms from 13 years with affordable payments
- No tax returns or financials required on amounts up to \$450K
- Less than perfect credit is not a barrier
- Early payoff options are available
- Significant rate savings over cash advance providers

Referral Partner name is proud to partner with ARF Financial to provide the working capital every business owner deserves.



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