ARF FINANCIAL

Businesses Bank on Us.

Business Loan Program

Minimum Qualifications • Advantages • Approved Industries

MINIMUM QUALIFICATIONS

Preferred Industries:

- Minimum Equifax credit score of 551
- Minimum 1 month time in business (same ownership)
- Minimum monthly sales of $17,000
- Loan amounts up to $500,000 for single entities
- Loan amounts up to $750,000 for multiple entities
- Fixed terms from 12 to 36 Months
- We can pay off up to 2 competitors (short-term loans)

Expanded Portfolio:

- Minimum Equifax credit score of 601
- Minimum 2 years time in business (same ownership)
- Minimum monthly sales of $17,000
- Loan amounts up to $500,000 for single entities
- Loan amounts up to $750,000 for multiple entities
- Fixed repayment terms from 12 to 36 Months
- We can pay off up to 2 competitors (short-term loans)

LOAN PROGRAM ADVANTAGES

- Loan amounts from $5,000 to $1,000,000
- No collateral required on amounts up to 750,000
- Repayment terms from 12 to 36 months
- Same-day approvals and fundings in under a week
- Minimal documentation is required
- Interest-only options are available
- Up to 50% principal deferment for lowest payment
- All loans come with an optional line of credit
- Fast access to 5 loan drafts over a 6-month period
- Repayment is not tied to credit card transactions
- Early pay-off options are available
- The interest paid is tax deductible

Partnering together with ARF Financial to provide the working capital every business owner deserves.

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CONTACT:

(SEE REVERSE SIDE FOR FULL LIST OF APPROVED INDUSTRY TYPES)

APPROVED INDUSTRY TYPES (PREFERRED B2C)

- Acute Care Facility
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery / Catering
- Bar
- Barber Shop
- Beauty Salon
- Bed & Breakfast
- Bicycle Shop
- Book Store
- Bowling Alley
- Café in Fitness Center
- Cancer Radiology Center
- Cancer Treatment Facility
- Candy Store
- Car Wash
- Cheese Store
- Chiropractor
- Cigar Store
- Coffee Shop
- Cosmetic Surgery
- Dentist
- Orthodontist
- Diagnostic Imaging Center
- Doctor
- Dry Cleaner
- Drug Store
- Florist
- Food Gift Basket Store
- Gourmet Food Store
- Gourmet Popcorn Store
- Grocery Store
- Hardware Store
- Home Healthcare
- Hospital
- Hotel / Motel
- Ice Cream / Yogurt Store
- Liquor Store
- Mail & Package Store
- Mall Food Outlet
- Medical Spa
- Movie Theatre / Playhouse
- Nail Salon
- Nightclub
- Nursing Home
- Optical / Vision Store
- Pet Grooming / Boarding
- Pet Store
- Pharmacy
- Photo Studio
- Physical Rehabilitation
- Prepackaged Meals
- Quick Copy
- Printing
- Restaurant
- Retail Store - Other
- Smoothie Shop
- Spa
- Sporting Goods Store
- Tavern
- Urgent Care Facility
- Veterinarian

APPROVED INDUSTRY TYPES (EXPANDED PORTFOLIO B2B)

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- Architectural Services
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Building Equipment
- Building Materials
- Business Services
- Cable & Satellite TV Production
- Chemical & Related Manufacturing
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communication Company
- Computer Software
- Defense Contractor
- Defense Electronics
- Distillery
- Drug Manufacturing
- E*Commerce
- Electronics Manufacturing
- Engineer
- Food Manufacturing
- Food Processing & Sales
- For-profit Education
- IT Hardware Sales
- IT Services
- Legal Services
- Locksmith & Security
- Manufacturing
- Meat Processing & Products
- Medical Equipment & Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Podcast Producer
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Textiles
- Tractor & Lawn Mower Sales
- TV Station/Services
- Waste Management
- Wholesale
- Winery