



ARF FINANCIAL

Businesses Bank on Us.™



A Bank Loan Without the Hassle

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ARF Financial has built exclusive relationships with community banks across the country, so our clients can acquire a bank loan fast, without collateral and with limited paperwork. That means the interest you pay is tax deductible, rates are fixed, and you know the terms ahead of time.

- Loans amounts from \$5,000 to \$1,000,000 per location
- Collateral is not required on amounts up to \$750,000
- Flexible repayment terms up to 36 months
- Interest-Only options available for lowest payment
- Approvals are normally granted within 48 hours
- Fundings in less than a week with minimal paperwork
- Repayment is not tied to your credit card transactions
- The interest paid is tax deductible
- Early payoff options are available



Funding Business Growth Since 2001

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Decades of Financing Opportunity

- Management team with the most experienced financial experts in the industry
- Provide unsecured business loans and lines of credit to merchants nationwide since 2001
- Approved over 19,000 loans with proceeds in excess of \$1 billion.
- The financing we provide is a true bank loan not a Merchant Cash Advance
- Perfect as a bridge to traditional bank financing or SBA
- Loan products tailored specifically for your industry and every client's individual needs
- Best alternative when traditional bank financing is not an option or bank lines are maxed out
- Better option vs. taking on an equity partner to raise capital or less attractive cash advances
- Employ seasoned loan consultants in all major metropolitan cities
- Provide one-on-one personalized service



Experts in Your Industry

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ARF Financial has specialized lending expertise in a broad range of industry types.

B2C INDUSTRIES:

- Acute Care Facility
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery / Caterer
- Bar/Tavern
- Barber Shop, Hair 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
- Florist
- Food Gift Basket Store
- Food Popcorn Store
- Grocery Store
- Hardware Store
- Home Healthcare
- Hospital
- Hotel / Motel
- Ice Cream / Yogurt Shop
- Liquor Store
- Mail & Package Store
- Mall Food Outlet
- Medical Spa
- Movie Theatre
- Nail Salon
- Nightclub
- Nursing Home
- Optical / Vision Store
- Pet Grooming
- Pet Store
- Pharmacy
- Photo Studio
- Physical Rehab
- Prepackaged Meals
- Quick Copy/Printing
- Restaurant
- Retail Store - Other
- Smoothie Shop
- Spa
- Sporting Goods Store
- Urgent Care Facility
- Veterinarian



Experts in Your Industry

B2B INDUSTRIES:

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Building Equipment
- Building Materials
- Business Services
- Cable & Satellite TV Production
- Chemical Manufacturing
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communications 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
- Meat Processing & Products
- Medical Equipment & Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Textiles
- Tractor & Lawn Mower Sales
- Waste Management
- Wholesale
- Winery



The Right Financing to Meet Your Needs

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After 21 years, we understand the everyday challenges business owners face. Our loan products and underwriting are designed for unique industry situations including:

- Renovations and remodels
- Opening additional locations
- Expansion projects
- Equipment purchases
- Investing in new technology
- Obtaining liquor licenses
- Stocking up on inventory
- Advertising and marketing campaigns
- Partner buy-outs
- Tax payments or lien retirement
- Seasonality
- Cash flow shortfalls



Innovative Loan Products

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WORKING CAPITAL LOANS

When cash is tight due to an unexpected dip in sales or a slow seasonal period, ARF can provide a working capital amortizing term loan to provide the surge of capital you need fast, without the need for collateral.

UNSECURED LINES OF CREDIT

When growth opportunities develop, unexpected expenses arise or business conditions change, ARF can provide an unsecured line of credit with 24-hour access to 5 separate loan drafts over a 6-month period.

BANKROLL - REVOLVING LINES OF CREDIT

Our Bankroll Revolving Line of Credit boasts line amounts up to \$1M, with a fixed loan term up to 36 months, a fixed payment, AND the unique flexibility of unlimited draws and unlimited paydowns during the revolving period of up to 1 year! You're in full control deciding when to borrow, how much to borrow, and how long to keep your revolving line open. Bankroll offers the most flexibility to address your changing business needs.

FLEX PAY LOANS & INTEREST-ONLY FLEX PAY LOANS

Many business owners simply don't dream big because they believe they can't afford to borrow the funds they need. Flex Pay solves that problem! Flex Pay allows you to defer from 25% to 100% of your loan principal into the future, resulting in materially lower payments now!



Compare Us - We're the Better Choice

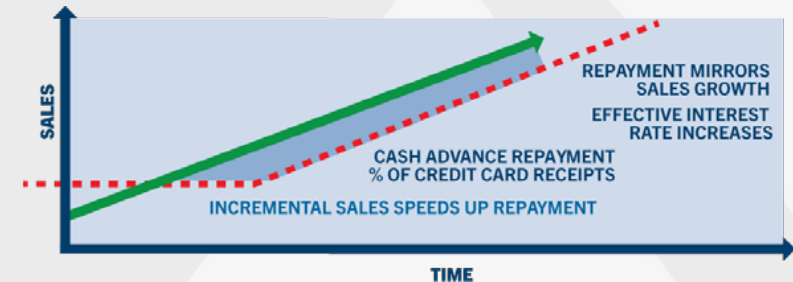
Compare Us - We're the Better Choice

ARF Financial's unsecured bank loans and lines of credit are better for your business than a Merchant Cash Advance. Our Business Loans with larger loan amounts and fixed payments allows you to keep the additional profit generated from your investment and hard work.

Why Our Unsecured Business Loan Works



Why a Merchant Cash Advance Doesn't Work



With a Merchant Cash Advance, the more successful you become and the more revenue you generate, the faster the cash advance provider gets paid. This escalates the effective rate you are paying, often to astronomical heights.

Compare Us - We're the Better Choice

Benefits	ARF's Unsecured Business Loan	Merchant Cash Advance
Transparency	Yes , all our loans have transparent terms clearly spelled out, including detailed rate, repayment term, total payback, and payment amount.	No , the agreement fails to identify the actual interest rate being charged, the repayment term and the payment amount.
Line of Credit	Yes , available to all borrowers who take less than their approved loan amount.	No , cash advance providers don't offer typical bank features like this, because their product is not a loan.
Ability to Pay Off Early	Yes , Unsecured Business Loans have options to be paid off early and business owners only pay interest for the time they keep the money.	No , merchants are forced to pay the entire balance with no discount.
Longer Terms – Up to 36 Months	Yes , We offer longer terms (up to 36 months) with the lowest payments in the industry.	No , the typical repayment term is between 6 and 9 months.

Compare Us - We're the Better Choice

Benefits	ARF's Unsecured Business Loan	Merchant Cash Advance
Larger Loan Amounts	Yes , loan amount is derived from a business' total sales – cash and credit card. We provide loan amounts up to \$1,000,000.	No , loan amount is derived from Visa and Mastercard sales only.
Professional Support	Yes , full-time professional loan consultants provide advice, counsel and support to the business for growth and financing.	No , MCAs are typically sold by independent sales organizations that are more concerned about pushing cash than the business's needs.
Tax Benefits	Yes , interest charged is an ordinary business expense and is tax deductible.	No , Merchant Cash Advances represent future sales sold at a discount and have no clear tax benefit to the owner.
Payment Via ACH	Yes , fixed weekly payments are deducted from the business's checking account, with no lock-boxes or need to switch credit card processors.	No , payments fluctuate based on the merchant's credit card volume, as revenue increases, so do the amount of the payments.
Trust & Credibility	Yes , ARF Financial has over 21 years of lending experience and partners with state chartered FDIC insured community banks across the	Experience and longevity matter. Do you really know who you are borrowing from?

A young woman with dark hair pulled back, wearing a white button-down shirt, is smiling warmly at the camera. In the background, three other people in business attire are blurred, suggesting a professional office environment.

Servicing More than Just Loans

We see ourselves as true business partners to our clients. Perhaps that's why so many of them turn to us time and time again to help fund their success. Unlike many of our competitors, we employ seasoned loan consultants ready to advise you and customize a financial solution that fits your needs. Not only do they help you during the application process, they stay engaged throughout the term of the loan to help you reach your financial goals.



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

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.