

# LOANSTARS

## ARF'S REFERRAL PARTNER REWARDS PROGRAM

### MINIMUM UNDERWRITING CRITERIA FOR ALL APPROVED INDUSTRIES

- ★ Minimum Equifax credit score of 575
- ★ Minimum 1 month time in business (same ownership)
- ★ Minimum monthly sales of \$17,000 (\$200,000 annually)
- ★ Loan amounts from \$5,000 to \$1.5 million
- ★ Flexible terms up to 36 months
- ★ Pay off up to 2 competitors (MCAs, short-term loans)

### LOAN PROGRAM ADVANTAGES

- ★ Loan amounts from \$5,000 to \$1.5 million
- ★ Repayment terms up to 36 months
- ★ Same-day approvals and fundings in under a week
- ★ Minimal documentation is required
- ★ Interest-only options are available
- ★ Revolving Lines of Credit with...
- ★ Fast access to unlimited draws for up to a year
- ★ Unlimited partial principal paydowns for up to a year
- ★ Loan repayment is not tied to credit card transactions
- ★ Early pay-off options are available with no penalties

### APPROVED INDUSTRIES

Accountant	Cheese Store	Funeral Homes	Nursing Home
Acute Care Facility	Chemical & Related Manufacturing	Gift Store	Nutritional & Dietary Supplies
Aerospace	Chiropractor	Gourmet Food Store	Optical/Vision Store
Assisted Living Facility	Cigar Store	Gourmet Popcorn Store	Orthodontist
Alternative Energy Production	Clinic	Grocery Store	Periodontist
Architect	Coffee Shop	Ham Store	Pet Store
Architectural Services	Coin-Operated Laundries	Hardware Store	Pharmaceuticals & Health Products
Auditory Center	Commercial Inspection Services	Healthcare Professional	Pharmacy
Automotive Parts Store	Communication Company	Home Healthcare	Photo Studio
Automotive Repair	Computer Software	Hospital	Physical Rehabilitation
Automotive Services	Cosmetic /Plastic Surgery	Hotel	Pre-Packaged Meals
Bakery / Catering	Defense Contractor	Ice Cream/Yoghurt Store	Printing & Publishing
Bar/Tavern	Defense Electronics	IT Services	Professional Sports Equipment
Barber Shop	Dentist	Legal Services	Quick Copy/Printing
Beauty Salon	Diagnostic Imaging Center	Liquor Store	Radio Station/Services
Bed & Breakfast	Diners	Legal Services	Restaurant
Bicycle Shop	Distillery	Liquor Store	Retail Store- Other
Book Store	Doctor	Locksmith & Security	Smoothie Shop
Bottling & Distribution	Drug Manufacturing	Mail & Package Store	Spa
Bowling Alley	Dry Cleaner	Mall Food Outlet	Sporting Goods Store
Brewery	E-Commerce	Manufacturing	Steel Fabricator
Cafe in Fitness Center	Electronic Store	Meat Processing & Products	Steel Production
Cancer Radiology Center	Electronics Manufacturing	Medical Equipment	Telecom Services & Equipment
Cancer Radiology Center	Engineer	Medical Services	Trash Collection & Waste Management
Cancer Treatment Facility	Endodontist	Medical Spa	Urgent Care Facility
Candy Store	Florist	Medical Supplies	Veterinarian
Car Wash	Food Gift Basket Store	Motel	Wholesale
Caterer	Food Manufacturing	Nail Salon	Winery
	Food Processing & Sales	Nightclub	

## RESTRICTED INDUSTRIES

Adult Entertainment/Materials  
Advertising/Public Relations  
Agriculture/ Agricultural Services  
All Other Traveler Accommodation  
Amusement and Recreation Services  
Appraiser & Real Estate Consultants  
Attorney or Law Firm  
ATV/Golf Cart Dealer  
Auto Dealers (Car Sales)  
Auto or Aircraft Rental/Charters  
Bail Bonding  
Banks, Credit Unions, Non-Bank Lenders  
Blood and Organ Banks  
Boat Dealers- New & Used  
Builders – Residential or Commercial  
Building Equipment  
Building Inspection Services  
Building Materials  
Building Services  
Business Services  
Cable & Satellite TV Production  
Call Centers & Answering Services  
Cannabis/THC/CBD Products  
Cell Phone Stores  
Clothing Manufacturing  
Coin & Precious Metal Sales  
Collection Agencies & Debt Buyers  
Commercial Cleaning Services  
Commercial Landscaping  
Construction  
Construction/Sub-Contractors  
Consulting Firms  
Convenience Stores  
Credit Protection, Restoration, Repair  
Dairy  
Debt and Tax Reduction Services  
Direct Mailing & Fulfillment Houses  
Discount Travel Clubs / Subscriptions  
Drug Abuse Rehabilitation Centers  
Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers  
Energy & Natural Resources  
Event Planner  
Factoring & Purchase Order Financing  
Family Planning Services  
Farm and Garden Machinery and Equipment Merchant Wholesalers  
Farm Supplies Merchant Wholesalers  
Fastener, Button, Needle, and Pin Manufacturing  
Financial Transaction Processing

Firearm/Ammo/Weapon Sales  
Flea Markets  
Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers  
For-Profit Education  
Fundraising Services  
Furniture Store  
Gas & Oil  
Gas Station  
General Contractors  
General Rental Centers  
Government Agencies  
Gyms / Personal Trainers  
Hardware Merchant Wholesalers  
Home Improvement/Renovation Services  
Home-based Businesses  
Horoscope / Fortune Telling  
Industrial Machinery and Equipment Merchant Wholesalers  
Industrial Supplies Merchant Wholesalers  
Insurance & Related Services  
Investment Opportunities and Advice  
Jewelry Stores  
Lawn and Garden Services  
Logging, Timber & Paper Mills  
Lotteries/Raffles/Gambling  
Marinas  
Marketing / Advertising Agencies  
Measuring, Dispensing and Other Pumping Equipment Manufacturing  
Metal Service Centers and Other Metal Merchant Wholesalers  
Military Vehicle Manufacturing  
Miscellaneous General Merchandise Stores  
Mobile Food Services  
Money Service Businesses  
Motion Picture & Video Production  
Motorcycle Dealers – New & Used  
Movie Theater/Playhouse  
Natural Gas Pipelines  
Newspaper, Magazine, Book Publishing  
Online Auctions  
Other Chemical and Allied Products Merchant Wholesalers  
Other Electronic Parts and Equipment Merchant Wholesalers  
Other Miscellaneous Durable Goods Merchant Wholesalers  
Other Miscellaneous Nondurable Goods Merchant Wholesalers

Other Professional Equipment and Supplies Merchant Wholesalers  
Other Transportation  
Other Transportation Equipment Manufacturing  
Other Transportation Equipment Wholesale  
Pain Pill/Pain Doctors  
Paint and Wallpaper Stores  
Paint, Varnish, and Supplies Merchant Wholesalers  
Parking Lots & Garages  
Pawn Shops/Consignment  
Payroll Companies  
Performance Arts  
Personal Services  
Pest Control  
Pet Grooming/Boarding  
Photo Processing/One-Hour Photo  
Piece Goods, Notions, and Other Dry Goods Merchant Wholesalers  
Plastics Pipe and Pipe Fitting Manufacturing  
Podcast Producer  
Podiatrists (Foot Doctors)  
Poultry Processing  
Private Investigators  
Professional Sports Arena  
Property Managers  
Real Estate Brokers or Agencies  
Recruiting, Temporary Help & Staffing  
Religious Organizations  
Research and Development  
Residential Cleaning Services  
Residential Rehabilitation  
Rooming and Boarding Houses  
Securities & Commodities Brokers  
Security Guard Services  
Sewage Treatment Facilities  
Showcase, Partition, Shelving, and Locker Manufacturing  
Social Advocacy/Social Services  
Tattoo / Piercing Shops  
Tax Preparation Services  
Telemarketing & Lead Generation  
Testing Laboratories  
Textiles  
Tires  
Tractor & Lawn Mower Sales  
Travel Agencies & Tour Operators  
Trucking  
TV Station Services  
Used Merchandise Stores

### CONTACT:

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# ARF FINANCIAL

*Businesses Bank on Us.™*

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