



# 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	Firearm/Ammo/Weapon Sales	Other Professional Equipment and Supplies Merchant
Advertising/Public Relations	Flea Markets	Wholesalers
Agriculture/ Agricultural Services	Flower, Nursery Stock, and Florists' Supplies Merchant	Other Transportation
All Other Traveler Accommodation	Wholesalers	Other Transportation Equipment Manufacturing
Amusement and Recreation Services	For-Profit Education	Other Transportation Equipment Wholesale
Appraiser & Real Estate Consultants	Fundraising Services	Pain Pill/Pain Doctors
Attorney or Law Firm	Furniture Store	Paint and Wallpaper Stores
ATV/Golf Cart Dealer	Gas & Oil	Paint, Varnish, and Supplies Merchant Wholesalers
Auto Dealers (Car Sales)	Gas Station	Parking Lots & Garages
Auto or Aircraft Rental/Charters	General Contractors	Pawn Shops/Consignment
Bail Bonding	General Rental Centers	Payroll Companies
Banks, Credit Unions, Non-Bank Lenders	Government Agencies	Performance Arts
Blood and Organ Banks	Gyms / Personal Trainers	Personal Services
Boat Dealers- New & Used	Hardware Merchant Wholesalers	Pest Control
Builders – Residential or Commercial	Home Improvement/Renovation Services	Pet Grooming/Boarding
Building Equipment	Home-based Businesses	Photo Processing/One-Hour Photo
Building Inspection Services	Horoscope / Fortune Telling	Piece Goods, Notions, and Other Dry Goods Merchant Wholesalers
Building Materials	Industrial Machinery and Equipment Merchant Wholesalers	Plastics Pipe and Pipe Fitting Manufacturing
Building Services	Industrial Supplies Merchant Wholesalers	Podcast Producer
Business Services	Insurance & Related Services	Podiatrists (Foot Doctors)
Cable & Satellite TV Production	Investment Opportunities and Advice	Poultry Processing
Call Centers & Answering Services	Jewelry Stores	Private Investigators
Cannabis/THC/CBD Products	Lawn and Garden Services	Professional Sports Arena
Cell Phone Stores	Logging, Timber & Paper Mills	Property Managers
Clothing Manufacturing	Lotteries/Raffles/Gambling	Real Estate Brokers or Agencies
Coin & Precious Metal Sales	Marinas	Recruiting, Temporary Help & Staffing
Collection Agencies & Debt Buyers	Marketing / Advertising Agencies	Religious Organizations
Commercial Cleaning Services	Measuring, Dispensing and Other Pumping Equipment Manufacturing	Research and Development
Commercial Landscaping	Metal Service Centers and Other Metal Merchant Wholesalers	Residential Cleaning Services
Construction	Military Vehicle Manufacturing	Residential Rehabilitation
Construction/Sub-Contractors	Miscellaneous General Merchandise Stores	Rooming and Boarding Houses
Consulting Firms	Mobile Food Services	Securities & Commodities Brokers
Convenience Stores	Money Service Businesses	Security Guard Services
Credit Protection, Restoration, Repair	Motion Picture & Video Production	Sewage Treatment Facilities
Dairy	Motorcycle Dealers – New & Used	Showcase, Partition, Shelving, and Locker Manufacturing
Debt and Tax Reduction Services	Movie Theater/Playhouse	Social Advocacy/Social Services
Direct Mailing & Fulfillment Houses	Natural Gas Pipelines	Tattoo / Piercing Shops
Discount Travel Clubs / Subscriptions	Newspaper, Magazine, Book Publishing	Tax Preparation Services
Drug Abuse Rehabilitation Centers	Online Auctions	Telemarketing & Lead Generation
Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers	Other Chemical and Allied Products Merchant Wholesalers	Testing Laboratories
Energy & Natural Resources	Other Electronic Parts and Equipment	Textiles
Event Planner	Merchant Wholesalers	Tires
Factoring & Purchase Order Financing	Other Miscellaneous Durable Goods Merchant Wholesalers	Tractor & Lawn Mower Sales
Family Planning Services	Other Miscellaneous Nondurable Goods Merchant Wholesalers	Travel Agencies & Tour Operators
Farm and Garden Machinery and Equipment Merchant Wholesalers	Wholesalers	Trucking
Farm Supplies Merchant Wholesalers		TV Station Services
Fastener, Button, Needle, and Pin Manufacturing		Used Merchandise Stores
Financial Transaction Processing		

### CONTACT:

Company: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Web: \_\_\_\_\_



Loan Stars terms and conditions are available at: [www.arffinancial.com/rp-terms-and-conditions](http://www.arffinancial.com/rp-terms-and-conditions), and will govern our partnership. If you need more information, please contact your assigned loan consultant, or the marketing department at: [marketing@arffinancial.com](mailto:marketing@arffinancial.com). ARF Financial is licensed by the California Department of Financial Protection and Innovation #6037958. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF Financial's standard underwriting guidelines. Commission tiers, performance bonuses are subject to change after 12/31/2026.