ARF FINANCIAL

25 YEARS

Businesses Bank on Us.™

REFERRAL PARTNER REWARDS PROGRAM

LOANSTARS

Smart Capital.
Real Relationships.

You make the introduction.

We do the work.

You get paid.

Up to 8% commission plus performance bonuses.

Kendall Severson

Vice President, ARF Financial


COMMISSION
WATERFALL
HIT MORE TARGETS. BUILD MORE INCOME.
Every action you take creates a ripple effect
of opportunity. Stay focused. Hit your targets.
Maximize your earning potential.
25 YEARS
ARF FINANCIAL
Businesses Bank on Us.™
WE FUND
We do the work to fund your clients fast and efficiently.
NEW CLIENT REFERRAL
Get paid for every new introduction.
ADDITIONAL DRAWS
Earn each time your clients draw on their line of credit.
CASH-OUT REFINANCE
Earn when clients refinance and access equity.
MULTI-ENTITY FUNDING
More entities. More opportunities. More income.
REPEAT BORROWER
Long-term relationships create recurring commissions.
RECRUIT LOANSTARS
Build your network and earn 1% override on their fundings.
YOU EARN
MAXIMUM EARNING POTENTIAL
SMART CAPITAL.
REAL RELATIONSHIPS.
HUMAN 2 HUMAN.™

WHAT YOU EARN

Commission on every funding — then bonuses on top.

8% **On your own introductions**
4% upfront on incremental cash out, 4% across the next 12 months

1% **On partners you recruit**
First tier, 24 months from validation, plus $2,500 per 50 recruited

Total eligible funding	% paid	Increment per tier	Total bonus
$250,000 – $499,999	0.500%	$1,250	**$1,250**
$500,000 – $749,999	1.00%	$3,750	**$5,000**
$750,000 – $999,999	1.10%	$3,250	**$8,250**
$1,000,000 – $1,499,999	1.20%	$3,750	**$12,000**
$1,500,000 – $1,999,999	1.30%	$7,500	**$19,500**
$2,000,000 – $2,499,999	1.40%	$8,500	**$28,000**
$2,500,000 – $2,999,999	1.50%	$9,500	**$37,500**
$3,000,000 – $3,499,999	1.60%	$10,500	**$48,000**
$3,500,000 – $3,999,999	1.70%	$11,500	**$59,000**
$4,000,000 – $4,499,999	1.80%	$12,500	**$72,000**
$4,500,000 – $4,999,999	1.90%	$13,500	**$85,500**
$5,000,000	2.00%	$14,500	**$100,000**

The first tier needs only $250,000 in eligible fundings — focus on first-quarter goals to reach tiers sooner. LoanStars Performance Bonus Tiers for calendar year 2026. To be eligible, fundings must be an initial loan or the cash-out portion of a refinance; subsequent draws that raise the outstanding balance above the initial funding amount also qualify.

BUSINESS LOAN PRODUCT LINE UP

Four revolving lines of credit.

	BANKROLL The ultimate revolver	IO-BANKROLL Interest-only, one year	ELEVATE 8-week Interest-only breather	FLEXPAY Defer the principal
Approval amounts	$5K – $1.5M	$10K – $1.5M	$5K – $1.5M	$10K – $1.5M
Repayment terms	Up to 24 months	Up to 24 months	Up to 24 months	Up to 24 months
Interest-only period	—	Full 1 year	Up to 8 weeks	Up to 26 weeks
Minimum draw	$5,000	$10,000	$5,000	$10,000
Principal paydowns	From $5,000	From $10,000	From $5,000	Not allowed
Revolving period	26 wks – 1 yr	11 months	26 wks – 1 yr	26 – 40 weeks
Points at closing	3	3	4	3–4

$600K Single-entity maximum for a qualified client

$900K Multi-entity maximum — bigger deals, bigger commissions

Unlimited draws and partial principal paydowns during the revolving period · early payoff with no penalty · repayment never tied to card transactions. Both maximums are reachable without tax returns or financial statements for a debt service coverage ratio spread; terms run 12 to 36 months. Not a guaranteed extension of credit; all draw requests receive a desktop underwriting review.

OUR TRACK RECORD

Your introduction is safe with us.

25yrs	24k+	$2B+	5/5
Funding business success since 2001	Loans and revolving lines approved	In proceeds delivered nationwide	Rated Excellent — Trustpilot TrustScore 5 out of 5

True bank loans from state-chartered, FDIC-insured banks — not merchant cash advances — tailored to each client's industry, and a best bet alternative when traditional bank financing isn't an option.

VERIFIED CUSTOMER REVIEWS ON TRUSTPILOT

★★★★★

She made the typical arduous process of financing a business a painless experience — very informative and knowledgeable about the product best suited for our needs.

Adam

★★★★★

Kendall has great customer service skills and made me feel comfortable. Everything was fast and smooth.

Regina

★★★★★

Kendall Severson pulled me through the process. She was great!

Ronald

EXCITING NEW INDUSTRIES

Now financing HVAC, plumbing and electrical.

Three high-demand service trades, newly eligible — essential to local economies and resilient through downturns. A fresh pool of prospects for your pipeline.

HVAC

Unit and parts inventory, peak-season technicians, service truck upgrades, expanding installation crews.

Plumbing

Service vehicles and specialized equipment, emergency repair inventory, additional technicians, new territories.

Electrical

Job-site equipment and safety gear, fleet expansion, licensed electricians, commercial contract growth.

Program qualifications

- 651+ Beacon score
- $300K+ annual sales
- Up to $250,000 maximum
- 3+ years in business
- Registered entity with EIN
- Home-based may qualify

No minimum W-2 employee requirement. Site inspections may be required.

Required documentation

- 6 months of business bank statements
- Liability & workers' compensation insurance
- Primary IDs for guarantors
- Most recent federal tax return

SIMPLE TURNKEY PROCESS

You own step one. We own the rest.

01 Introduce

Identify a client who needs business capital and make a warm introduction. That is your entire job.

02 We take it from there

We contact your client, gather the paperwork, underwrite and fund — leaving your time free to find the next one.

03 They get real service

Every client you introduce gets one-on-one service from an ARF loan consultant who tailors the product to their needs.

STOP PRE-SCREENING — SEND IT TO STELLA

60 seconds to an answer

Email the signed application and 3 recent months of bank statements to **stella@arffinancial.com**. Underwriting later needs IDs, a voided business check, the most recent tax return and a card processing statement.

RESOURCES & GETTING STARTED

Everything you need to sell it well.

Referral Partner Membership Program

The program overview and terms of your partnership with ARF.

Webinar Training Registration

Sign up for live training on the products and the submission process.

Training Videos & Materials

On-demand video and collateral built for referral partners.

ARF Financial Webinar Library

Every past webinar, recorded and searchable.

Capital Connection News

Program updates, rate changes, and new industry announcements.

Referral Partner Flyers

Fillable PDFs you can add your own contact details to — free.

How to get started

Already signed your agreement? There is nothing to do — you are automatically enrolled in LoanStars.

Not yet signed? Your loan consultant will send a DocuSign agreement. Unsure who that is — email funding@arffinancial.com.

ARF FINANCIAL
Businesses Bank on Us.™

OUR 2026 THEME — ELEVATE

Together, we'll elevate your commission waterfall.

Every funding pays twice — 4% upfront on incremental cash out, then 4% across the next twelve months. It is dynamic: it tracks how the merchant uses their line, so every draw that lifts the balance pays again. Add the bonus tiers and network overrides, and your commission stream grows.

THREE OF MY PARTNERS' TOTAL 2025 COMMISSIONS

$81,200	$61,167	$12,055

Persistence, hard work, and a residual stream that kept paying.

Kendall Severson
VICE PRESIDENT

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SCAN TO CONNECT

Figures shown are actual total 2025 earnings for three ARF LoanStars partners and are not a projection or guarantee of your results. ARF Financial is licensed by the California DFPI #6037958.