ARF Financial

Now Financing 3 Skilled Trades

ARF Financial is expanding financing eligibility to include three high-demand service industries: Plumbing, Electrical, and HVAC contractors. These businesses are essential to local economies and often need capital to purchase equipment, hire technicians, expand service areas, and manage seasonal demand.

Basic Program Qualifications

- Minimum 651 Beacon Score
- Must have a registered business entity with EIN
- No minimum W-2 employee requirement
- Site inspections may be required
- 3+ Years in Business
- $300K+ Annual Sales
- Maximum Loan Amount: Up to $250,000
- Home-based businesses may qualify

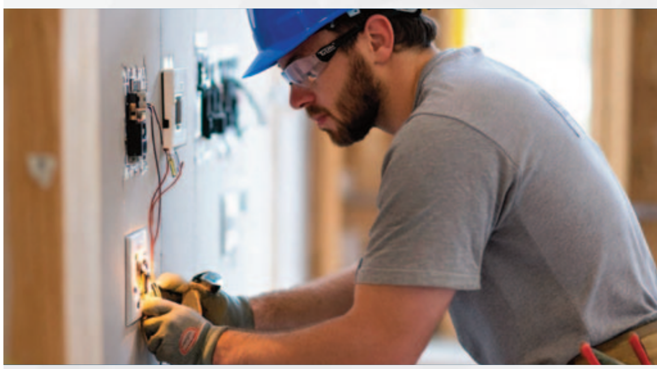
Required Documentation Includes:

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

Plumbing Companies

Plumbing companies constantly invest in:

- Service vehicles and specialized equipment
- Hiring additional technicians
- Emergency repair inventory
- Expanding service territories



Electrical Contractors

Electricians provide essential services that homes and businesses rely on regardless of economic conditions, making their work relatively resilient to economic downturns and market disruptions.

Electrical contractors frequently require capital for:

- Job-site equipment and safety gear
- Hiring licensed electricians
- Fleet Expansion
- Commercial contract growth

HVAC Contractors

HVAC contractors also provide essential heating and cooling services that homes and businesses cannot postpone for long, making their work relatively resilient even during periods of economic uncertainty.

HVAC businesses experience strong seasonal demand and often need working capital for:

- Inventory of HVAC units and parts
- Service truck upgrades
- Hiring technicians during peak seasons
- Expanding installation crews

ARF FINANCIAL

Businesses Bank on Us.™

*Expanded limits up to $600,000 (Single Entity) and $900,000 (Multi-Entity) available to Tier 1 clients only. Tier 1 requires Guarantor Beacon Score ≥700, verified home ownership, and minimum five (5) years in business; subject to underwriting and credit approval. The Elevate +1% Commission Bonus applies to newly funded loans (no refinances) with minimum first draw or $250,000; not eligible on subsequent draws and may not be combined with other otters. New subcontractor loans (Electricians, Plumbers, HVAC) qualify for +1% Elevate Bonus with no minimum funding amount; must be new origination. Partners funding $500,000+ in aggregate fiscal-year volume qualify tor additional +1% milestone Bonus (Tier Two), paid in addition to Elevate Bonus when applicable. Bonuses paid on funded loans only. Elevate Bonus is valid through June 30, 2026. Programs subject to change without notice.

CONTACT:

Company: ______________________________

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