



ARF FINANCIAL

Businesses Bank on Us.™

CIRCLE OF REWARDS REFERRAL PARTNER PROGRAM

Minimum Qualifications & Approved Industries

UNDERWRITING GUIDELINES

Restaurant-Hospitality Industry:

- Minimum Equifax credit score of 551
- Minimum 1 month time in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed terms from 12 to 36 Months
- We can pay off up to 2 competitors (short-term loans)

Other Industries (B2B):

- Minimum Equifax credit score of 601
- Minimum 2 years time in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed repayment terms from 12 to 36 Months
- We can pay off up to 2 competitors (short-term loans)

LOAN PROGRAM ADVANTAGES

- Loan amounts from \$5,000 to \$1,000,000
- No collateral required on amounts up to 750,000
- Repayment terms from 12 to 36 months
- Same-day approvals and fundings in under a week
- Minimal documentation is required
- Interest-only options are available
- Up to 50% principal deferment for lowest payment
- All loans come with an optional line of credit
- Fast access to 5 loan drafts over a 6-month period
- Repayment is not tied to credit card transactions
- Early pay-off options are available
- The interest paid is tax deductible

123 Whiting Marketing Company is partnering with ARF Financial to provide the working capital every business owner deserves.



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ARF Financial LLC is licensed by the California Dept. of Business Oversight (License No. 6037958). Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines.

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(SEE REVERSE SIDE FOR FULL LIST OF APPROVED INDUSTRY TYPES)

APPROVED INDUSTRY TYPES (PREFERRED B2C)

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

APPROVED INDUSTRY TYPES (EXPANDED PORTFOLIO B2B)

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- Architectural Services
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Building Equipment
- Cable & Satellite TV Production
- Chemical & Related Manufacturing
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communication Company
- Computer Software
- Defense Contractor
- Defense Electronics
- Distillery
- Drug Manufacturing
- E*Commerce
- Electronics Manufacturing
- Engineer
- Food Manufacturing
- Food Processing & Sales
- Hardware Sales
- IT Services
- Legal Services
- Locksmith & Security
- Manufacturing
- Meat Processing & Products
- Medical Equipment & Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Podcast Producer
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Textiles
- Tractor & Lawn Mower Sales
- TV Station/Services
- Waste Management
- Wholesale
- Winery