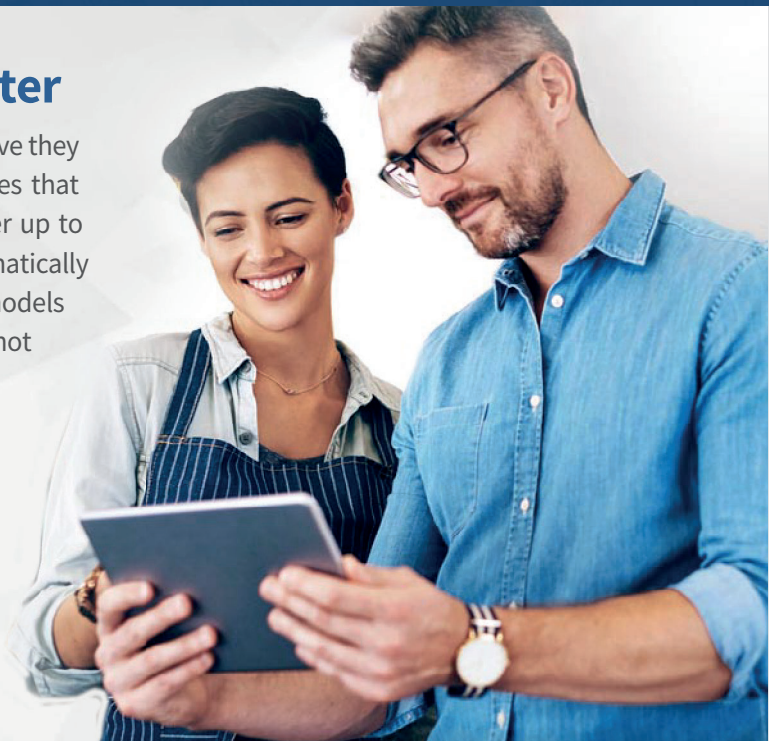


Flex Pay Business Loans

Giving You the Flexibility to Reduce Your Loan Payments up to 50%!

Borrow Now, Grow Now, Pay Later

Many merchants simply don't dream big because they believe they can't afford to borrow the funds they need. Flex Pay solves that problem. ARF Financial's Flex Pay Loan allows you to defer up to 50% of your loan principal into the future, resulting in dramatically lower payments now! Things like equipment purchases, remodels, renovations, additional locations, and partner buyouts are not out of reach. Not any more! Our Flex Pay Loan is the perfect solution to get your project completed and begin earning a positive return on your investment now, without the need for collateral and without the stress to your cash flow! Flex Pay also has a unique early pay off option designed to minimize your interest costs. Couple this flexibility with our Line of Credit product and the Flex Pay solution becomes even more powerful!



Pay Less When it Matters

Defer up to 50% of your loan principal for more affordable payments now. Use the funds to grow your business, and pay it back when the time is right.



Pay Weekly Not Daily

Use the funds as needed, and make low, fixed weekly payments. Our financing is a loan not a cash advance, so repayment is not tied to your daily credit card receipts.



Pay On Your Terms

To help you pay off your deferral, we have a variety of options that will benefit you. You can roll it into the future, allow it to amortize over time, or simply refinance it.

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



ARF FINANCIAL

Businesses Bank on Us.™

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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