

# UNSECURED LINE OF CREDIT

## THE FLEXIBLE SOLUTION FOR YOUR BUSINESS



### ARF Financial LLC

#### The Smart Choice in Business Financing

Successful business owners are the most nimble, and a Line of Credit from ARF Financial gives them the flexibility to act fast. When the window of opportunity opens, they'll be ready to maximize your advantage. Our Line of Credit quickly puts up to \$450,000 at their disposal. The initial line can be approved online in minutes with 24-hour access to drafts after that.

Whether it's an expansion project, renovations or purchasing some new equipment. There's no need to wait! With this type of financing, a few key strokes is all it takes to access up to 5 separate loan drafts over a 6-month period. Your clients will enjoy the freedom of drawing funds as they're needed, paying interest only on the money they take.

#### It Pays to Be Prepared

Even without an immediate need, business owners are establishing lines of credit now. Being prepared is smart. Owners know opportunities and/or issues can arise quickly and having committed working capital allows them to be ready for the unexpected.

### UNIQUE FEATURES AND BENEFITS:

- Loan amounts up to \$450,000 with no collateral required
- Access 5 separate loan drafts over a 6-month period
- Online or faxable drafts for ease of submission
- No application, maintenance or access fees
- A low documentation, streamlined process
- Instant online approvals and fundings in 3 days
- Early pay off options are available
- Less than perfect credit is not a barrier
- Interest is tax deductible
- Keeps you in control of your business

**Park Cedar Commercial Lending is proud to partner with ARF Financial to provide the working capital every business owner deserves.**



A Licensed California Lender # 603 7958 and a California Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines.

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