

ARF FINANCIAL

THE SMART CHOICE IN BUSINESS FINANCING



Loan Program Details

Who is ARF Financial?

ARF Financial is a California limited liability company and a finance lender licensed by the California Department of Corporations. Since 2001, we've been providing short-term working capital loans and lines of credit to restaurant/hospitality businesses and retailers nationwide. We've helped thousands of businesses receive approvals on more than 17,000 loans with proceeds in excess of \$850,000,000.

How much can I qualify for and how does the process work?

You may qualify for amounts up to 11% of your business's gross annual sales with loans from \$5,000 to \$450,000 and no collateral required. Once we've determined the amount you qualify for, you can choose the amount and repayment term that works best for your business. Repayment is simple! Once a week an ACH debit is processed on the authorized business checking account for the term of the loan. Any funds that are not used can be quickly accessed as a line of credit.

Why use ARF Financial?

As a licensed lender, you can be assured that we adhere to the highest level of business standards. In addition, since we are a licensed lender, the interest you pay is tax deductible further reducing our industry leading rates.

What can I use the money for?

Merchants can use our funds for any business related expense. Things like renovations, expansion projects, additional locations, purchasing new equipment, buying out a partner, advertising and marketing, or to simply stabilize cash flow.

WHAT MAKES US DIFFERENT?

- We partner with community banks making it easier for business owners to qualify for a true bank loan
- Loan amounts up to \$450,000 with no collateral required
- Repayment is not tied to your credit card transactions
- Our loans act as a line of credit so you can access the money when you need it and only pay for what you use
- The interest you pay is tax deductible, lowering cost of funds
- Fixed terms up to 24 months with affordable payments
- Less than perfect credit is not a barrier
- Early payoff options are available
- Significant rate savings over cash advance providers

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 A.R.F.'s standard underwriting guidelines.



PARK CEDAR
COMMERCIAL LENDING

Steve Sciortino

(704) 365-7615

steve@parkcedarlending.com