

COVID-PROOF FINANCING

Introducing Our New Interest-Only Flex Pay Loan



Interest-Only Flex Pay Loan Borrow With Confidence!

Mandatory shutdowns, capacity limitations, and social distancing are obstacles that we have become all too familiar with. Businesses are starting to recover, but uncertainty about the future has forced many owners to adopt a wait-and-see approach when it comes to rehiring and investing in the things to get back on track. At ARF Financial, we're here to say there is a solution – our new Interest-Only Flex Pay Loan! It gives you the confidence to borrow now with low, interest-only payments for up to 5 months! After the interest-only period, you have the option to pay off the principal, or we've created the perfect safety net – a built in 60-week rollover amortization. With flexibility like this you can truly borrow with confidence!

If there is one thing COVID-19 has taught us, it is to be prepared for the unexpected. We can't foresee how things might look in the next 5 months, so if after your interest-only term ends and business conditions aren't optimal, you've got options! You can use our 90-Day, COVID-19 Guarantee* to add up to 90 additional days of interest-only payments to your loan. Now that makes our financing truly COVID-Proof!

UNIQUE FEATURES AND BENEFITS:

- Loan amounts up to \$450,000 with no collateral required
- Up to 5 months of interest-only payments
- Rates starting at 11%
- Built in 60-week rollover safety net
- 90-Day COVID-19 Guarantee



ARF FINANCIAL

Businesses Bank on Us.™

*To qualify for the 90-Day COVID-19 Guarantee, borrower must provide information to verify that it is a newly issued government mandated capacity restriction issued during the term of the loan and must submit bank statements that verify sales have been negatively impacted due to the restriction. Borrower will be granted up to 90 days (12 weeks) of reduced payments made up of only the finance charge component of the regular weekly payment with no principal component. The finance charges accruing during the reduced payment period will be added to the total finance charges due and increase the total payments due under the financing. The guarantee period may be less than 12 weeks if the mandatory government restrictions are lifted.



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