

STREAMLINED UNDERWRITING CRITERIA (as of July 1, 2025)

<u>UW CRITERIA</u>	<u>REQUIREMENTS</u>
Equifax Beacon Score (Minimum)	575
Time in Business (Minimum)	30 Days
Average Monthly Revenue (Minimum)	\$17k
Ownership % (Minimum)	51 %
Competitor Positions (Maximum)	2 Lender Pay-offs – 50 % Net Funding Requirement
Competitor Balances (Maximum)	\$250k Pay-off (Total Balances)
NSFs (Maximum)	15 (Most Recent Full Month)
Bankruptcy (Minimum)	12 Months from Discharge
Tax Liens	> \$50K Must Be on Payment Plan & 3 months of Plan Payments (No max limit!)
Legal Status	U.S. Citizenship & US Permanent Residency Only
States	48 US States (No ND & SD or PR)
W-2 Employees (Minimum)	3 W2 employees (4 => \$100k loan request)
Top Industries	Restaurants, Retail, Hospitality, Medical/Dental, Manufacturers, Wholesalers
Home Based	No – Must Have a Separate Commercial Address

LINE OF CREDIT FEATURES AND PROGRAM BENEFITS

<u>LOC FEATURES</u>	<u>DETAILS</u>
Funding Amount (Maximum)	MAX \$500 k (Multi-Location \$750 k)
Minimum Term	12 Months
Maximum Term	36 Months
Payment Frequency	Weekly
Average Interest Rates	2 %–3 % per Month
Draw Fee	3 % per Draw (4% on Interest-Only & Specialty Promo Programs)
Min Draw	\$10k or 10% of Max Line Approval
Commission	4 % on Draw + 4 % Paid Over 12 Months (8 % Total)
First Position Only	Yes
Landlord Call	Only for approvals qualifying for \$250K+
Ability to Pause Principal Payments	Yes – 8 Weeks of Interest Only Payments – <i>Eligible for ALL Customers!</i>
On Bank Balance Sheet	Yes – ARF Financial Bank Partners
Can Be Paid Off by SBA	Yes , SBA-Compliant Bridge Financing
Interest-Only Payments Available	Yes - Industry First & Only Interest Only Line of Credit – <i>Qualified Customers Only</i>
Texas Funding Eligibility	Yes – ARF Financial provides True Bank Loans, not MCA

HOW TO SUBMIT A FILE

Email Submission Process & **Automated Deal Screening Platform:**
StrategicPartnerships@arffinancial.com and CC **Stella@arffinancial.com**

Required Attachments:

- Signed Loan Application
- 3-months PDF Bank Statements

Contact Information:

- Strategic Partnerships Phone Line: (954)266-1100
- Dedicated Partnerships Manager – Geoff Sheppard: (786)778-0610

The Process of a File

