ARF FINANCIAL
Businesses Bank on Us.™

STREAMLINED UNDERWRITING CRITERIA (as of July 1, 2025)

UW CRITERIA	REQUIREMENTS
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

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LINE OF CREDIT FEATURES AND PROGRAM BENEFITS

LOC FEATURES	DETAILS
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 – *Eligible for ALL Customers!*
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 – Qualified Customers Only
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

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The Process of a File

Step 1
- **Partner Submits Package to SP Team & Stella Automated Platform:** Partner sends email submission with App/Banks for automated processing.

Step 2
- **Senior Loan Officer Review:** SP Team issues pre-qualification details & reviews offer with the partner.

Step 3
- **Partner Discussion with Client:** Partner discusses the offer with the client and collects any additional information as outlined in the soft offer email.

Step 4
- **Credit Confirmation & Plaid Verification:** The credit confirmation DocuSign & Plaid Link will be sent to the customer to move the file forward to underwriting.

Step 5
- **Preliminary Prep Call:** After the credit/Plaid checks are cleared, we go over the details to ensure the client is prepared for the underwriting process.

Step 6
- **Underwriting Call & Audit:** Following the prep call, the file moves to underwriting. After the underwriting call, the file is reviewed by our audit team, and we will have a final decision within 24 hours.

Step 7
- **Pending Items for Closing:** If approved, we gather any remaining items required for closing.

Step 8
- **File Moves to Funding:** The file is then handed over to our funding department.

Step 9
- **Loan Documents Released:** Once the file reaches funding, we release the loan documents to be signed by the client.

Step10
- **Funds:** After the client signs the loan documents, the funds are disbursed.

ARF Updates

TOP INDUSTRIES:
- Restaurants
- Retail, Hospitality
- Medical/Dental
- Manufacturers
- Wholesalers

- AVERAGE AND MAX TERM: 18-24 MONTHS AVG TERM / MAX TERM 36 MONTHS
- CREDIT SCORE: 575 MINIMUM
- TIME IN BUSINESS - MINUMUM 1 MONTH TIME IN BUSINESS

- NO HOMEBASED
- NO CONSTRUCTION
- NO TRUCKING

LOC Product
- Auto Decline if the merchant took funding within the last 30 days
- Important to ask the merchant if they own or rent their property
- 10% minimal draw if they are not paying off open positions
- They only care about business tax liens, not personal.