

FLEX PAY LOANS

Giving You the Flexibility to Reduce Your Payments up to 50%!

Borrow Now, Grow Now, Pay Later

Many merchants simply don't dream big because they believe they can't afford to borrow the funds they need. Flex Pay solves that problem. ARF Financial's Flex Pay Loan allows you to defer up to 50% of your loan principal into the future, resulting in dramatically lower loan payments now! Things like renovations, remodels, additional locations, equipment purchases, partner buyouts and more are not out of reach. Not any more! Our Flex Pay Loan is the perfect solution to get your project completed and begin earning a positive return on your investment now – without the need for collateral and without the stress to your cash flow! Flex Pay also has a unique early pay off option designed to minimize your interest costs. Couple this flexibility with our 6-month Line of Credit and the Flex Pay solution becomes even more powerful!

Now that's the flexibility every business owner wants!



Pay Less When It Matters

Defer up to 50% of your loan principle for more affordable payments now. Use the funds to grow your business, and pay it back when the time is right.



Pay Weekly Not Daily

Use the funds for what you need, and make low, fixed weekly payments. Our financing is a loan not a cash advance, so repayment is not tied to your daily credit card receipts.



Pay On Your Terms

To help you pay off your deferral, we have a variety of options that will benefit you. You can roll it into the future, allow it to amortize over time, or simply refinance it.

One Source Business Capital 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.



**ONESOURCE
BUSINESS CAPITAL**
Capital when you need it.

David Marcantonio

Mobile: 860-307-4224 | eFax: 239-236-0739

Email: davidm@osbcapital.com

Website: www.osbcapital.com