



Loan Participation Opportunity
November 2025

We are pleased to present an opportunity to purchase a participation in a high-quality member business loan. The CU originator of the loan has a good track record for quality originations and will hold 10% and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	Fully occupied multi-tenant industrial
Loan Purpose:	Refinance
Property Location:	Newburgh, New York
Loan Amount:	\$7,207,128.00
Participation Available:	Up to \$3,500,000
LTV:	67.2% LTV
Note Rate:	6.99% for 5 years
Servicing Spread:	0.50%
Net Rate to Buyer:	6.49%
Loan Term:	5 years
Price to Seller:	100.25
Repayment:	Payments based on 30-year amortization. UW using 25-yr. am.
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	One full unlimited personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property was renovated in 2023 and is now fully occupied.

The property has two 2-story buildings housing 13 tenants. No tenant > 14% of rentable SF.

The property has 88,000 SF on 2.76 acres.

UW DSCR 1.3x using 25-year am.; Global DSCR > 1.25x.

Guarantor FICO 789. CNW > \$9 mm. CLiq \$1 mm.

If you would be interested in learning more about this opportunity, please contact Judy Sandberg at judysandberg@gsgllc.com or 540-773-5800.