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 71-pad MHC
Loan Purpose:	Refinance of property
Property Location:	Pahokee, FL (near Lake Okeechobee)
Loan Amount:	$1,847,000
Participation Available:	$1,662,660
LTV:	46.55% LTV
Note Rate:	6.6575% for 5 years; resets for 5yrs at 250 + 5 yr CMT.
Servicing Spread:	0.6575%
Net Rate to Buyer:	6.00%
Loan Term:	10 years
Repayment:	Monthly payments based on 30-year amortization.
Prepayment:	3,2,1%
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	Two full unlimited personal guarantees.
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:
The property was built in 1977 and has 71-pads on 11.37 acres.
There are 142 parking spaces and an onsite, live-in property manager.
UW DSCR 1.3x; Global DSCR> 1.5x.
Guarantor FICOs 796/688; Underwriting NW > $3.7 million.

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