



Loan Participation Opportunity  
December 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 3-unit retail property
Loan Purpose:	Purchase of property
Property Location:	Lubbock, TX
Loan Amount:	\$4,736,843
Participation Available:	Up to \$4,263,158.70
LTV:	49.91% LTV
Note Rate:	6.22% for 5 years; resets twice for 1 yrs at 270 + 1 yr CMT.
Servicing Spread:	0.50%
Net Rate to Buyer:	5.72%
Loan Term:	7 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 consists of 2 1-story buildings with 35,516 SF on 4.14 acres.

The property is fully occupied with 3 tenants.

Tenant 1: Texas Roadhouse has 20-year ground lease ending 2041. Built in 2023.

Tenant 2: Aaron's Rent to Own. Renovated in 2022. NNN lease to 7/1/29 plus two 3-year options.

Tenant 3: Rolls N' Bowls renovated in 2022. NNN lease to 12/31/31 plus one 5-year option.

UW DSCR>1.3x; Global DSCR> 1.6x.

Guarantor FICOs 793/782; Underwriting NW > \$16.7 million. Liquidity>1.9 million.

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