



Loan Participation Opportunity
January 2026

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 18-unit mixed use property
Loan Purpose:	Refinance of the property
Property Location:	Pomona, CA
Loan Amount:	\$2,900,000
Participation Available:	Up to \$2,610,000
LTV:	46% LTV
Note Rate:	6.85% for 5 years
Servicing Spread:	0.50%
Net Rate to Buyer:	6.35%
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:	Two full unlimited personal guarantees provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property has 18,000 SF in 3 contiguous 2-story buildings on 0.19 acres.

The property has 18-units consisting of retail shops, office and residential units.

UW DSCR 1.3x using 25-year amortization; Global DSCR> 1.1x using 25-year amortization.

Guarantor FICO 752/746. CNW>\$37 mm.

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