



Loan Participation Opportunity
February 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 Urgent Care Facility on NNN lease
Loan Purpose:	Purchase of the property
Property Location:	Kyle, TX [Austin area]
Loan Amount:	\$2,100,000
Participation Available:	Up to \$1,890,000
LTV:	54.5% LTV
Note Rate:	5.95% for 5 years
Servicing Spread:	0.55%
Net Rate to Buyer:	5.40%
Loan Term:	5 years
Price to Seller:	Par
Repayment:	12 months interest only; then pymts. on 30-year amortization.
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	Three full unlimited personal guarantees provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property has 4,000 SF and was constructed in 2024.

The tenant signed new 15-year lease ending 1-31-2040 plus two 5-year options.

UW DSCR > 1.4x ; Global DSCR > 1.4x .

Guarantor FICO's 793/795/821. Verified Liquidity-55 months.

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