



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.

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|--------------------------|---|
| 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 FICOs 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.