

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 Auto Service Repair shop on NNN lease
Loan Purpose:	Purchase of the property
Property Location:	Georgetown, TX [ Austin area]
Loan Amount:	\$1,651,000
Participation Available:	Up to \$1,485,900
LTV:	39.3% LTV
Note Rate:	5.95% for 5 years
Servicing Spread:	0.50%
Net Rate to Buyer:	5.45%
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 4,500 SF and was constructed in 2024.

The tenant signed new 20-year lease ending 12-17-2044 plus four 5-year options.

UW DSCR> 1.5x ; 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](mailto:judysandberg@gsgllc.com) or 540-773-5800.