



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 Synovus Bank building on NNN lease
Loan Purpose:	Refinance of the property
Property Location:	Oakland Park, FL [Fort Lauderdale area]
Loan Amount:	\$2,300,000
Participation Available:	Up to \$2,070,000
LTV:	43% LTV
Note Rate:	5.8% for 3 years
Servicing Spread:	0.50%
Net Rate to Buyer:	5.30%
Loan Term:	3 years
Price to Seller:	Par
Repayment:	Payments based on 20-year amortization.
Collateral:	First Deed of Trust and Assignment of Rents -n property.
Guarantees:	One full unlimited personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property has 2,900 SF on 0.44 acres.

The tenant Synovus Bank signed 20-year lease with three 5-year options. Primary lease term 2039.

Synovus has \$60 Billion in assets and operates 240 branches in the southeast U.S.

UW DSCR> 1.5x using 20-year amortization; Global DSCR> 3.3x .

Guarantor FICO 748. Liquidity>\$3.3 mm.

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