



Loan Participation Opportunity
April 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 2-unit retail center
Loan Purpose:	Refinance
Property Location:	Levittown, NY
Loan Amount:	\$2,650,000
Participation Available:	Up to \$2,385,000
LTV:	76% LTV
Note Rate:	6.0% for 5 years
Servicing Spread:	0.25%
Net Rate to Buyer:	5.75%
Loan Term:	5 years
Price to Seller:	Par
Repayment:	Payments based on 30-year amortization.
Collateral:	First Deed of Trust, Assignment of Rents, UCC-1.
Guarantees:	Three full personal guarantees provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The 2-unit property is 100% occupied and has 12 parking spaces and 8,332 SF.

Unit 1 is owner occupied (4,166 SF) by Jays Appliance Centr.

Unit 2 is occupied by retailer of drapes and blinds.

UW DSCR > 1.7x ; Global DSCR > 1.4x.

Guarantor FICOs 845/797/827. NW > \$3.0 mm. Liquidity > \$1 mm.

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