



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 15% and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	Fully occupied 21-unit multi-family property
Loan Purpose:	Purchase of the property
Property Location:	East Orange, NJ
Loan Amount:	\$3,080,000
Participation Available:	Up to \$2,618,000
LTV:	57% LTV/ 70% LTC
Note Rate:	6.5% for 5 years; resets at 275 + 5-year; 6.5% floor
Servicing Spread:	0.25%
Net Rate to Buyer:	6.25%
Loan Term:	10 years
Price to Seller:	Par
Repayment:	Monthly payments based on 30-year amortization.
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	One full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property is 100% occupied with 21 residential units in a 4-story walk-up configuration.

The property has 18,400 SF and the property was built in 1921.

UW DSCR 1.3x ; Global DSCR > 1.5x.

Guarantor FICO 769. ONW > \$7.5 mm.

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.