



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 23-unit multi-family property
Loan Purpose:	Refinance
Property Location:	Amityville, NY
Loan Amount:	\$2,275,000
Participation Available:	Up to \$2,047,500
LTV:	65% LTV
Note Rate:	6.5% for 5 years
Servicing Spread:	0.25%
Net Rate to Buyer:	6.25%
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:	One full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The 4-story property is 100% and has 15 parking spaces and 17,700 SF.

The property was built in 1937 and the units are rent-stabilized.

One 2 BR unit is occupied by employee/manager but rent not included in DSCR.

UW DSCR 1.23x ; Global DSCR>1.3x.

Guarantor FICOs 830. NW>\$1.6 mm.

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