



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:	39-unit multi-family property
Loan Purpose:	Refinance
Property Location:	Winchester, CT
Loan Amount:	\$5,500,000
Participation Available:	Up to \$4,950,000
LTV:	71% 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:	One full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property was purchased in 2024 and over \$3.1 mm spent on renovations.

32 of 39 units have been renovated. Property 95% occupied.

UW DSCR 1.3x ; Global DSCR>1.3x.

Guarantor FICO 796. NW>\$9.0 mm. Liquidity>\$7 mm.-

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