



Loan Participation Opportunity
May 2026

We are pleased to present an opportunity to purchase a participation in a high-quality member business loan. The originating financial institution has a good track record for quality originations and will hold at least 10% of the loan and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	6-bay Car Wash
Loan Purpose:	Purchase of the property
Property Location:	Aurora, Colorado
Loan Amount:	\$1,160,000
Participation Available:	Up to \$1,044,000
LTV:	77.8% LTV
Note Rate:	7.0% fixed for 5 years.
Servicing Spread:	0.50%
Net Rate to Buyer:	6.5%
Price:	Par
Term:	5 Years
Repayment:	Monthly P & I payments based on 25 yr. amortization.
Collateral:	First Deed of Trust and Assignment of Rents
Guarantees:	Two full unlimited personal guarantees.
Arrangement Fee:	25 basis points of the participation amount paid by the buyer.

Other Factors:

The property has 1 Touch-Free bay and 5 Self-Serve Bays.
The property was built in 1994 and renovated in 2024.
It has 3,120 SF on 0.63 acres.
DSCR > 1.3x; Global DSCR 1.5x. Guarantor FICOs 782/776.

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