



Loan Participation Opportunity
May 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.

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|--------------------------|---|
| Loan Type: | Commercial Real Estate |
| Property Type: | Fully occupied Industrial Outdoor Storage property |
| Loan Purpose: | Refinance |
| Property Location: | Amityville, NY |
| Loan Amount: | \$5,000,000 |
| Participation Available: | \$1,600,000 |
| LTV: | 60% 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: | Three full personal guarantees provided |
| Arrangement Fee: | 25 basis points of the participation paid by the buyer. |

Other Factors:

The property is 100% occupied by publicly traded tenant who is a school bus operator.

The property is 2.1 acres with 100 parking spaces and 1-story building with 4,603 SF.

Lease term runs to 8/31/2029 plus 1 five-year option.

UW DSCR 1.3x ; Global DSCR>2.1x.

Guarantor FICOs 820, 791, 794. ONW>\$47 mm; Liquidity> \$30 million.

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