



**Residential First Mortgage Pool for Sale
May 2026**

Gateway Services Group, LLC is pleased to present an opportunity to purchase a pool of residential first mortgages for sale. The originating credit union will retain at least 10% of each loan in the pool and service the loans on behalf of the buyer.

Original Loan Amounts:	\$10,518,995.00
Current Pool Balance:	\$10,440,949.25
Available for Sale:	\$9,396,854.33
Average Note Rate:	5.51%
Seller Servicing Spread:	0.25%
Net Rate to Buyer:	5.26%
Price to Seller:	Par
Loan Terms:	Owner Occupied First Lien Mortgage Loans
Vintage:	2025 and 2026 originations
Average Current LTV:	59.27%; max LTV 75%
Average FICO:	797; min FICO 771
Average DTI:	27.70%; Max DTI 43.77%
Arrangement Fee:	25 basis points of the participation amount paid by the buyer.

Other Pool Characteristics:

This pool includes 18 loans.

Properties are located in 11 different states, all loans are first lien mortgages and owner occupied.

Borrowers are all members of the originating CU.

The maximum loan size for this pool is \$914,250 and average loan size is \$584,389.

For more information on this pool or other pools available, contact Judy Sandberg at 540-773-5800 or judysandberg@gsgllc.com.