



**Residential First Mortgage Pool for Sale  
August 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:   | \$3,980,040.00                                                 |
| Current Pool Balance:    | \$3,931,223.11                                                 |
| Available for Sale:      | \$3,538,100.80                                                 |
| Average Note Rate:       | 4.989%                                                         |
| Seller Servicing Spread: | 0.25%                                                          |
| Net Rate to Buyer:       | 4.739%                                                         |
| Price to Seller:         | Par                                                            |
| Loan Terms:              | Owner Occupied First Lien ARMs                                 |
| Vintage:                 | 2025 originations                                              |
| Average Current LTV:     | 60.038%; max LTV 79.22%                                        |
| Average FICO:            | 776.7; min FICO 697                                            |
| Average DTI:             | 25.4859%; Max DTI 44.1%                                        |
| Arrangement Fee:         | 25 basis points of the participation amount paid by the buyer. |

**Other Pool Characteristics:**

This pool includes 11 loans.

Properties are located in 8 different states, all loans are first lien mortgages and owner occupied.

Borrowers are all members of the originating CU.

All loans are 15/15 ARM loans with the Harmony rate reset feature.

The maximum loan size for this pool is \$480,000 and average loan size is \$361,821.

**For more information on this pool or other pools available, contact Judy Sandberg at 540-773-5800 or [judysandberg@gsgllc.com](mailto:judysandberg@gsgllc.com).**