



Loan Participation Opportunity
August 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:	Fully occupied industrial warehouse property
Loan Purpose:	Refinance
Property Location:	Shoreham, NY
Loan Amount:	\$2,150,000
Participation Available:	\$1,935,000
LTV:	43% 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:	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 national school bus operator storing buses on site.

The property has 7,200 SF with 20 ft ceilings and 4 bay doors. It is fully fenced with security cameras.

Lease term runs to 6/30/2040 plus 4 five-year options.

UW DSCR> 1.3x ; Global DSCR>1.9x.

Guarantor FICOs 820, 792, 819. CNW>\$15 mm; Liquidity> \$15 million.

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