Loan Participation Opportunity
July 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:	72-unit Garden Style Apartment complex
Loan Purpose:	Refinance
Property Location:	Houston, TX
Loan Amount:	$4,000,000
Participation Available:	$1,600,000
LTV:	60% LTV
Note Rate:	6.1% for 5 years
Servicing Spread:	0.50%
Net Rate to Buyer:	5.60%
Loan Term:	5 years
Price to Seller:	Par
Prepayment Penalty:	None
Repayment:	Monthly payments based on 30-year amortization.
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	One full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:
The property is 98.6% occupied and has 72 Garden Style units.
The property was constructed in 1984 and includes car ports and a pool on 3.58 acres.
UW DSCR>1.3x ; Global DSCR> 1.3x.
Guarantor FICOs 805. Liquidity >$1.9 mm.

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