



Loan Participation Opportunity
September 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:	Mixed use with 1 st floor retail and 7-apartments
Loan Purpose:	Refinance
Property Location:	Dothan, Alabama
Loan Amount:	\$1,580,000
Participation Available:	\$580,000
LTV:	50.8% LTV
Note Rate:	Rate floats at 250 + 5 yr. CMT until documentation. 6.77% floor
Servicing Spread:	0.50%
Net Rate to Buyer:	6.27%
Loan Term:	5 years
Price to Seller:	Par
Repayment:	Monthly payments on 25-year amortization.
Collateral:	First Deed of Trust, Assignment of Rents, and UCC filing.
Guarantees:	Full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property has 13,477 SF with 6 first floor retail tenants and 7-apartments.
The property was fully renovated in 2025.1 retail unit for 600 SF remains open.
UW DSCR 1.3x . Global>1.4x.

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