



**Residential First Mortgage Pool for Sale
September 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.