



Loan Participation Opportunity
October 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 20-unit multi-family property
Loan Purpose:	Refinance
Property Location:	El Cajon, CA
Loan Amount:	\$3,650,000
Participation Available:	\$3,285,000
LTV:	61% LTV
Note Rate:	6.25% fixed
Servicing Spread:	0.50%
Net Rate to Buyer:	5.75%
Loan Term:	5 years
Price to Seller:	Par
Repayment:	Monthly payments on 30-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 16,274 SF with 20 units that each have 2 BR/1BA.

The units are in 2 buildings both with 2 floors. The property has a pool and gated entry.

DSCR 1.27x . Global 0.77x . FICO 845. NW>\$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.