



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 2-unit retail property
Loan Purpose:	Refinance
Property Location:	New York, New York
Loan Amount:	\$2,750,000
Participation Available:	\$2,475,000
LTV:	60% 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:	Monthly payments on 30-year amortization.
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	Three carve-out plus deficiency judgement guarantees provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property is two-unit retail property with 4,092 SF.

The two tenants are restaurants with leases until 2034 and 2035.

UW DSCR> 1.3x ; Global DSCR> 1.5x.; FICOs 773/727/797

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