



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:	Automatic car wash with 30 vacuum stations
Loan Purpose:	Purchase
Property Location:	Boise, ID
Loan Amount:	\$5,200,000
Participation Available:	\$4,680,000
LTV:	60% LTV
Note Rate:	6.39% fixed 5 yrs.; resets at 195 + 5 yr. UST
Servicing Spread:	0.59%
Net Rate to Buyer:	5.80%
Loan Term:	10 years
Price to Seller:	Par
Repayment:	Monthly payments on 30-year amortization.
Collateral:	First Deed of Trust, Assignment of Rents.
Guarantees:	Full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property is a new style automatic car wash with 30 self-service vacuum stations.

It has 7,936 SF on 1.21 acres.

Tenant lease for 25 years until 2051 plus five 5-year options.

DSCR>1.4x . Global>10x . FICO 778. NW>\$50 mm.

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