Loan Participation Opportunity
November 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:	125-unit multi-family property
Loan Purpose:	Refinance of property
Property Location:	Grand Junction, CO
Loan Amount:	$5,390,000
Participation Available:	Up to $4,100,000
LTV:	64.9% LTV
Note Rate:	6.95% for 3 years; reset 2x for 3 years at 280 + 3 yr. UST.
Servicing Spread:	0.50%
Net Rate to Buyer:	6.45%
Loan Term:	9 years
Price to Seller:	101.0
Repayment:	Monthly pymts. on 30-year amortization; u/w 25-yr. am.
Collateral:	First Deed of Trust, and Assignment of Rents.
Guarantees:	Two full personal guarantees provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:
The property has 30,750 SF in two stories on 2.13 acres with 125-units.
The property was purchased in 2025 and converted from motel to multi-family.
The property is 85% occupied.
DSCR> 1.4x. Global 1.1x; NW >$30.0 mm. FICOs 738/754.

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