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:	Fully occupied 5-unit industrial property
Loan Purpose:	Refinance of property
Property Location:	South Gate, CA
Loan Amount:	$5,050,000
Participation Available:	$3,282,500
LTV:	55.6% LTV
Note Rate:	6.95% for 3 years; reset for 3 years at 280 + 3 yr. UST.
Servicing Spread:	0.50%
Net Rate to Buyer:	6.45%
Loan Term:	6 years
Price to Seller:	101.0
Repayment:	Monthly payments based on 30-year amortization.
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 28,478 SF with 5 tenants. The property is on 2.11 acres.
The property includes outdoor storage area for trucks and trailers.
The property has been renovated over the years with the roof replaced and the parking area redone.
All tenant leases run to 2033.
DSCR> 1.5x. Global1.08x; NW >$4.9 mm. FICOs 722/671.

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