



Loan Participation Opportunity  
August 2025

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 15% and service the loan on behalf of participants.

|                          |  |
|--------------------------|--|
| Loan Type:               | Commercial Real Estate                                   |
| Property Type:           | 8-unit multi-family property                             |
| Loan Purpose:            | Refinance  |
| Property Location:       | Yonkers NY   |
| Loan Amount:             | \$1,300,000  |
| Participation Available: | \$1,105,000  |
| LTV:                     | 57% LTV  |
| Note Rate:               | 6.75% for 5 years; resets at 250 + 5-year; 6.75% floor   |
| Servicing Spread:        | 0.25%  |
| Net Rate to Buyer:       | 6.50%  |
| Loan Term:               | 10 years   |
| Price to Seller:         | Par  |
| Repayment:               | Monthly payments based on 30-year amortization.          |
| Collateral:              | First Deed of Trust and Assignment of Rents on property. |
| Guarantees:              | One full personal guarantee provided                     |
| Arrangement Fee:         | 25 basis points of the participation paid by the buyer.  |

Other Factors:

The property is 100% occupied with 8 residential units.

The property has two 2-BR units; six 1-BR units. All units are offered at market rental rates.

The property has 5078 SF.

UW DSCR 1.40x ; Global DSCR 2.29x.

Guarantor FICOs 734. NW>\$2.9 mm.

If you would be interested in learning more about this opportunity, please contact Judy Sandberg at [judyandberg@gsgllc.com](mailto:judyandberg@gsgllc.com) or 540-773-5800.