



Loan Participation Opportunity
July 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 10% and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	Fully occupied 4-building light industrial property
Loan Purpose:	Refinance of property
Property Location:	Santa Fe Springs, CA
Loan Amount:	\$3,440,031
Participation Available:	\$3,096,027.90
LTV:	60.56% LTV
Note Rate:	6.40% for 7 years; rate resets for 3yrs. at 270 + 3 yr CMT.
Servicing Spread:	0.50%
Net Rate to Buyer:	5.90%
Loan Term:	10 years
Repayment:	Monthly payments based on 30-year amortization.
Prepayment:	3,2,1%
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	One full unlimited personal guarantee provided.
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property consists of 4 buildings with 14,730 SF.

The property was constructed in 1956.

The property is fully occupied by four tenants one in each building.

The sponsor is experienced in this asset type, currently owning and managing 54 other properties .

DSCR>1.25x; Global 1.6x.

Guarantor FICO 768; CNW>\$333 million; Liquidity>\$1.3 million.

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