



Loan Participation Opportunity
September 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 retail property
Loan Purpose:	Refinance
Property Location:	McHenry, IL (Chicago metro)
Loan Amount:	\$5,271,500
Participation Available:	\$4,744,350
LTV:	65% LTV
Note Rate:	6.68% for 3 years; resets for 3 yrs at 280 + 5 yr CMT.
Servicing Spread:	0.50%
Net Rate to Buyer:	6.18%
Price to Seller:	100.25
Loan Term:	6 years
Repayment:	Monthly payments based on 30-year amortization.
Prepayment:	None
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	One full unlimited personal guarantee.
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property has two parcels covering 7.66 acres.

There is a free-standing restaurant, an 11,552 SF shopping center and a 57,713 SF shopping center.

The property is 92% occupied and has 14 units.

UW DSCR 1.6x using a 25-year amortization; Global DSCR>1.6.

Guarantor FICO 794; NW > \$44 million. Liquidity>\$4 million.

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