



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 4-unit retail center
Loan Purpose:	Refinance
Property Location:	East Meadow, NY
Loan Amount:	\$1,425,000
Participation Available:	\$1,282,500
LTV:	65% LTV
Note Rate:	6.5% for 5 years
Servicing Spread:	0.25%
Net Rate to Buyer:	6.25%
Loan Term:	5 years
Price to Seller:	Par
Repayment:	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 4 units.  
The property has 6,270 SF on .37 acres and was built in 1964.  
UW DSCR>1.3x using 25 year amortization; Global DSCR>2x.  
Guarantor FICO 843. Adj NW>\$37 mm. Member since 2007.

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