



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:	Single tenant Del Taco restaurant
Loan Purpose:	Refinance of property
Property Location:	Smyrna, GA ( Atlanta metro)
Loan Amount:	\$1,540,000
Participation Available:	\$1,386,000
LTV:	55.0% LTV
Note Rate:	6.54% for 7 years; resets twice for 1yr at 250 + 1 yr CMT.
Servicing Spread:	0.50%
Net Rate to Buyer:	6.04%
Loan Term:	9 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:	Two full unlimited personal guarantees.
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property was built in 2014 and purchased by the borrower in 2015.

The store has 2,720 SF on 1.08 acres with 44 parking spaces and a drive-thru.

The lease is from Del Taco corporate with lease term of 8/31/2034 plus four 5-year options.

UW DSCR 1.38x; Global DSCR 1.28x.

Guarantor FICOs 778/614; Underwriting NW > \$4.4 million.

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.