



Loan Participation Opportunity  
September 2025

We are pleased to present an opportunity to purchase a participation in a high-quality member business loan. The originating financial institution has a good track record for quality originations and will hold at least 10% of the loan and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	212-unit multi-family property
Loan Purpose:	Refinance
Property Location:	Bryan, Texas
Loan Amount:	\$13,700,000
Participation Available:	Up to \$3,628,830. Minimum participation amount \$2 million
LTV:	70%
Note Rate:	7.58%
Servicing Spread:	0.50%
Net Rate to Buyer:	7.08%
Term:	5 Years
Repayment:	36 months I/O then payments based on 30 yr. amortization.
Collateral:	First Deed of Trust, Assignment of Rents
Guarantees:	One full personal guarantee provided
Arrangement Fee:	25 basis points of the participation paid by the buyer.

Other Factors:

The property is a 212-unit apartment building on 6.2 acres with 352 parking spaces.

The building was renovated in 2023 with over \$1 mm invested.

The property is 96% occupied.

UW DSCR > 1.2x; Global DSCR > 1.4x.

Guarantor FICO 686; NW > \$100 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.