



**Solar Loan Pool for Sale
September 2019**

Gateway Services Group, LLC is pleased to present an opportunity to purchase a participation in the following pool of consumer loans. The selling credit union will retain the required 10% portion of the loans and will service the loans for the participant.

Original Pool Amount :	\$5,884,789
Current Pool Balance:	\$5,664,497
Amount Available for Sale:	\$5,098,047
Weighted Avg Pool Rate:	3.63%
Servicing/Admin Fee:	0.25%
Net Rate to Buyer:	3.38%
Price:	95.5
Average Original FICO (weighted):	746
Average Loan Amount:	\$31,124
Arrangement Fee:	25 bps of participation amount paid by Buyer.

Other Characteristics of Loan Pool

CU program for > 10 years with manufacturers of solar equipment.
UCC-2 fixture filing clouds RE title.
All FICOs over 680; all DTIs < 45%.

Our participations are offered on a first come, first served basis . For more information on this pool or other pools available, please contact Judy Sandberg at 703-391-9089 or judysandberg@gsgllc.com.

Pool Statistics

Current Balance Distribution:

			<u>Amount</u>	<u>%</u>
\$0	-	\$10,000	\$ 38,399	0.68%
\$10,000	-	\$20,000	\$ 839,054	14.81%
\$20,000	###	\$30,000	\$ 1,094,603	19.32%
\$30,000	-	\$40,000	\$ 788,985	13.93%
\$40,000	-	\$50,000	\$ 1,480,301	26.13%
\$50,000	-	\$60,000	\$ 981,060	17.32%
\$60,000	-	\$80,000	\$ 442,095	7.80%
			\$ 5,664,497	100.00%

Credit Score Distribution

			<u>Amount</u>	<u>%</u>
680	-	700	\$ 1,153,390	20.36%
701	-	750	\$ 1,723,854	30.43%
751	-	800	\$ 2,092,551	36.94%
801	-	850	\$ 694,703	12.26%
			\$ 5,664,497	100.00%

Loan Ownership Location

		<u>Amount</u>	<u>%</u>
AZ	\$	540,473	9.54%
CA	\$	2,152,260	38.00%
CO	\$	541,825	9.57%
ID	\$	204,667	3.61%
MN	\$	36,116	0.64%
NV	\$	1,067,376	18.84%
NY	\$	32,327	0.57%
OR	\$	437,894	7.73%
SC	\$	69,569	1.23%
UT	\$	256,939	4.54%
WA	\$	325,052	5.74%
		\$ 5,664,497	100.00%

Property Type

	<u>Amount</u>	<u>%</u>
Solar	\$ 5,664,497	100.00%
		\$ 5,664,497

WARM Distribution (months)

			<u>Amount</u>	<u>%</u>
0	-	60	\$ -	0.00%
61	-	120	\$ 303,700	5.36%
121	-	180	\$ 1,937,938	34.21%
181	-	240	\$ 3,422,859	60.43%
			\$ 5,664,497	100.00%

Year Originated

	<u>Amount</u>	<u>%</u>
2018	\$ 955,040	16.9%
2019	\$ 4,709,457	83%
		\$ 5,664,497