



Loan Participation Opportunity
October 2019

We are pleased to offer an opportunity to purchase a participation in a high quality member business loan. The CU originator of the loan is an experienced originator and servicer of MBL participations and will hold at least 10% of this loan and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	Single Tenant Industrial Building
Loan Purpose:	Purchase of property
Property Location:	Centennial, CO
Original Loan Amount:	\$2,240,000
Participation Available:	\$1,229,500
LTV:	70% loan to cost
Note Rate:	4.625% Fixed
Servicing Spread:	0.25%
Net Rate to Buyer:	4.375%
Loan Term:	10 years
Repayment:	Monthly payments based on a 30 yr. amortization.
Collateral:	First Deed of Trust and Assignment of Rents on property.
Guarantees:	Full personal guarantees plus corporate guarantees.
Arrangement Fee:	25 bps of participation amount paid by buyer at closing.

Other Factors:

Fully occupied property. Tenant has occupied since 2007. Lease term plus options to 2037.

Property DSCR using 25 year amortization > 1.4x; Global DSCR 1.6x.

Guarantors are existing clients of CU. Both have investment property experience.

Guarantor ONW > \$11 mm. FICOs 799/793.

If you would be interested in learning more about this opportunity, please contact Judy Sandberg at judysandberg@gsgllc.com or 703-391-9089.