

As of 1-Nov-2020. Subject to change without notice.

Simplicity Program - Straight rate and no lender fee!

Simplicity	> 65% LTV		> 70% LTV		> 75% LTV	
	1st	2nd	1st	2nd	1st	2nd
Rates*	6.99%	9.99%	7.49%	10.49%	7.99%	11.49%
Lender Fee	0	0	0	0	0	0

Flexibility Program - Rate plus lender fee.

Flexibility	> 65% LTV		> 70% LTV		> 75% LTV	
	1st	2nd	1st	2nd	1st	2nd
Examples						
Rates*	4.99%	7.99%	5.49%	8.49%	5.99%	9.49%
Lender Fee	2%	2%	2%	2%	2%	2%
Rates*	6.49%	9.49%	6.99%	9.99%	7.49%	10.99%
Lender Fee	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

*Denotes the base rate and could increase depending on deal specifics.
Flexibility Program offers additional rate & fee options not shown.

4TH QUARTER COMEBACK! RATE SPECIAL & QUICK CLOSE BONUS

Get your rally caps on! Fisgard wants to close out 2020 as your private lending champion!

1ST MORTGAGES

Starting @ 4.99% with a 2% Lender Fee
Starting @ 6.99% with No Lender Fee

2ND MORTGAGES

Starting @ 7.99% with a 2% Lender Fee
Starting @ 9.99% with No Lender Fee

Rate special on deals submitted by December 31st, 2020 & funded by January 30th, 2021

QUICK CLOSE BONUS!

Get those docs ready and be the hero!

If your deal funds within 10 working days from receipt of Fisgard's commitment we will reimburse the cost of the appraisal to a maximum of \$500. Call Hali or Reaza!

1ST & 2ND MORTGAGES

- 75% Max LTV - Single Family/Duplexes/Townhomes
- 70% Max LTV - Condos (75% by exception)
- 1st mortgages - owner occupied, rentals, vacation properties
- 2nd mortgages - owner occupied only
- One & Two-Year terms available
- No minimum beacon
- 2nd mortgages behind a collateral charge OK!

FAQ

- **SUBMISSION** - submit via Expert, Velocity, BOSS
- **RENEWALS** - No Renewal Fee on 1st renewal, if paid as agreed and value has not declined. Appraisal may be required.
- **BROKER FEE** - Broker fee will be collected by Fisgard and paid to the broker upon funding. Call for details.
- **APPRAISALS** - Fisgard's Appraiser list, NAS, or Value Connect
- **CREDIT BUREAUS** - Equifax or TransUnion accepted
- **RATE SURCHARGES** - rental/holdco properties, inter-alia over 65% LTV, high value, poor credit, out of country borrowers
- **ONE-YEAR TERM** - open upon payment of 60 days interest
- **TWO-YEAR TERM** - first year closed (three-month interest pre-payment penalty), second year OPEN
- **PAYMENTS** - Interest Only or P/I Amortized available

EPIC EQUITY PROGRAM

- 1st mortgages only
- 65% LTV - up to \$1,000,000 value (call to discuss over \$1,000,000)
- Rates from 6.99% with No Lender Fee
- Lower the rate and add a lender fee option available
- One & Two-Year Terms Available
- Owner occupied, single family dwellings only
- No GDS/TDS
- No NOAs/T4s/Paystubs/Bank Statements required
- Minimum Beacon/ERS of 580 for at least one applicant

ALL SITUATIONS CONSIDERED!

- Equity Take-Out
- Bridge / Inter-Alia Financing
- BFS, Stated & Complicated Income
- Holdco's
- Previous Bankrupt, Consumer Proposal & Foreclosures
- New to Canada
- Bruised Credit
- Spousal Buy-Out
- COVID - mortgage payment & consumer credit issues
- Remediated Grow-Ops
- Serviced Land
- Mobiles on Owned Land



Hali Noble, AMP
SVP Broker Relations/Broker
BC to Ontario
Hali.Noble@Fisgard.com
250.480.8883



Reaza Ali
Broker Relations
Ontario & Manitoba
Reaza.Ali@Fisgard.com
416.712.9680

Submit: Expert, Velocity, BOSS
Email: newdeal@fisgard.com
Call: 866.382.9255

fisgardmortgage.com

It's about the Solution and Yield, Not the Rate!

10 Questions to ask a MIC/Private lender

- Are you the Direct lender?
- If you're not the Direct Lender, are we co-brokering? If so, what are the added broker fees to the client?
- Would you renew? If you renew what is the cost (% of balance, flat fee)?
- Is your product Open or Closed?
- What are the Lender fees?
- What terms do you offer (6mth, 1yr, 2yr)?
- What are the setup costs (application fee, admin fee, legal fees etc.)?
- What does the fee schedule look like? (discharge fee, late payment, missed payment, early payout penalties, reinvestment fees, setup costs, application fee, admin fee, legal fees etc.)?
- If the lender is a MIC, what is the return to their Investors?

approved appraisers

BRITISH COLUMBIA - RESIDENTIAL

ABBOTSFORD

Adlaw Appraisals LTD.	604.809.8506
ARC Appraisals	604.853.4887
Best Home Appraisals	604.618.5028
Neimi Laporte & Dowle Appraisals	604.438.1628
Richardson Appraisals	604.852.6755
Urban Valley Appraisals	1-888-852-8087

CAMPBELL RIVER

Associated Appraisers	250.202.0163
Cunningham & Rivard	250.287.9595

CHILLIWACK

Adlaw Appraisals LTD.	604.809.8506
Bakerview Realty Appraisals	604.793.0136
Best Home Appraisals	604.618.5028
Lawrenson Walker Realty Advisors (Res + Const)	604.535.1494
Neimi Laporte & Dowle Appraisals	604.438.1628
Fortin Appraisals Ltd.	604.858.7124
Fraser Valley Appraisals Ltd.	604.792.2133
Urban Valley Appraisals	1-888-852-8087

COQUITLAM

Adlaw Appraisals LTD.	604.809.8506
Bramwell & Associates Realty Advisors Inc.	604.608.6161
Intercity Appraisals Ltd.	604.944.3282
Leemore & Associates	604.671.4535
Neimi Laporte & Dowle Appraisals	604.438.1628

COURTENAY / COMOX

Associated Appraisers	250.897.8771
Precision Appraisal Group	250.897.5046

CRANBROOK

Rocky Mountain Appraisals	250.489.4413
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DUNCAN / COWICHAN

Astro Appraisers	250.748.3159
Lawrenson Walker Realty Advisors	250.384.1494

KAMLOOPS

Frilan Appraisals LLP (Res + Construction)	250.374.9941
Flynn Mirtle Moran	250.374.7731

KELOWNA

Adlaw Appraisals LTD.	604.809.8506
Aedis Okanagan	250.448.1896
Lawrenson Walker Realty Advisors	236.361.0060
Okanagan Appraisals (Res + Construction)	250.763.0346

MAPLE RIDGE

Urban Valley Appraisals	1.800.852.8087
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MISSION

Lawrenson Walker Realty Advisors	604.535.1494
Urban Valley Appraisals	1.800.852.8087

NANAIMO

Aedis	604-682-7585
Cunningham & Rivard	250.753.3428
Central Island Appraisals - Gordon Leversidge	250.619.1155
Isle West Appraisals (Res + Construction)	250.756.1779
Vancouver Island Appraisals Ltd.	250.753.4022

NELSON

G.W. Marken Appraisal Associates	250.354-4600
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PENTICTON

Inland Appraisals Ltd.	250.493.6734
North Country Appraisals	250.492.5151
South Okanagan Appraisals	250.492.5833

PITT MEADOWS

Urban Valley Appraisals	1.800.852.8087
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PORT ALBERNI

PCAG Property Advisors (Gary Doucette)	250.723.5099
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PRINCE GEORGE

C H Godfrey Appraisals Ltd.	250.563.1208
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QUESNEL

C H Godfrey Appraisals Ltd.	250.563.1208
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REVELSTOKE

Corrie Appraisals	250.832.3709
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SQUAMISH

Adlaw Appraisals LTD.	604.809.8506
Gateway Appraisals	604.677.1188
Neimi Laporte & Dowle Appraisals	604.438.1628
Walton Appraisers Ltd.	604.892.2311

SUNSHINE COAST

Gateway Appraisals	604.677.1188
Sunshine Coast Appraisals	604.885.0585

SURREY / WHITE ROCK / LANGLEY

Adlaw Appraisals LTD.	604.809.8506
Bakerview Realty Appraisals	604.542.9222
Best Home Appraisals	604.618.5028
Bramwell & Associates Realty Advisors Inc.	604.608.6161
Hooker Craig Lum Group	778.571.2321
Lawrenson Walker Realty Advisors	604.535.1494
Neimi Laporte & Dowle Appraisals	604.438.1628
Surrey Home Appraisals	604.786.8668
Urban Valley Appraisals	1.800.852.8087
Vancouver Appraisal	604.608.6161

approved appraisers

BRITISH COLUMBIA - RESIDENTIAL (CONTINUED)

VANCOUVER / DELTA

Adlaw Appraisals LTD.	604.809.8506
Aedis Vancouver	604.682.7585
Best Home Appraisals	604.618.5028
Bramwell & Associates Realty Advisors Inc.	604.608.6161
Campbell & Pound	604.270.8885
Cunningham & Rivard Appraisals	604.985.8761
Gateway Appraisals (North Vancouver)	604.677.1188
Johnson Ross & Cheng Ltd.	604.270.7717
Lawrenson Walker Realty Advisors (Res + Construct.)	604.535.1494
MacIntosh Appraisals Ltd.	604.522.3900
Neimi Laporte & Dowle Appraisals	604.438.1628
Surrey Home Appraisals	604.786.8668
Vancouver Appraisal	604.608.6161

VERNON

L.E. Rivard & Associates	250.545.3278
Okanagan North Appraisals	250.542.2669
Schoenne & Associates	250.542.2222

VICTORIA

Aedis	604-682-7585
Baker Osland	250.475.2221
D.R. Coell & Associates (Res + Construction)	250.388.6242
Neimi Laporte & Dowle Appraisals	604.438.1628
Thibault & Company (Res + Construction)	250.361.2029
Lawrenson Walker Realty Advisors	250.384.1494

WHISTLER

Adlaw Appraisals LTD.	604.809.8506
Neimi Laporte & Dowle Appraisals	604.438.1628
Walton Appraisals	877-898-2699

approved appraisers

BRITISH COLUMBIA - COMMERCIAL

KAMLOOPS

Frilan Appraisals LLP 250.374.9941

KELOWNA

NCA Commercial Inc. 250.868.9244

NANAIMO

Isle West Appraisals 250.756.1779

VANCOUVER

Altus 604.683.5591
 Bramwell & Associates Realty Advisors 604.608.6161
 Burgess Cawley 604.689.1233
 Cushman Wakefield 604.683.3111
 Garnett Wilson Realty Advisors 604.637.7942

VANCOUVER - COMMERCIAL (CONTINUED)

Hooker Craig Lum Group 778.571.2321
 International Hotel Appraisers 866.382.6242
 Lawrenson Walker Realty Advisors 604.535.1494
 Niemi La Port Dowle 604.438.1628

VICTORIA

Cunningham & Rivard Appraisals 250.381.4455
 D.R. Coell & Associates 250.388.6242
 International Hotel Appraisers 866.382.6242
 Thibault & Company (Construction) 250.361.2029
 Phung Horwood 250.590.8040

BRITISH COLUMBIA - ENVIRONMENTAL ENGINEERS

VANCOUVER

D. Kelly Environmental 604.266.6516
 Levelton 604.278.1411

VICTORIA

Levelton 250.475.1000
 Wittich Environmental 250.642.4859

ALBERTA - RESIDENTIAL

CALGARY

Atkinson & Associates 403.212.1103
 Code Real Estate Appraisers Ltd. (Res + Constr.) 403.607.7354
 Eagleson, Ho & Associates 403.650.2223
 Avison & Young 403.228.4001
 Sage Appraisals (Res + Construction) 403.282.3322
 Price Aspinall Appraisals 403.283.0197

CAMROSE

Accord Appraisal Co. 780.679.0303
 Altario Appraisal Co. Ltd. 780.672.1028

CANMORE

Gateway Appraisal Ltd. 403.678.4865

EDMONTON

Cowan & Associates Appraisals 780.421.7500
 D.G. Schultz & Associates 780.466.5445
 Ergil Bains & Associates 780.486.5377
 Frost & Associates 780.462.1782
 HarrisonBowker Real Estate Appraisals (Res + Constr.) 780.458.3814
 Knight & Company Appraisals 780.486.9545
 Jackson Real Estate Appraisals 780.442.6637
 Wall & Associates 780.434.6262

EDSON / HINTON/ GRANDE CACHE

Slavik McCartney Appraisals Inc. 780. 865.7371

FORT MCMURRAY

Chalifour Denis & Associates 780.743.1331

GRANDE PRAIRIE

Baldwin Appraisals 780.539.6560
 Biegel & Perra Appraisals 780.814.6123
 Pomeroy Valuation Group 780.532.1200

LETHBRIDGE

Lethbridge Property Appraisal Ltd. 403.329.9000
 Reliance Appraisal Consultants Ltd. 403.328.9351

LLOYDMINSTER

M.I.T. Appraisals Ltd. 780.875.3500

MEDICINE HAT

City Appraisal Consultants 403.529.6200
 Classic Appraisal Consultants 403.529.2127

OLDS

Kate Rung & Associates 403.556.8758
 Red Deer Appraisals LTD. 403.350.8438

RED DEER

M.R. Soderquist Appraisals Ltd. 403.346.5533
 Parkland Valuations Inc. 403.350.9421
 Red Deer Appraisals LTD. 403.350.8438
 Waters Mackie Valuations Inc. 403.887.8743

ALBERTA - COMMERCIAL

CALGARY

Altus 403.508.7770
 International Hotel Appraisers 866.382.6242
 Sage Appraisals (formerly Macdonald Copeland) 403.282.3322
 Wernick Omura 403.291.4115

EDMONTON

Altus 780.424.4244
 Cowan & Associates Appraisals 780.421.7500
 Downey Sande Real Estate Appraisers 780.437.3091
 Impact Property Advisors 780.432.0616
 HarrisonBowker Real Estate Appraisals 780.458.3814

approved appraisers

ALBERTA - ENVIRONMENTAL ENGINEERS

CALGARY

Levelton	403.247.1813
Troy Environmental Consulting	403.282.2178

EDMONTON

Levelton	780.438.0844
EBA (Phase 2 reports)	780.451.2121
Venture Engineering (Phase 1 reports)	780.484.1974
Paladin Environmental Consulting Services Ltd.	780.922.0072

SASKATCHEWAN - RESIDENTIAL

REGINA

Brunsdon Lawrek & Associates	306.244.5900
Crown Appraisals	306.359.3111
Fox Appraisals & Real Estate Consultants	306.545.5200

SASKATOON

Dream Home Appraisal Company Ltd.	306.934.4455
Brunsdon Lawrek & Associates	306.244.5900

MANITOBA - RESIDENTIAL

WINNIPEG

Rixon Appraisal Services	204.888.5566
Kemp Appraisal Ltd.	204.415.8584

BRANDON

Roland Weir Appraisal Associates	204.727.7100
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ONTARIO - COMMERCIAL

GENERAL CONTACT - PROVINCE WIDE

Avison Young	905.968.8053
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TORONTO

All Realty Consultants	416.630.5800
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approved appraisers

ONTARIO - RESIDENTIAL

AJAX

Avison Young	905.968.8053
Bonafide Appraisals Inc	416.930.6539
Cross-town Appraisal Ltd	416.652.3456
Everest Appraisals	905.686.3172
Home Value Inc.	416.871.9224
Premier Appraisal Services	905.619.9523
RECG - The Real Estate Consulting Group of Canada Ltd.	416.322.7888
Sharp Appraisal	289.378.6533
Top Class Appraisal	416.569.9792

AURORA / NEWMARKET

Appraisal Professionals Inc.	416.720.8719
Avison Young	905.968.8053
Bonafide Appraisals Inc	416.930.6539
Danford Appraisals	705.734.2895
Home Value Inc.	416.871.9224
PVCI Inc.	905.503.1939
RECG - The Real Estate Consulting Group of Canada Ltd.	416.322.7888
Sharp Appraisal	289.378.6533
Top Class Appraisal	416.569.9792

BARRIE & ORILLIA

Allan Roy	705.352.3552
Appraisers Canada Inc.	705.726.4651
Barbara C. Hughes Appraisal Services Ltd.	705.436.4192
Consolidated Appraisal Services	705.739.1560
Danford Appraisals	705.734.2895
Dennis Murphy Appraiser	705.737.5100

BELLEVILLE

Baayen & Associates	705.745.7777
Hastings Appraisal Services	613.392.1818

BRAMPTON

Avison Young	905.968.8053
Bonafide Appraisals Inc	416.930.6539
Cross-town Appraisal Ltd	416.652.3456
Hendren Appraisals	905.450.3307
Home Value Inc.	416.871.9224
RECG - The Real Estate Consulting Group of Canada Ltd.	416.322.7888
Sharp Appraisal	289.378.6533
Top Class Appraisal	416.569.9792

BRANTFORD

Antec Appraisal Group	905.777.1225
Brant Residential Appraisals	519.753.6231

BURLINGTON

Home Value Inc.	416.871.9224
Walker & Walker Appraisals	905.639.0235
Schinkel Real Estate & Appraisals	905.387.0100
Sharp Appraisal	289.378.6533

COBOURG / COLBOURNE / GRAFTON

Hastings Appraisal Services	613.392.1818
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COLLINGWOOD, WASAGA BEACH, & BLUE MOUNTAIN

Danford Appraisals	705.734.2895
HG Appraisers Inc.	705.445.7414

HAMILTON / GUELPH / MILTON / KITCHENER

Antec Appraisal Group	905.777.1225
Schinkel Real Estate & Appraisals	905.387.0100

HASTINGS

Hastings Appraisal Services	613.392.1818
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INNISFIL

Danford Appraisals	705.734.2895
Sharp Appraisal	289.378.6533
Warnica Appraisals Inc.	705.739.0240

KINGSTON

M. W. Cotman & Associates Inc.	613.634.2223
S. Rayner & Associates Ltd.	613.384.8921

KITCHENER

City Management and Appraisals Ltd.	519.578.3300
M. Machel & Associates Ltd.	519.578.5444
Musso Appraisals & Consulting Inc.	519.741.8700
Real Estate Appraisal & Consulting	519.725.0244

LONDON

Metrix Southwest Inc	519.672.7550
Otto & Company	519.432.2232
R.J. Lyons Real Estate Appraisal Services	519.672.0485
Valco Consultants Inc.	519.667.9050

NORTHUMBERLAND COUNTIES

Hastings Appraisal Services	613.392.1818
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OAKVILLE

Accredited Appraisals & Realty Services	416.729.4395
Antec Appraisal Group	905.777.1225
Avison Young	905.968.8053
Bonafide Appraisals Inc	416.930.6539
Bastien Appraisal Services Inc.	905.845.3300
Cross-town Appraisal Ltd	416.652.3456
Home Value Inc.	416.871.9224
RECG - The Real Estate Consulting Group of Canada Ltd.	416.322.7888
Sharp Appraisal	289.378.6533

OTTAWA

Affiliated Property Group	613.728.3991
Carty Gwilym Appraisal Services	613.724.6020
Independent Appraisal Corp.	613.564.8282
North Broadfoot Gribbon Inc.	613.727.2677
Pigeon-Roy Real Estate Advisory Group Ltd.	613.739.7714
van Walraven Appraisals Inc.	613.226.1590

approved appraisers

ONTARIO - RESIDENTIAL (CONTINUED)

OWEN SOUND

HG Appraisers Inc. 705.445.7414

PETERBOROUGH & KAWATHA LAKES

Baayen & Associates 705.745.7777

PRINCE EDWARD COUNTY / PICTON

Hastings Appraisal Services 613.392.1818

PICKERING

Avison Young 905.968.8053

Bonafide Appraisals Inc 416.930.6539

Cross-town Appraisal Ltd 416.652.3456

Home Value Inc. 416.871.9224

RECG - The Real Estate Consulting Group of Canada Ltd. 416.322.7888

Sharp Appraisal 289.378.6533

Top Class Appraisal 416.569.9792

Zorn Appraisal Services Ltd. 905.831.6780

ST. CATHERINES / NIAGARA FALLS

IGL Appraisal Group 905.321.1085

Regional Appraisals Inc. 905.356.6646

STRATFORD

Kahle Appraisers and Consultants 519.273.5707

TORONTO

All Realty Consultants (Res + Construction) 416.630.5800

Avison Young 905.968.8053

Bonafide Appraisals Inc 416.930.6539

Cross-town Appraisal Ltd 416.652.3456

Home Value Inc. 416.871.9224

RECG - The Real Estate Consulting Group of Canada Ltd. 416.322.7888

Sharp Appraisal 289.378.6533

TM Appraisers Inc. 416.324.2939

Top Class Appraisal 416.569.9792

TRENTON

Hastings Appraisal Services 613.392.1818

VAUGHN

Appraisal 2000 Realty Group 416.749.0008

Avison Young 905.968.8053

Bonafide Appraisals Inc 416.930.6539

Cross-town Appraisal Ltd 416.652.3456

Danford Appraisals 705.734.2895

Home Value Inc. 416.871.9224

RECG - The Real Estate Consulting Group of Canada Ltd. 416.322.7888

Sharp Appraisal 289.378.6533

Top Class Appraisal 416.569.9792

WINDSOR & LEAMINGTON

FK Mitchell Appraisals Inc 519.966.9613

approved appraisers

RESIDENTIAL APPRAISAL REQUIREMENTS

- Appraisals to be ordered by Fisgard or by broker and paid for by applicant
- Appraisals to include:
 - Colour Photographs of the subject property: front, rear, street view, interior photo of every room, garage interior and interior/exterior of outbuildings (if any)
 - Must reference current potential economic rent(s) of the subject property if tenanted
 - Historic data and/or sales of the subject property, including any known environmental issues
 - Current market trend for the subject property
 - Estimated marketing time for the subject property should the property be listed today based on appraised value, market conditions, supply, and demand
 - Zoning of the subject property: Does it conform?
 - Municipal Property Tax & Assessment Information
 - For new builds, both the appraised and the comparable sales values are to include GST or HST.
 - For properties over 5 acres in size: in addition to the full value, please provide the value based on the primary structure and five acres only.
 - Overall condition (ratings) of the subject property
 - Foundation (type, condition) of the subject property
 - Current sales comparison of similar properties (adjustment %)
 - Similar square footage, age of construction, amenities, upgrades and condition
 - Location including distance to the subject property
 - Likeness
 - Marketing time (how long they were on the market) for the comparable properties listed
 - Colour photographs of the comparable properties listed
 - Map showing the locations of the subject property and the comparable properties listed
 - Extraordinary assumptions must be clearly defined so they are easy to read and understand
 - Any negative points that need to be addressed must be clearly pointed out
- Appraisals must be performed by appraisers with a CRA or AACI designation and send directly to Fisgard from the Appraiser
 - Appraisal reports by an inspector with “Candidate” status must signed by an AIC registered co-signer.
 - Appraisals performed by appraisers with a CNAREA designation will not be accepted by Fisgard
- For Construction Only: Construction inspections are to include market costs with a percentage completed for each line item within the budget as well as the overall percentage completed for the project

For more information contact:

Telephone: 866.382.9255
Fax: 250.384.1498
Email: NewDeal@fisgard.com

For more information, you can visit our website at www.fisgardmortgage.com

approved appraisers

COMMERCIAL APPRAISAL REQUIREMENTS

- Appraisals to be ordered by Fisgard or by broker and paid for by applicant
- Appraisals to include:
 - Colour Photographs of the subject property (front, rear, and street view plus interior photo of every room)
 - Building sketch and floor map of property, if available
 - Historic data and/or sales of the subject property, including any known environmental issues
 - Current market trend for the subject property
 - Estimated marketing time for the subject property should the property be listed today based on appraised value, market conditions, supply, and demand
 - Zoning of the subject property: Does it conform?
 - Highest and best use (as vacant and improved)
 - Overall condition (ratings) of the subject property
 - Remaining economic life
 - Foundation (type, condition) of the subject property
 - For new builds, both the appraised and comparable sales values are to include GST or HST.
 - Income Approach and Direct Comparison Approach are required
 - Income Approach:
 - Comment on current rents for subject and compare to market rents
 - Provide rent roll (if available)
 - Cap rate used must be defined
 - Obtain expenses from the owner for operating costs
 - Note if lease is gross or net
 - Per Square Foot (PSF) amount used to obtain the base rent amount
 - Direct Comparison Approach
 - Current sales comparisons of similar properties
 - Similar square footage, age of construction, amenities, upgrades and condition
 - Likeness
 - Marketing time (how long were they on the market?)
 - Colour photographs
 - Map showing the locations of the subject property and the comparable properties listed
 - Extraordinary assumptions must be clearly defined so they are easy to read and understand
 - Any negative points that need to be addressed must be clearly pointed out
 - A current copy of the title of the subject property including the appraiser's review of the title and comments regarding any restrictive covenants on title
- Appraisals must be performed by appraisers with an AACI designation and sent directly to Fisgard Capital from the Appraiser
 - Appraisal reports by an inspector with "Candidate" status must signed by an AIC registered co-signer.
 - Appraisals performed by appraisers with a CNAREA designation will not be accepted by Fisgard.

For more information contact:

Telephone: 866.382.9255
Fax: 250.384.1498
Email: NewDeal@fisgard.com

For more information, you can visit our website at www.fisgardmortgage.com

Fee Schedule

Account History	\$25
Account Research (per hour)	\$25 plus costs
Amortization Changes	\$50
Amortization Schedule	\$25
Annual Statement (issued each January)	Free
Additional annual or monthly statements	\$25
Over 2 years	\$75
Bank Confirmation	\$25
Credit Bureau (only if outside initial approval or renewal)	\$25
Discharge (per title discharged)	
Discharge fee, inclusive of Preparation, Execution, and Registration	\$350
Statement Preparation Fee	\$75
Draw fee for Construction (unless otherwise stated)	\$250 per draw plus HST
Document Execution – per document to be signed (Mylar, Easement, Right of Way, etc)	\$150 per document
Payout Request (1 st request in calendar year)	Free
2 nd request for payout	\$25
Information statement	\$75
Inspection Fee (Fisgard to view a property)	As noted in approval
Insurance Admin Fee	\$50
Insurance Arrears Notice	\$50
Insurance Placement Fee	\$525
Manual Payment	\$25
NSF and or Late payment	\$75
Payment Change	\$50
PPSA Renewal Fee	\$50 per renewal
Property Tax Search	\$75 + HST
Registered Mail	\$15
Service per Hour	\$125
Title Search, per PIN searched	\$50 + HST

All fees are subject to change without notice

***All fees are subject to change without notice

Prepayment Penalty Calculation for closed term loans.

If you would like to pay out your mortgage before the end of your closed mortgage term, a prepayment penalty for an early discharge will apply.

As stated in your mortgage documents, the prepayment penalty for an early discharge is of 3 months interest on your mortgage. The 3 month penalty is calculated by taking the balance of your mortgage as at the last payment date, multiplied by the interest rate and multiplying by (3 months divided by 12).

Example:

Balance on mortgage: \$200,000. Interest rate: 5.5%.
 $\$200,000.00$ (balance) X 5.50% (interest rate) X 3/12 = \$2,750.00

Straight Equity Program

Fisgard is excited to announce our new **Straight Equity Program** which is the ideal solution for your clients who struggle with proving income and/or a reasonable ability to pay. We've got a simple and flexible solution that is all about equity. No job or income requirements!

Basic Guidelines:

- 1st mortgages only
- 65% max LTV
- Rates from 7.49 % to 7.99% with No Lender Fee **
- Interest only or amortized payments
- One and two year terms
- Owner occupied, single family dwellings only
- 65% LTV - up to \$1,000,000 value BC and Ontario
- 65% LTV - up to \$500,000 value in Manitoba
- Alberta & Saskatchewan - case by case, call Hali to discuss!
- Fisgard approved lending areas only
- Minimum Beacon/ERS of 580 for at least one applicant
- Previous bankruptcies accepted
- 2nd mortgages up to 90% LTV allowed through a third party lender

Straight Equity Program

Required Documentation:

- Full appraisal required (must use Fisgard approved appraiser)
- Current Equifax or TransUnion bureau
- FULLY completed and signed application
- Purchase - purchase contract and proof of down-payment
- Bankruptcy - proof of discharge
- Spousal Buy-Out / Separation Refi - separation agreement

** This program is Simple (fixed rate with no lender fee) or Flexible (lower the rate and add a lender fee). Whatever works best for your client's situation.

Contact Reaza or Hali to discuss your next Straight Equity Deal!

Submit via Expert or Velocity!

Second Mortgage Product

You have options for clients with Fisgard!

2nd mortgages behind a collateral charge! Yes, we will lend behind the 1st mortgage outstanding balance Not the fully register amount.

Best of all you have two options to offer your client, No Lender fee or a lower rate with a Lender fee.

- **No Admin fees**
- **No Application fees**
- **No Retainer fees**
- No minimum beacon

We look forward to seeing your applications. Contact myself or Hali Noble to find out how we can help your clients.

I can be reached at reza.ali@fisgard.com and 416-712-9680

One and Two year terms

You have options for clients with Fisgard!

One year open term:

- Min of 60 days interest owed
- After the first 60 days it is fully open to payout of pay down with no interest penalty
- Option for renewal at the end of the one year term

Two year open term:

- Closed for the first year with a three month interest penalty to payout within the first year
- Second year is fully open no interest penalty to payout or pay down.
- No Rate surcharge

Best of all there are no:

- **No Admin fees**
- **No Application fees**
- **No Retainer fees**
- No minimum beacon

We look forward to seeing your applications. Contact myself or Hali Noble to find out how we can help your clients. I can be reached at reaza.ali@fisgard.com and 416-712-9680

Bridge Financing

You have options for clients with Fisgard!

Three scenarios to consider:

- The current property has a firm sale
- The current property is listed with no firm sale
- The current property has no been listed yet

In all three scenarios we can help bridge what the client requires to close their new purchase prior to their current property closing.

Best of all there are no:

- **No Admin fees**
- **No Application fees**
- **No Retainer**
- No minimum beacon

We look forward to seeing your applications. Contact myself or Hali Noble to find out how we can help your clients.

I can be reached at reaza.ali@fisgard.com and 416-712-9680

Did you know that Fisgard has TWO residential financing programs?

Simplicity!

Fisgard's residential '*Simplicity*' program is as simple and straightforward as you can get!
FAIR RATES and NO FEES!

Key Features:

- 75% LTV max
- 1st mortgages from 7.49% offered in BC, AB, SK, MB and ON!
- 2nd mortgages from 9.99% offered in BC, MB and ON!
- **NO LENDER FEE**
- **NO RENEWAL FEE ***
- **NO APPLICATION or ADMIN FEES**
- Open after 60 days
- Interest only or amortized payments
- One and two year terms available
- ***You set your broker fee and Fisgard pays you on funding!***
- *No renewal fee on 1st renewal, if paid as agreed and value has not declined

Did you know that Fisgard has TWO residential financing programs?

Flexibility!

Fisgard's residential '***Flexibility***' program offers many of the same features as '***Simplicity***' but allows you to negotiate a **lower rate** by **adding a lender fee!**

Key Features:

- 75% LTV max
- 1st mortgages from 7.49% offered in BC, AB, SK, MB and ON!
- 2nd mortgages from 9.99% offered in BC, MB and ON!
- **NO APPLICATION or ADMIN FEES**
- Open after 60 days
- Renewal fee to be negotiated
- Interest only or amortized payments
- One and two year terms available
- ***You set your broker fee and Fisgard pays you on funding!***

Fisgard - Ontario Preferred Towns (but not limited to)

Ajax	Up to 75% LTV
Alliston	Up to 70% LTV
Amherstburg	Up to 65% LTV
Ancaster	Up to 75% LTV
Angus	Up to 70% LTV
Arnprior	Case by Case
Aurora	Up to 75% LTV
Barrie	Up to 75% LTV
Beamsville/Lincoln	Up to 70% LTV
Belleville	Up to 75% LTV
Binbrook	Up to 75% LTV
Blue Mountain	Up to 65% LTV
Bolton	Up to 75% LTV
Bracebridge	Up to 65% LTV
Bradford	Up to 75% LTV
Brampton	Up to 75% LTV
Brantford	Up to 75% LTV
Brockville	Up to 65% LTV
Brooklin	Up to 75% LTV
Burlington	Up to 75% LTV
Caledon	Up to 75% LTV
Caledonia	Up to 70% LTV
Cambridge	Up to 75% LTV
Carleton Place	Up to 65% LTV
Casselman	Up to 60% LTV
Chatham	Up to 65% LTV
Clarence-Rockland	Up to 70% LTV
Cobourg	Up to 70% LTV
Collingwood	Up to 70% LTV
Cornwall	Up to 75% LTV
Cumberland	Up to 70% LTV
Dundas	Up to 75% LTV
Dunnville	Up to 65% LTV
Embrun	Up to 60% LTV
Etobicoke	Up to 75% LTV
Fort Erie	Up to 65% LTV
Georgetown	Up to 75% LTV
Georgina	Up to 65% LTV
Goderich	Up to 60% LTV

Gravenhurst	Up to 65% LTV
Grimsby	Up to 70% LTV
Guelph	Up to 75% LTV
Halton Hills	Up to 75% LTV
Hamilton	Up to 75% LTV
Huntsville	Up to 65% LTV
Innisfil	Up to 70% LTV
Kanata	Up to 75% LTV
Kemptville	Up to 60% LTV
Keswick	Up to 75% LTV
Kilworth	Up to 75% LTV
Kingston	Up to 75% LTV
Kitchener	Up to 75% LTV
Komoka	Up to 75% LTV
LaSalle	Up to 70% LTV
Leamington	Up to 65% LTV
Lindsay	Up to 65% LTV
London	Up to 75% LTV
Markham	Up to 75% LTV
Midland	Up to 65% LTV
Milton	Up to 75% LTV
Mississauga	Up to 75% LTV
Mount Hope	Up to 75% LTV
New Tecumseth	Up to 70% LTV
Newmarket	Up to 75% LTV
Niagara Falls	Up to 70% LTV
North Bay	Up to 70% LTV
North York	Up to 75% LTV
Oakville	Up to 75% LTV
Orangeville	Up to 70% LTV
Orillia	Up to 70% LTV
Oro-Medonte	Case by Case
Oshawa	Up to 75% LTV
Ottawa	Up to 75% LTV
Owen Sound	Up to 65% LTV
Parry Sound	Up to 60% LTV
Pembroke	Case by Case
Perth	Up to 65% LTV
Petaguishene	Up to 65% LTV
Petawawa	Case by Case
Peterborough	Up to 75% LTV
Pickering	Up to 75% LTV
Port Colbourne	Up to 70% LTV

Port Dover	Up to 65% LTV
Port Hope	Up to 70% LTV
Port Perry	Up to 70% LTV
Renfrew	Case by Case
Russell	Up to 60% LTV
Sarnia	Up to 70% LTV
Saugeen Shores	Up to 60% LTV
Sault St Marie	Up to 70% LTV
Scarborough	Up to 75% LTV
Simcoe	Up to 70% LTV
Smith Falls	Up to 65% LTV
Southampton	Up to 60% LTV
St Thomas	Up to 75% LTV
St.Catharines	Up to 75% LTV
Stittsville	Up to 75% LTV
Stratford	Up to 75% LTV
Strathroy	Up to 75% LTV
Sudbury	Up to 75% LTV
Thunder Bay	Up to 75% LTV
Toronto	Up to 75% LTV
Trenton	Up to 70% LTV
Uxbridge	Up to 70% LTV
Vaughan	Up to 75% LTV
Wasaga Beach	Up to 70% LTV
Waterdown	Up to 75% LTV
Waterloo	Up to 75% LTV
Welland	Up to 70% LTV
Whitby	Up to 75% LTV
Whitchurch-Stouffville	Up to 75% LTV
Windsor	Up to 70% LTV
Woodstock	Up to 70% LTV