



	1ST MORTGAGES			
	UP TO 60% LTV	UP TO 65% LTV	UP TO 70% LTV	UP TO 75% LTV
	Rates starting from 7%			
NO LENDER FEE*	✓	✓	✓	✓
NO RENEWAL FEE*	✓	✓	✓	✓
FULLY OPEN*	✓	✓	✓	✓
INTEREST ONLY PAYMENTS	✓	✓	✓	✓
STRAIGHT EQUITY	✓	✓		
STATED INCOME	✓	✓	✓	✓
BROKER SETS THEIR FEE	✓	✓	✓	✓

	2ND MORTGAGES				
	UP TO 50% LTV	UP TO 60% LTV	UP TO 65% LTV	UP TO 70% LTV	UP TO 75% LTV
	Rates starting from 10%				
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
INTEREST ONLY PAYMENTS	TBN	TBN	TBN	TBN	TBN
STRAIGHT EQUITY	✓	✓	✓		
STATED INCOME	✓	✓	✓	✓	✓
BROKER SETS THEIR FEE	✓	✓	✓	✓	✓

Additional Details

These are **Guidelines Only** - Rate and fees can be adjusted to make the deal work!
 Based on 1 year term
 *Lender Fee may be charged on deals that require exceptions
 *No Renewal Fee on 1st renewal, if paid as agreed and value has not declined
 *Fully Open - After one month
 Broker's fee will be collected by Fisgard and paid to the broker upon funding

1st Mortgages - Rentals OK!
 2nd Mortgages - Owner occupied properties only
 Bridge financing available - Call for details
 2nd Mortgages - BC, MB and ON only
 TBN - TO BE NEGOTIATED

CONSTRUCTION

UP TO 75% OF TOTAL COST INCLUDING LAND
FULLY OPEN TERM
LENDER FEE FROM 2%
NO STANDBY FEES FOR FUNDS NOT DRAWN
SINGLE FAMILY/SPEC/RENTALS/MIXED USE/MULTI-FAMILY
OWNER BUILDS CONSIDERED
NEW HOME WARRANTY COVERAGE REQUIRED
INTEREST RESERVE HELD DURING COURSE OF CONSTRUCTION

Guidelines Only
 Based on 1 year term

COMMERCIAL

UP TO 75% LTV
1ST MORTGAGES
LENDER FEE FROM 1%
ONE AND TWO YEAR TERMS AVAILABLE
UP TO \$5,000,000 (May participate in loans above \$5,000,000)
RETAIL CENTRES, OFFICES, MIXED USE, FULLY TENANTED INDUSTRIAL, CONDO INVENTORY, LOT INVENTORY
MEZZANINE FINANCING AVAILABLE ON EXCEPTION
CLOSED AND OPEN TERMS

Guidelines Only
 Based on 1 year term



Broker Relations Direct
 Office: 866.382.9255
 Fax: 866.384.1498
 Email: newdeal@fisgard.com
 Online: fisgardmortgage.com

Hali Noble
 SVP Residential Mortgage
 Investments & Broker
 Relations / Broker

