



	1ST MORTGAGES				2ND MORTGAGES				
	UP TO 60% LTV	UP TO 65% LTV	UP TO 70% LTV	UP TO 75% LTV	UP TO 50% LTV	UP TO 60% LTV	UP TO 65% LTV	UP TO 70% LTV	UP TO 75% LTV
	Rates starting from 7.5%				Rates starting from 10%				
<b>NO LENDER FEE*</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>NO RENEWAL FEE*</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>FULLY OPEN*</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓
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
RATES FROM 8.5%
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

COMMERCIAL
UP TO 75% LTV
RATES FROM 7.5%
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



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