

	1ST MORTGAGES				2ND MORTGAGES (BC ONLY)				
	Rates starting from 7.5%				Rates starting from 10%				
	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
NO LENDER FEE*	✓	✓	✓	✓	✓	✓	✓	✓	✓
NO RENEWAL FEE*	✓	✓	✓	✓	✓	✓	✓	✓	✓
FULLY OPEN*	✓	✓	✓	✓	✓	✓	✓	✓	✓
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

Alberta - Max 65% LTV on condos & townhouses

1st Mortgages - Rentals OK!

2nd Mortgages - Owner occupied properties only (BC Only)

Bridge financing available - Call for details

TBN - TO BE NEGOTIATED

Broker's fee will be collected by Fisgard and paid to the broker upon funding

Alberta - Up to 75% in Calgary, Edmonton only (single family dwellings)

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

Guidelines Only

Based on 1 year term

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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Hali Noble
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