



	1ST MORTGAGE PROGRAM				2ND MORTGAGE PROGRAM				
	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
	7.40%	7.90%	8.40%	8.85%	9.85%	10.85%	11.85%	12.39%	12.85%
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
Stated income deals must pass a reasonability assessment based on profession and tenure

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 PROGRAM

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 PROGRAM

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



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