

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

Cunningham & Rivard	250.287.9595
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CHILLIWACK

Adlaw Appraisals LTD.	604.809.8506
Bakerview Realty Appraisals	604.793.0136
Best Home Appraisals	604.618.5028
Lawrenson Walker Realty Advisors (Res + Construction)	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
Intercity Appraisals Ltd.	604.944.3282
Leemore & Associates	604.671.4535
Neimi Laporte & Dowle Appraisals	604.438.1628

COURTENAY / COMOX

Bates Appraisals	250.881.0611
Precision Appraisal Group	250.897.5046

CRANBROOK

Rocky Mountain Appraisals	250.489.4413
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DUNCAN

Lawrenson Walker Realty Advisors	250.384.1494
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KAMLOOPS

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

KELOWNA

A-1 Appraisals Ltd.	250.861.8440
Aedis Okanagan	250.448.1896
Okanagan Appraisals (Res + Construction)	250.763.0346

MISSION

Lawrenson Walker Realty Advisors	604.535.1494
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NANAIMO

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

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

Adlaw Appraisals LTD.	604.809.8506
Bakerview Realty Appraisals	604.542.9222
Best Home Appraisals	604.618.5028
Hooker Craig Lum Group	778.571.2321
Lawrenson Walker Realty Advisors	604.535.1494
Neimi Laporte & Dowle Appraisals	604.438.1628

VANCOUVER

Adlaw Appraisals LTD.	604.809.8506
Aedis Vancouver	604-682-7585
Best Home Appraisals	604.618.5028
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 + Construction)	604.535.1494
MacIntosh Appraisals Ltd.	604.522.3900
Neimi Laporte & Dowle Appraisals	604.438.1628

VERNON

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

VICTORIA

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

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BRITISH COLUMBIA - COMMERCIAL

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
Hooker Craig Lum Group	778.571.2321
International Hotel Appraisers	866.382.6242
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
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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
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FORT MCMURRAY

Chalifour Denis & Associates	780.743.1331
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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

MEDICINE HAT

City Appraisal Consultants	403.529.6200
Classic Appraisal Consultants	403.529.2127

OLDS

Kate Rung & Associates	403.556.8758
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RED DEER

M.R. Soderquist Appraisals Ltd.	403.346.5533
Parkland Valuations Inc.	403.350.9421
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

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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

LLOYDMINSTER

M.I.T. Appraisals Ltd.	780.875.3500
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REGINA

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

SWIFT CURRENT

Warkentin Appraisal Services	306.778.3231
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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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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

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

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 & NORTHUMBERLAND COUNTY & PRINCE EDWARD COUNTY

Baayen & Associates	705.745.7777
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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

BRANTFORD

Brant Residential Appraisals	519.753.6231
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BURLINGTON

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

COLLINGWOOD, WASAGA BEACH, & BLUE MOUNTAIN

Danford Appraisals	705.734.2895
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HAMILTON

Schinkel Real Estate & Appraisals	905.387.0100
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INNISFIL

Danford Appraisals	705.734.2895
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	519.964.4663
R.J. Lyons Real Estate Appraisal Services	519.672.0485
Valco Consultants Inc.	519.677.9050

OAKVILLE

Accredited Appraisals & Realty Services	416.729.4395
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

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

PETERBOROUGH & KAWATHA LAKES

Baayen & Associates	705.745.7777
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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
Zorn Appraisal Services Ltd.	905.831.6780

ST. CATHERINES / NIAGARA FALLS

Ridley & Associates Appraisal Services Ltd.	905.685.8827
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STRATFORD

Kahle Appraisers and Consultants	519.273.5707
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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
TM Appraisers Inc.	416.324.2939

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

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, and street view plus interior photo of every room)
 - 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?
 - 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 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
 - 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