

# 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

Associated Appraisers	250.202.0163
Cunningham & Rivard	250.287.9595

### 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

Associated Appraisers	250.897.8771
Bates Appraisals	250.881.0611
Precision Appraisal Group	250.897.5046

### CRANBROOK

Rocky Mountain Appraisals	250.489.4413
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### DUNCAN / COWICHAN

Astro Appraisers	250.748.3159
Lawrenson Walker Realty Advisors	250.384.1494

### 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

Aedis	604-682-7585
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 Appriasals	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
Bramwell & Associates Realty Advisors Inc.	604.608.6161
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

Aedis	604-682-7585
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

# approved appraisers

## BRITISH COLUMBIA - COMMERCIAL

### KAMLOOPS

Frilan Appraisals LLP 250.374.9941

### NANAIMO

Isle West Appraisals 250.756.1779

### 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

### VANCOUVER - COMMERCIAL (CONTINUED)

Hooker Craig Lum Group 778.571.2321  
 International Hotel Appraisers 866.382.6242  
 Lawrenson Walker Realty Advisors 604.535.1494  
 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

### 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

### FORT MCMURRAY

Chalifour Denis & Associates 780.743.1331

### 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

### LLOYDMINSTER

M.I.T. Appraisals Ltd. 780.875.3500

### MEDICINE HAT

City Appraisal Consultants 403.529.6200  
 Classic Appraisal Consultants 403.529.2127

### OLDS

Kate Rung & Associates 403.556.8758  
 Red Deer Appraisals LTD. 403.350.8438

### RED DEER

M.R. Soderquist Appraisals Ltd. 403.346.5533  
 Parkland Valuations Inc. 403.350.9421  
 Red Deer Appraisals LTD. 403.350.8438  
 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

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### 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

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### REGINA

Brunsdon Lawrek & Associates	306.244.5900
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

## MANITOBA - RESIDENTIAL

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### 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

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### GENERAL CONTACT - PROVINCE WIDE

Avison Young	905.968.8053
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### TORONTO

All Realty Consultants	416.630.5800
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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
Sharp Appraisal	289.378.6533
Top Class Appraisal	416.569.9792

### 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
Sharp Appraisal	289.378.6533
Top Class Appraisal	416.569.9792

### 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
Sharp Appraisal	289.378.6533
Top Class Appraisal	416.569.9792

### 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
Sharp Appraisal	289.378.6533

### 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
Sharp Appraisal	289.378.6533
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	519.432.2232
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
Sharp Appraisal	289.378.6533

### 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
Sharp Appraisal	289.378.6533
Top Class Appraisal	416.569.9792
Zorn Appraisal Services Ltd.	905.831.6780

# approved appraisers

## ONTARIO - RESIDENTIAL (CONTINUED)

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### ST. CATHERINES / NIAGARA FALLS

IGL Appraisal Group 905.321.1085

### STRATFORD

Kahle Appraisers and Consultants 519.273.5707

### 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

Sharp Appraisal 289.378.6533

TM Appraisers Inc. 416.324.2939

Top Class Appraisal 416.569.9792

### 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

Sharp Appraisal 289.378.6533

Top Class Appraisal 416.569.9792

### WINDSOR & LEAMINGTON

FK Mitchell Appraisals Inc 519.966.9613

# approved appraisers

## RESIDENTIAL APPRAISAL REQUIREMENTS

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- 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, street view, interior photo of every room, garage interior and interior/exterior of outbuildings (if any)
  - 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?
  - Municipal Property Tax & Assessment Information
  - For new builds, both the appraised and the comparable sales values are to exclude GST or HST.
  - 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 Construction Only: Construction inspections are to include market costs with a percentage completed for each line item within the budget as well as the overall percentage completed for the project

### For more information contact:

Telephone: 866.382.9255  
Fax: 250.384.1498  
Email: [NewDeal@fisgard.com](mailto:NewDeal@fisgard.com)

For more information, you can visit our website at [www.fisgardmortgage.com](http://www.fisgardmortgage.com)

# approved appraisers

## COMMERCIAL APPRAISAL REQUIREMENTS

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- 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](mailto:NewDeal@fisgard.com)

For more information, you can visit our website at [www.fisgardmortgage.com](http://www.fisgardmortgage.com)