

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
Bramwell & Associates Realty Advisors Inc.	604.608.6161
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
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 / WHITE ROCK / LANGLEY

Adlaw Appraisals LTD.	604.809.8506
Bakerview Realty Appraisals	604.542.9222
Best Home Appraisals	604.618.5028
Bramwell & Associates Realty Advisors Inc.	604.608.6161
Hooker Craig Lum Group	778.571.2321
Lawrenson Walker Realty Advisors	604.535.1494
Neimi Laporte & Dowle Appraisals	604.438.1628
Surrey Home Appraisals	604.786.8668
Vancouver Appraisal	604.608.6161

VANCOUVER / DELTA

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 + Construct.)	604.535.1494
MacIntosh Appraisals Ltd.	604.522.3900
Neimi Laporte & Dowle Appraisals	604.438.1628
Surrey Home Appraisals	604.786.8668
Vancouver Appraisal	604.608.6161

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BRITISH COLUMBIA - RESIDENTIAL (CONTINUED)

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

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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

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

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

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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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

Antec Appraisal Group	905.777.1225
Brant Residential Appraisals	519.753.6231

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
HG Appraisers Inc.	705.445.7414

HAMILTON / GUELPH / MILTON / KITCHENER

Antec Appraisal Group	905.777.1225
Schinkel Real Estate & Appraisals	905.387.0100

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
Antec Appraisal Group	905.777.1225
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

OWEN SOUND

HG Appraisers Inc.	705.445.7414
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PETERBOROUGH & KAWATHA LAKES

Baayen & Associates	705.745.7777
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approved appraisers

ONTARIO - RESIDENTIAL (CONTINUED)

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

ST. CATHERINES / NIAGARA FALLS

IGL Appraisal Group	905.321.1085
Regional Appraisals Inc.	905.356.6646

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
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
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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, 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

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