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 + Const) 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

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
Adlaw Appraisals LTD. 604.809.8506
Aedis Okanagan 250.448.1896
Okanagan Appraisals (Res + Construction) 250.763.0346

MAPLE RIDGE
Urban Valley Appraisals 1.800.852.8087

MISSION
Lawrenson Walker Realty Advisors 604.535.1494
Urban Valley Appraisals 1.800.852.8087

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

PENTICTON
Inland Appraisals Ltd. 250.493.6734
North Country Appraisals 250.492.5151
South Okanagan Appraisals 250.492.5833

PITT MEADOWS
Urban Valley Appraisals 1.800.852.8087

PORT ALBERNI
PCAG Property Advisors (Gary Doucette) 250.723.5099

PRINCE GEORGE
C H Godfrey Appraisals Ltd. 250.563.1208

QUESNEL
C H Godfrey Appraisals Ltd. 250.563.1208

REVELSTOKE
Corrie Appraisals 250.832.7309

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
Urban Valley Appraisals 1.800.852.8087
Vancouver Appraisal 604.608.6161

Subject to change without notice.
### BRITISH COLUMBIA - RESIDENTIAL (CONTINUED)

#### 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

#### 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

Subject to change without notice.
## BRITISH COLUMBIA - COMMERCIAL

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## BRITISH COLUMBIA - ENVIRONMENTAL ENGINEERS

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## ALBERTA - RESIDENTIAL

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<td>EDMONTON</td>
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<td>D.G. Schultz &amp; Associates</td>
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<td>Wall &amp; Associates</td>
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<td>EDSON / HINTON/ GRANDE CACHE</td>
<td>Slavik McCartney Appraisals Inc.</td>
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## ALBERTA - COMMERCIAL

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<td>Wernick Omura</td>
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# Alberta - Environmental Engineers

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<td>Calgary</td>
<td>Troy Environmental Consulting</td>
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<td>Levelton</td>
<td>403.247.1813</td>
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<tr>
<td>Edmonton</td>
<td>EBA (Phase 2 reports)</td>
<td>780.451.2121</td>
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<td>Levelton</td>
<td>780.438.0844</td>
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<td>Venture Engineering (Phase 1 reports)</td>
<td>780.484.1974</td>
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<td>Paladin Environmental Consulting Services Ltd</td>
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# Saskatchewan - Residential

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<td>Regina</td>
<td>Brunsdon Lawrek &amp; Associates</td>
<td>306.244.5900</td>
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<td>Crown Appraisals</td>
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<td>Fox Appraisals &amp; Real Estate Consultants</td>
<td>306.545.5200</td>
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<td>Saskatoon</td>
<td>Dream Home Appraisal Company Ltd.</td>
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<td>Brunsdon Lawrek &amp; Associates</td>
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# Manitoba - Residential

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<td>Winnipeg</td>
<td>Rixon Appraisal Services</td>
<td>204.888.5566</td>
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<td>Kemp Appraisal Ltd.</td>
<td>204.415.8584</td>
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<td>Brandon</td>
<td>Roland Weir Appraisal Associates</td>
<td>204.727.7100</td>
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# Ontario - Commercial

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<tr>
<td>General Contact - Province Wide</td>
<td>Avison Young</td>
<td>905.968.8053</td>
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<td>Toronto</td>
<td>All Realty Consultants</td>
<td>416.630.5800</td>
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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
- Baayen & Associates: 705.745.7777
- Hastings Appraisal Services: 613.392.1818

### 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

### COBURG / COLOBURNE / GRAFTON
- Hastings Appraisal Services: 613.392.1818

### 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

### HASTINGS
- Hastings Appraisal Services: 613.392.1818

### 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

### NORTHUMBERLAND COUNTIES
- Hastings Appraisal Services: 613.392.1818

### 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

Subject to change without notice.
## Approved Appraisers

### Ontario - Residential (continued)

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<td><strong>Peterborough &amp; Kawatha Lakes</strong></td>
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<td><strong>Prince Edward County / Picton</strong></td>
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<td><strong>St. Catharines / Niagara Falls</strong></td>
<td>IGL Appraisal Group</td>
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<td><strong>Toronto</strong></td>
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<td>Avison Young</td>
<td>905.968.8053</td>
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<td></td>
<td>Bonafide Appraisals Inc</td>
<td>416.930.6539</td>
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<td>Cross-town Appraisal Ltd</td>
<td>416.652.3456</td>
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<td>Danford Appraisals</td>
<td>705.734.2895</td>
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<td>Home Value Inc.</td>
<td>416.871.9224</td>
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<td>RECG - The Real Estate Consulting Group of Canada Ltd.</td>
<td>416.322.7888</td>
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<td>Sharp Appraisal</td>
<td>289.378.6533</td>
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<td>Top Class Appraisal</td>
<td>416.569.9792</td>
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<tr>
<td><strong>Windsor &amp; Leamington</strong></td>
<td>FK Mitchell Appraisals Inc</td>
<td>519.966.9613</td>
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Subject to change without notice.
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

Subject to change without notice.
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.