

**Simplicity Program - Straight rate and no lender fee!**

<i>Simplicity</i>	> 65% LTV		> 70% LTV		> 75% LTV	
	1st	2nd	1st	2nd	1st	2nd
Rates*	6.99%	9.99%	7.49%	10.49%	7.99%	11.49%
Lender Fee	0	0	0	0	0	0

**Flexibility Program - Rate plus lender fee.**

<i>Flexibility</i>	> 65% LTV		> 70% LTV		> 75% LTV	
<i>Examples</i>	1st	2nd	1st	2nd	1st	2nd
Rates*	4.99%	7.99%	5.49%	8.49%	5.99%	9.49%
Lender Fee	2%	2%	2%	2%	2%	2%
Rates*	6.49%	9.49%	6.99%	9.99%	7.49%	10.99%
Lender Fee	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

\*Denotes the base rate and could increase depending on deal specifics.  
 Flexibility Program offers additional rate & fee options not shown.

**CONSTRUCTION SPECIAL**

- Up to 75% LTV (fully complete value!)
- Urban centres
- 1st mortgages only
- Interest paid only on funds drawn
- No standby fees for undrawn funds
- Owner builds considered
- Owner Occupied or Spec

**Up to 65% LTV**  
 6.99% plus 2% Lender Fee  
**Up to 70% LTV**  
 7.49% plus 2% Lender Fee  
**Up to 75% LTV**  
 7.99% plus 2% Lender Fee

Contact [newdeal@fisgard.com](mailto:newdeal@fisgard.com)

**1ST & 2ND MORTGAGES**

- 75% Max LTV - Single Family/Duplexes/Townhomes
- 70% Max LTV - Condos (75% by exception)
- One & Two-Year terms available
- No minimum beacon
- 2nd mortgages behind the balance, not the registered amount of a collateral charge - OK!

**FAQ**

- **SUBMISSION** - submit via Expert, Velocity, BOSS
- **RENEWALS** - No Renewal Fee on 1st renewal, if paid as agreed and value has not declined. Appraisal may be required.
- **BROKER FEE** - Broker fee will be collected by Fisgard and paid to the broker upon funding. Call for details.
- **APPRAISALS** - Fisgard's Appraiser list, NAS, or Value Connect
- **CREDIT BUREAUS** - Equifax or TransUnion accepted
- **RATE SURCHARGES** - rental/holdco properties, inter-alia over 65% LTV, high value, poor credit, out of country borrowers
- **ONE-YEAR TERM** - open upon payment of 60 days interest
- **TWO-YEAR TERM** - first year closed (three-month interest pre-payment penalty), second year OPEN
- **PAYMENTS** - Interest Only or P/I Amortized available



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**EPIC EQUITY PROGRAM**

- 1st mortgages only
- 65% LTV - up to \$1,500,000 value (call to discuss higher values)
- Rates from 6.99% with No Lender Fee
- Lower the rate and add a lender fee option available
- One & Two-Year Terms Available
- Owner occupied, single family dwellings only
- No GDS/TDS
- No NOAs/T4s/Paystubs/Bank Statements required
- Minimum Beacon/ERS of 580 for at least one applicant

**ALL SITUATIONS CONSIDERED!**

- Equity Take-Out
- Bridge / Inter-Alia Financing
- BFS, Stated & Complicated Income
- Holdco's
- Previous Bankrupt, Consumer Proposal & Foreclosures
- New to Canada
- Bruised Credit
- Spousal Buy-Out
- COVID - mortgage payment & consumer credit issues
- Remediated Grow-Ops
- Serviced Land
- Mobiles on Owned Land

Submit: Expert, Velocity, BOSS, Finmo/Lendesk  
 Email: [newdeal@fisgard.com](mailto:newdeal@fisgard.com)  
 Call: 866.382.9255

[fisgardmortgage.com](http://fisgardmortgage.com)