



Allstate Rate Watch - AltDoc

30-March-2022

ALTD OC LOANS - OO P&I - Residential

Rates are subject to change at any time without notice.

Maximum Loan Size

PRODUCT	LOAN NAME	COMMENTS	NCB	50%	60%	65%	70%	75%	80%	85%	90%	65%	70%	75%	80%	85%
OCEAN	Diamond AltDoc	2 Yr ABN 1 Yr GST	✓			3.49%	3.49%	3.49%	3.49%				\$1.0M	\$1.0M	\$1.0M	-
OCEAN	Diamond Mid AltDoc	2 Yr ABN 1 Yr GST	✓			3.49%	3.49%	3.49%	3.49%				\$1.5M	\$1.5M	\$1.5M	-
OCEAN	Emerald AltDoc	1 Yr ABN	✓			3.69%	3.99%	3.99%	4.14%				\$1.0M	\$1.0M	\$1.0M	-
OCEAN	Emerald Mid AltDoc	1 Yr ABN	✓			3.69%	3.99%	3.99%	4.14%				\$1.5M	\$1.5M	\$1.5M	-
OCEAN	Emerald Max AltDoc	1 Yr ABN	✓			4.19%	4.69%	4.69%	-			\$2.0M	\$2.0M	\$2.0M	-	-
OCEAN	Onyx AltDoc	1 Yr ABN	✓			4.45%	4.89%	4.89%	5.29%			\$1.0M	\$1.0M	\$1.0M	\$1.0M	
OCEAN	Onyx Mid AltDoc	1 Yr ABN	✓			4.45%	4.89%	4.89%	5.29%			\$1.5M	\$1.5M	\$1.5M	\$1.5M	
OCEAN	Best Use 75 (Max4)		✓					5.30%	5.30%					\$2.0M	\$1.5M	
OCEAN	Best Use 75 (>4D)		✓					6.30%	6.30%				\$2.0M	\$2.0M	\$1.5M	-
ORANGE	Prime AltDoc	Risk Fee Waived; 2 Yr ABN	-			2.99%	2.99%	2.99%	2.99%	-			\$2.0M	\$2.0M	\$1.5M	-
ORANGE	Lifestyle AltDoc	1 Yr ABN	-			3.82%	3.82%	4.29%	4.29%	4.84%	5.54%	\$2.5M	\$2.0M	\$1.75M	\$1.25m	\$1.0M
PURPLE	Prime Special AltDoc (OO)	1 Yr ABN	✓			3.59%	3.79%	3.79%	3.99%	-			\$2.0M	\$2.0M	\$2.0M	-
PURPLE	Prime AltDoc	1 Yr ABN	✓		3.69%	3.69%	3.89%	3.89%	4.09%	-			\$2.0M	\$2.0M	\$2.0M	-
PURPLE	Prime AltDoc Max	1 Yr ABN	✓			4.99%	5.29%	5.49%	-			\$5.0M	\$5.0M	\$5.0M	-	-
PURPLE	Lifestyle AltDoc	1 Yr ABN	✓		4.44%	4.44%	4.64%	4.64%	4.84%	-			\$2.0M	\$2.0M	\$2.0M	-
PURPLE	Relocation AltDoc	2 yr Term - No Servicing	✓			5.99%		6.29%	6.49%			\$2.0M	\$2.0M	\$2.0M	-	-
PURPLE	Relocation AltDoc Max	2 yr Term - No Servicing	✓			6.49%		6.99%	-			\$5.0M	\$5.0M	\$5.0M	-	-
PURPLE	Construction AltDoc	Construction Rate	✓					6.99%	7.29%				\$5.0M	\$5.0M	\$2.0M	-
RedZed	SE Prime AltDoc	No Risk Fee to 70%	-	3.09%	3.09%	3.24%	3.29%	3.39%	3.39%	-			\$1.5M	\$1.5M	\$1.5M	-
RedZed	Reward AltDoc		✓	3.39%	3.49%	3.64%	3.79%	3.85%	3.89%	-			\$1.5M	\$1.5M	\$1.5M	-
RedZed	Recharge AltDoc		✓	4.99%	5.09%	5.29%	5.69%	5.99%	6.39%	-			\$1.75M	\$1.75M	\$1.75M	-
OCEAN	Diamond AltDoc - Land	Vacant Land Only	✓	5.99%		5.99%	5.99%	5.99%	-			\$1.0M	\$1.0M	\$1.0M	-	-
OCEAN	Emerald AltDoc - Land	Vacant Land Only	✓	6.19%		6.19%	6.49%	6.49%	-			\$1.0M	\$1.0M	\$1.0M	-	-
OCEAN	Onyx AltDoc - Land	Vacant Land Only	✓			6.95%	7.39%	7.39%	-			\$1.0M	\$1.0M	\$1.0M	-	-
RedZed	Recharge AltDoc - Land	Vacant Land Only	✓	6.14%	6.24%	6.44%	6.84%	7.14%	-			\$750k	\$750k	\$750k	-	-

Broker Use Only - Not for Distribution.



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ALTDLOC LOANS - INV P&I - Residential

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PRODUCT	LOAN NAME	COMMENTS	NCB	50%	60%	65%	70%	75%	80%	85%	90%	65%	70%	75%	80%	85%
OCEAN	Diamond AltDoc		✓			3.49%	3.49%	3.49%	3.49%	-			\$1.0M	\$1.0M	\$1.0M	-
OCEAN	Diamond Mid AltDoc		✓			3.49%	3.49%	3.49%	3.49%	-			\$1.5M	\$1.5M	\$1.5M	-
OCEAN	Emerald AltDoc		✓			3.69%	3.99%	3.99%	4.14%	-			\$1.0M	\$1.0M	\$1.0M	-
OCEAN	Emerald Mid AltDoc		✓			3.69%	3.99%	3.99%	4.14%	-			\$1.5M	\$1.5M	\$1.5M	-
OCEAN	Emerald Max AltDoc		✓			4.19%	4.69%	4.69%	-				\$2.0M	\$2.0M	-	-
OCEAN	Best Use		✓					6.30%	6.30%				\$2.0M	\$2.0M	\$1.5M	-
OCEAN	Retained Stock - Resi INV PI		✓				P.O.A.	P.O.A.	-				\$2.0M	\$1.5M	-	
OCEAN	Retained Stock - Resi INV PI		✓				P.O.A.	P.O.A.	P.O.A.	-			\$1.5M	\$1.5M	\$1.5M	-
OCEAN	Retained Stock DevRes AltDoc IO		✓				5.50%	5.50%	-				\$2.0M	\$1.5M	-	
ORANGE	Prime AltDoc	Risk Fee Waived	-				3.29%	3.29%	3.29%	-			\$2.0M	\$2.0M	\$1.5M	-
ORANGE	Lifestyle AltDoc		-			4.12%	4.12%	4.59%	4.59%	5.14%	5.84%	\$2.5M	\$2.0M	\$1.75M	\$1.25M	\$1.0M
PURPLE	Prime AltDoc		✓		3.69%	3.69%	3.89%	3.89%	4.09%	-			\$2.0M	\$2.0M	\$2.0M	-
PURPLE	Prime AltDoc Max		✓			4.99%	5.29%	5.49%	-			\$5.0M	\$5.0M	\$5.0M	-	-
PURPLE	Lifestyle AltDoc		✓		4.44%	4.44%	4.64%	4.64%	4.84%	-			\$2.0M	\$2.0M	\$2.0M	-
PURPLE	Relocation AltDoc	2 yr Term - No Servicing	✓			5.99%		6.29%	-			\$2.0M	\$2.0M	\$2.0M	-	-
PURPLE	Relocation AltDoc Max	2 yr Term - No Servicing	✓			6.49%		6.99%	-			\$5.0M	\$5.0M	\$5.0M	-	-
PURPLE	Construction AltDoc	During construction only	✓					6.99%	7.29%				\$5.0M	\$5.0M	\$2.0M	-
RedZed	SE Prime AltDoc	No Risk Fee to 70%	-	3.09%	3.09%	3.24%	3.29%	3.39%	3.39%	-			\$1.5M	\$1.5M	\$1.5M	-
RedZed	Reward AltDoc		✓	3.54%	3.64%	3.79%	3.94%	4.00%	4.04%	-			\$1.5M	\$1.5M	\$1.5M	-
RedZed	Recharge AltDoc		✓	5.14%	5.24%	5.44%	5.84%	6.14%	6.54%	-			\$1.75M	\$1.75M	\$1.75M	-
OCEAN	Diamond AltDoc - Land	Vacant Land Only	✓	5.99%		5.99%	5.99%	5.99%	-			\$1.0M	\$1.0M	\$1.0M	-	-
OCEAN	Emerald AltDoc - Land	Vacant Land Only	✓	6.19%		6.19%	6.49%	6.49%	-			\$1.0M	\$1.0M	\$1.0M	-	-
OCEAN	Onyx AltDoc - Land	Vacant Land Only	✓			6.95%	7.39%	7.39%	-			\$1.0M	\$1.0M	\$1.0M	-	-
RedZed	Recharge AltDoc - Land	Vacant Land Only	✓	6.14%	6.24%	6.44%	6.84%	7.14%	-			\$750k	\$750k	\$750k	-	-

ALTD OC LOANS - OO P&I

COMPARISON RATES

30-March-2022

PRODUCT		LOAN NAME	NCB	50%	60%	65%	70%	75%	80%	85%	90%			
OCEAN	Diamond Altdoc		✓			3.55%	3.55%	3.55%	3.55%					
OCEAN	Diamond Mid Altdoc		✓			3.55%	3.55%	3.55%	3.55%					
OCEAN	Emerald Altdoc		✓			3.75%	4.05%	4.05%	4.20%					
OCEAN	Emerald Mid Altdoc		✓			3.75%	4.05%	4.05%	4.20%					
OCEAN	Emerald Max Altdoc		✓			4.25%	4.75%	4.75%						
ORANGE	Prime Altdoc		-				3.03%	3.03%	3.03%					
ORANGE	Lifestyle Altdoc		-				3.92%	4.39%	4.39%	4.94%	5.64%			
PURPLE	Prime Special Altdoc (OO)		✓			3.89%		4.08%	4.28%					
PURPLE	Prime Altdoc		✓			3.99%		4.19%	4.59%					
PURPLE	Prime Altdoc Max		✓			5.25%	5.65%	5.75%						
PURPLE	Lifestyle Altdoc		✓			4.72%		4.92%	5.11%					
PURPLE	Relocation Altdoc	2 yr Term - No Servicing	✓			6.25%		6.54%						
PURPLE	Relocation Altdoc Max	2 yr Term - No Servicing	✓			6.74%		7.23%						
PURPLE	Construction Altdoc	During construction only	✓							Reverts to applicable product on completion.				
RedZed	SE Prime Altdoc		-	3.40%	3.40%	3.55%	3.60%	3.75%	3.75%					
RedZed	Reward Altdoc		✓	3.77%	3.86%	4.01%	4.16%	4.24%	4.28%					
RedZed	Recharge Altdoc		✓	5.43%	5.53%	5.73%	6.13%	6.43%	6.83%					
OCEAN	Diamond Altdoc - Land	Vacant Land Only	✓			6.06%	6.06%	6.06%						
OCEAN	Emerald Altdoc - Land	Vacant Land Only	✓			6.07%	6.07%	6.07%						
OCEAN	Onyx Altdoc - Land	Vacant Land Only	✓			6.51%	6.76%	6.76%	3.55%					
RedZed	Recharge Land Altdoc	Vacant Land Only	✓	6.58%	6.68%	6.88%	7.28%	7.58%						

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ALTDLOC LOANS - INV P&I

COMPARISON RATES

30-March-2022

PRODUCT	LOAN NAME		NCB	50%	60%	65%	70%	75%	80%	85%	90%			
OCEAN	Diamond Altdoc		✓			3.55%	3.55%	3.55%	3.55%					
OCEAN	Diamond Mid Altdoc		✓			3.55%	3.55%	3.55%	3.55%					
OCEAN	Emerald Altdoc		✓			3.75%	4.05%	4.05%	4.20%					
OCEAN	Emerald Mid Altdoc		✓			3.75%	4.05%	4.05%	4.20%					
OCEAN	Emerald Max Altdoc		✓			4.25%	4.75%	4.75%						
ORANGE	Prime Altdoc		-				3.33%	3.33%	3.33%					
ORANGE	Lifestyle Altdoc		-			4.22%	4.22%	4.69%	4.69%	5.24%	5.94%			
PURPLE	Prime Altdoc		✓			3.99%		4.19%	4.59%					
PURPLE	Prime Altdoc Max		✓			5.25%	5.65%	5.75%						
PURPLE	Lifestyle Altdoc		✓			4.72%		4.92%	5.11%					
PURPLE	Relocation Altdoc	2 yr Term - No Servicing	✓			6.25%		6.54%						
PURPLE	Relocation Altdoc Max	2 yr Term - No Servicing	✓			6.74%		7.23%						
PURPLE	Construction Altdoc	During construction only	✓							Reverts to applicable product on completion.				
RedZed	SE Prime Altdoc		-	3.55%	3.55%	3.70%	3.75%	3.90%	3.90%					
RedZed	Reward Altdoc		✓	3.91%	4.01%	4.16%	4.31%	4.39%	4.41%					
RedZed	Recharge Altdoc		✓	5.58%	5.68%	5.88%	6.28%	6.58%	6.98%					
OCEAN	Diamond Altdoc - Land	Vacant Land Only	✓			6.06%	6.06%	6.06%						
OCEAN	Emerald Altdoc - Land	Vacant Land Only	✓			6.07%	6.07%	6.07%						
OCEAN	Onyx Altdoc - Land	Vacant Land Only	✓			6.51%	6.76%	6.76%	3.55%					
RedZed	Recharge Land Altdoc	Vacant Land Only	✓	6.58%	6.68%	6.88%	7.28%	7.58%						

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