

ALTDLOC LOANS - OO P&I Residential

Rates are subject to change at any time without notice.

Maximum Loan Size

PRODUCT	LOAN NAME	NCB	50%	60%	65%	70%	75%	80%	85%	70%	75%	80%	85%
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	Onyx AltDoc	✓			4.45%	4.89%	4.89%	5.29%		\$1.0M	\$1.0M	\$1.0M	
OCEAN	Onyx Mid AltDoc	✓			4.45%	4.89%	4.89%	5.29%		\$1.5M	\$1.5M	\$1.5M	
OCEAN	Diamond AltDoc - Land	Vacant Land Only	✓	5.99%		5.99%	5.99%	-		\$1.0M	\$1.0M	-	-
OCEAN	Emerald AltDoc - Land	Vacant Land Only	✓	6.19%		6.19%	6.49%	-		\$1.0M	\$1.0M	-	-
OCEAN	Onyx AltDoc - Land	Vacant Land Only	✓			6.95%	7.39%	-		\$1.0M	\$1.0M	-	-
ORANGE	Lifestyle AltDoc	-			3.82%	3.82%	4.29%	4.29%	4.84%	\$2.0M	\$1.75M	\$1.25M	\$1.0M
PURPLE	Prime Special AltDoc (OO)	✓			3.59%	3.79%	3.79%	3.99%	-	\$2.0M	\$2.0M	\$2.0M	-
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	-	-
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%	6.49%	\$2.0M	\$2.0M	-	-
PURPLE	Relocation AltDoc Max	2 yr Term - No Servicing	✓			6.49%		6.99%	-	\$5.0M	\$5.0M	-	-
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	-
RedZed	Recharge AltDoc - Land	Vacant Land Only	✓	6.14%	6.24%	6.44%	6.84%	7.14%	-	\$750k	\$750k	-	-

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ALTDLOC LOANS - INV P&I - Residential (includes Companies)

Maximum Loan Size

PRODUCT	LOAN NAME	NCB	50%	60%	65%	70%	75%	80%	85%	70%	75%	80%	85%
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	-	-
ORANGE	Lifestyle AltDoc	DBR - 1 Day	-		4.12%	4.12%	4.59%	4.59%	5.14%	\$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	-	-
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	-	-
PURPLE	Relocation AltDoc Max	2 yr Term - No Servicing	✓			6.49%		6.99%	-	\$5.0M	\$5.0M	-	-
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	-

ALTDLOC LOANS - INV P&I - Residential (includes Companies)

Maximum Loan Size

PRODUCT	LOAN NAME	NCB	50%	60%	65%	70%	75%	80%	85%	70%	75%	80%	85%
OCEAN	Diamond AltDoc - Land	Vacant Land Only	✓	5.99%		5.99%	5.99%	5.99%	-	\$1.0M	\$1.0M	-	-
OCEAN	Emerald AltDoc - Land	Vacant Land Only	✓	6.19%		6.19%	6.49%	6.49%	-	\$1.0M	\$1.0M	-	-
OCEAN	Onyx AltDoc - Land	Vacant Land Only	✓			6.95%	7.39%	7.39%	-	\$1.0M	\$1.0M	-	-
RedZed	Recharge AltDoc - Land	Vacant Land Only	✓	6.14%	6.24%	6.44%	6.84%	7.14%	-	\$750k	\$750k	-	-



ALLSTATE Rate Watch - Tax Debt Options

30-March-2022

HOME LOANS - OO P&I FULL DOC

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Max. Loan*

PRODUCT	LOAN NAME	NCB	50%	60%	65%	70%	75%	80%	85%	90%	Max Loan
OCEAN	Emerald	✓			3.14%	3.29%	3.29%	3.49%	-		\$ 1,000,000
OCEAN	Emerald Mid	✓			3.14%	3.29%	3.29%	3.49%	-		\$ 1,500,000
OCEAN	Emerald Max	✓			3.64%	4.29%	4.29%				\$ 2,000,000
OCEAN	Emerald Land	✓			5.64%	5.79%	5.79%	-			\$ 1,000,000
OCEAN	Onyx	Discharged Bankrupts NP+	✓			3.95%	4.20%	4.20%	4.45%	-	\$ 1,000,000
ORANGE	Lifestyle	-				3.37%		3.59%	4.64%	-	\$ 2,000,000
PURPLE	Prime Special	✓			2.79%		2.99%	3.29%	-		\$ 2,000,000
PURPLE	Relocation	✓			5.99%		6.29%	6.49%			\$ 2,000,000
PURPLE	Relocation Max	✓			6.49%		6.99%	-			\$ 5,000,000
RedZed	SE Prime	-	2.39%	2.44%	2.44%	2.44%	2.54%	2.54%	4.29%	-	\$ 1,500,000
RedZed	Reward	✓	3.15%	3.19%	3.39%	3.49%	3.55%	3.59%	-		\$ 1,500,000
RedZed	Recharge	✓	4.79%	4.89%	5.09%	5.49%	5.79%	6.09%	-		\$ 1,750,000
RedZed	Recharge Land	✓	5.79%	5.89%	6.09%	6.49%	6.79%	-	-		\$ 750,000



ALLSTATE Rate Watch - Tax Debt Options

30-March-2022

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PRODUCT	LOAN NAME	NCB	50%	60%	65%	70%	75%	80%	85%	90%	Max Loan*
OCEAN	Emerald	✓			3.14%	3.29%	3.29%	3.49%	-		\$ 1,000,000
OCEAN	Emerald Mid	✓			3.14%	3.29%	3.29%	3.49%	-		\$ 1,500,000
OCEAN	Emerald Max	✓			3.64%	4.29%	4.29%	-			\$ 2,000,000
OCEAN	Emerald Land	Vacant Land Only	✓			5.64%	5.79%	5.79%	-		\$ 1,000,000
OCEAN	Onyx	Discharged Bankrupts NP+	✓			3.95%	4.20%	4.20%	4.45%	-	\$ 1,000,000
OCEAN	Onyx Land	Vacant Land Only	✓			6.45%	6.70%	6.70%	-		\$ 1,000,000
ORANGE	Lifestyle	-				3.67%	3.89%	3.89%	4.94%	-	\$ 2,000,000
PURPLE	Prime	✓			2.94%		3.04%	3.14%	-		\$ 2,000,000
PURPLE	Relocation Max	2 yr Term - No Servicing	✓			6.49%		6.99%	-		\$ 5,000,000
PURPLE	Prime	Vacant Land Only	✓	2.94%	-						\$ 2,000,000
RedZed	SE Prime	-	2.39%	2.44%	2.44%	2.44%	2.54%	2.54%	4.29%	-	\$ 1,500,000
RedZed	Reward	✓							-		\$ 1,500,000
RedZed	Recharge	✓							-		\$ 1,750,000
RedZed	Recharge Land	✓							-		\$ 750,000
RedZed	Xpat Prime	✓									\$ 1,500,000

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