Navy Commercial Altdoc Loan
[Commercial Security]

Allstate HOMELOANS

75% MAX LVR
UPDATED: 2/11/26

Allstate Commercial Altdoc Loan is an alternate documentation home loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 12 months ABN using commercial security for predominantly business purposes.

Loan Purpose:	Purchase, refinance, unlimited debt consolidation, equity release, cash out using commercial security for predominantly business purposes.	Credit History:	Clean Credit required. Max 2 defaults (Telco / Utility) <$1,000 each allowed if paid or cleared at settlement.
Loan Amount:	Min: $ 100,000 Metro & Non-Metro Max: $3,000,000 [75% LVR]	Application Fee:	$990
		Legal Fees:	$1,500 – Documentation Fee incl COS, Review Trust Deeds and Company.
		Valuation Fee:	At cost – quote provided. Allow 2-4 weeks for completion.
Loan Requirements:	**Any one [1]** Income item of: Accountants Declaration, 6 months BAS or 6 months statements	Risk Fee:	0.50% Risk Fee to 75% LVR.
Loan to Value Ratio [LVR]:	75% maximum LVR.	100% Offset:	Not Applicable.
ABN | GST:	Min. 12 mths ABN & 12 mths GST. Accountants Declaration or 12 mths BAS required.	LMI: Title Insurance:	Not Applicable [Lenders Mortgage Insurance]. Not Applicable.
Term:	Minimum 3 years up to 30 years. Maximum Interest Only Period is 5 years.	Settlement Fee:	$395 plus disbursements, including electronic lodgements (PEXA). Varies with circumstances.
Interest Rate Type:	Variable rates available.	Monthly Fee:	$ Nil.
Repayments:	Principal & Interest or Interest Only. IO can be considered up to 5 years **(IO rate loading WAIVED)**.	Annual Fee:	$395 payable at settlement and then annually on the settlement anniversary – No Annual Reviews.
Extra Repayments:	Maximum $120,000 per annum applies for the first three [3] years on the Variable Rate or Early Repayment Fee applies (ERF).	Discharge Fee:	$1,295
		Offset Account:	Not Available.
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Early Repayment Fee (ERF):	3 months interest if the loan is repaid within the first 3 years.
Cash Out:	Unlimited to 80% LVR with reasonable justification. No evidence required to $500,000.	ERF Waiver Fee:	1.50% Optional Early Repayment Waiver.
Redraw:	Available on Variable rates only.	Rate Loading:	Not Applicable.
Locations:	Residential securities in categories 1 & 2. Non-Metro must have >20,000 population.	Loan Splits:	4 splits allowed.
Acceptable Securities:	Offices, showrooms, retail outlets, industrial units, factories, mixed use, medical & dental suites, childcare centres, serviced apartments, student accommodation and boarding houses.		
Unacceptable Securities:	Non-Standard Security Properties, Regional locations, Vacant Land, Income producing securities, Construction.		
Bullet Loan:	Bullet Loan is available for business purposes | Min 3 yrs – Max 5 yrs Interest Only | Must have Exit Strategy or Strategies. Rates and fees are subject to change without notice. Please refer to your Allstate representative for confirmation of the current rates and fees. * Conditions Apply. All fees include GST. **Interest Only Loading WAIVED UNTIL 31/12/2025.**		

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