Help your borrowers
win more and stress less with

Buy Before You Sell

powered by calque



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No matter the landscape, turn market challenges into your *competitive advantage*

- **Strengthen your homeowners offer** with no home sale contingency
- **Secure their next home** purchase before their current one even hits the market
- **Reduce risk** with a guaranteed backup offer
- Agent manages both transactions = **more deals** for agents and **less hassle** for the homeowner
- **Maximize value** by staging and listing an empty home
- **Save homeowners money** with a more cost effective buy before you sell

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Maximize Sales Price with Calque

Moving out and staging an empty home can significantly impact its sale price and the speed at which it sells.

Higher Sales Price

Staging can help increase the sale price by up to **10%**

Faster Sales

A recent survey shows that staging helps sell homes up to **3 times faster**.

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Sources: https://www.nar.realtor/blogs/styled-staged-sold/why-staging-matters-even-in-a-sellers-market

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Offer an easier Buy Before You Sell experience in 48 states



The Guaranteed Backup Offer (GBO) is a backup offer that facilitates a better experience

Calque purchased

Zero homes in 2024

... and historically purchases

less than 2.5% homes



No matter where your clients are, Calque will be right by your side

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Sources: zillow.com/learn/when-to-reduce-house-price

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How It Works...

Take control of the entire home buying and selling journey, double your opportunities, and maximize your commissions

1

Calque offers a Guaranteed Backup Offer (GBO) on a homeowners qualifying departing residence

2

Loan officer originates a mortgage on the new home without a home sale contingency (and a second lien on the departing home, if equity unlock is needed)

3

Homeowner signs GBO and 180 day marketing period starts

Homeowner closes on new home and moves in

4

Agent lists the departing residence

Homeowner + agent sell the departing residence on the open market (or Calque buys it after 180 days)

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Reduce Risk with Calque's Backup Offer

Low Risk Safety Net

Calque will buy the home for the **Guaranteed Backup Offer** offer if it hasn't sold within 180 days.

If we resell the home for more than we paid, we will return the net profit to your client after expenses*

Our Goal

Enable homeowners and their agent to sell the departing residence on the open market for full value

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Notes: * Including but not limited to the purchase price, commissions, interest, taxes, title and other fees

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Based on a 70% Backup Offer, offers vary based on multiple factors

Pricing Certainty

Upfront pricing with no hidden program fees.
Calque's fees are paid out of the closing proceeds of the departing residence.

	Calque's BBYS Fee Structure	Fee Example
		Estimate to move from a $400k
Program Fees to Calque	Flat **$2,000** fee + **1%** of **Purchase Price Guarantee**	**$4,800** $2,000 + (1% x $280,000)

*Estimated offer is $280,000 on a $400,000 home [$2,000 flat fee + $2,800]

Calque is not a lender and does not provide financing options. Should the client require an equity advance, the loan officer will originate or broker the second lien. Any fees associated will be processed through the lender used to originate the second.

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Notes: The total liens on the departing residence may not exceed Calque's offer

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Based on a 70% Backup Offer, offers vary based on multiple factors

Example Transaction and Fees

Estimated Market Value of Departing Home	$575,000
Mortgage Balance	$275,000

	Contingency Buster	Trade-In Mortgage
PPG Amount	$275,000	$402,500
PPG Offer Timing	1-2 business days	5-9 business days
Available Equity	$0	$127,500
Total Calque Fees	$4,750 ($2,000 + 1%)	$6,025 ($2,000 + 1%)

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Eligibility Guidelines

Eligible

- Conventional purchase on the next home
- Owner-occupied primary residences
- Up to $1.5 million Calque GBO offer
- Single family residences
- Duplexes (with restrictions)
- Modular homes (with restrictions)
- Condos (with restrictions)
- On 5 acres or less

Ineligible

- Investment properties
- Rental properties
- Second homes
- Multi-tenant properties
- Manufactured or mobile homes
- Short-sales or foreclosures
- On market for over 100 days
- Active projects/renovations
- In high risk flood zones

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Notes: This list is not all inclusive and are subject to change; You can find the most up-to-date guidelines at calqueinc.com/GBO-guidelines

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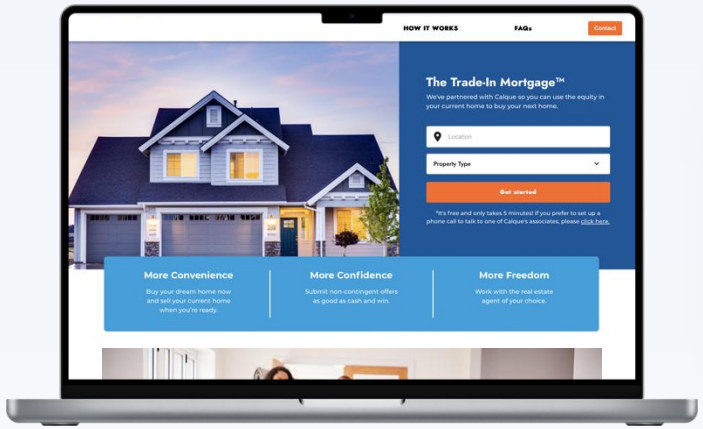
Resources and Support

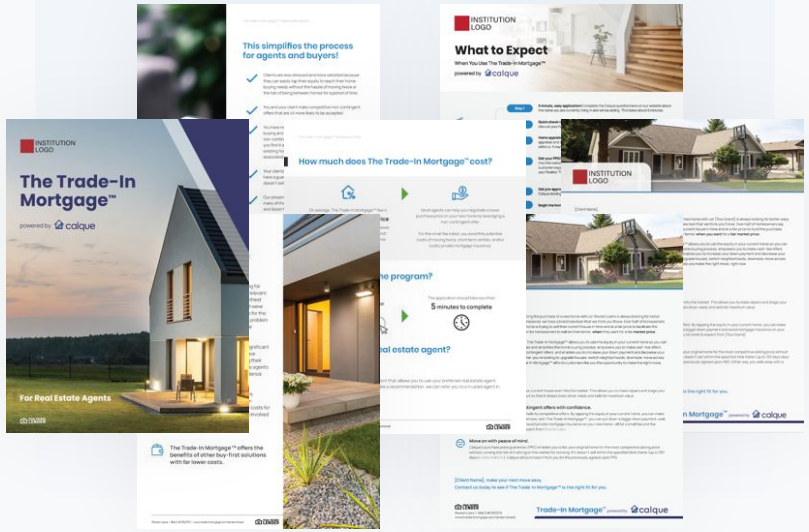
Homeowners easily apply via your microsite

Calque tracks your clients and makes sure referrals stay with you



We provide turn-key marketing materials

Ready to use and simple for homeowners to understand



Calque does all the heavy lifting for you

Calque keeps you in the center of the deal. We do all the work, you get all the credit



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Check out what everyone is saying

"I'd like to move but..."

"All my money is tied up in my home"

"I don't want to deal with the stress involved"

= calque SOLUTIONS

> **It's a fantastic program for getting buyers into the market, offering them a safety net, and giving your realtor partners a competitive edge.** It also showcases you as a loan officer, opening doors to attract new business. The Calque team is fabulous to work with - knowledgeable, professional, and helpful.
>
> **- Stacy,** *Loan Officer*

> In our first two moves, finding a short-term rental with 7 kids was horrible. Our LO introduced us to the new product so we wouldn't have to. It worked great for us! Nothing went wrong. Everybody stayed in contact. If I sent an email, I got a response right away. **Usually something always goes wrong, but this was too easy.**
>
> **- Natalie,** *Homeowner*



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