



Get Sellers off the sidelines
and **close more business** with

**Buy Before
You Sell**



Challenges In Today's Market



Contingencies Create Risk

and put clients at a disadvantage



Selling a home you're living in is stressful



Lack Of Access

to their biggest source of wealth when they want it most.

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.



Lower Purchase Price

Cash or non-contingent offers can frequently be leveraged to save **3 to 10%** off the purchase price of a new home.



Faster Sales

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

Solution

A better **'buy before you sell'**
program built for you.

powered by  calque

Offer an easier Buy Before You Sell experience in 48 states



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

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 Agreement (GBA) 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 GBA 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)

Reduce Risk with Calque's Backup Agreement

Low Risk Safety Net



Calque will buy the home for the **Guaranteed Backup Agreement** 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

**98% of homes sell
on the open market with no
Calque purchase necessary**



Based on a 70% Backup Agreement, 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.

Program Fees to Calque

Calque's BBYS Fee Structure

Flat **\$2,000** fee

+

1% of

Guaranteed Backup Agreement


Fee Example

Estimate to move from a \$400k

\$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.



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

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Our Solutions

Trade-In Mortgage Program

Purpose:

Designed for homeowners who want to tap the equity in their current home to make a bigger down payment on their new home by allowing the lender to use that equity to provide a HELOC or second mortgage loan.

Use Case

- Borrowers need home sale and financing contingencies removed, *and* would like a second lien to tap into their equity

Benefits

-  **Security of a higher Backup Agreement**
-  **Ability to tap into equity with multiple 2nd lien providers**

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

Example Transaction and Fees

Trade-In Mortgage Program

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

Available Equity	\$127,500
Equity needed for transaction	\$125,000
GBA Amount	\$400,000
GBA Offer Timing	5-7 business days
Total Calque Fees	\$6,000 (\$2,000 + 1%)



Our Solutions

Contingency Buster Program



Purpose:

Designed for homeowners who want to remove home sale contingencies in 48 hours or less for the lowest possible cost, as they already have funds set aside for their down payment, outside their home's equity.

Use Case

- Borrower only needs home sale and financing contingencies removed

Benefits

-  **Faster turnaround time**
-  **Lower backup agreement = lower fees**

Example Transaction and Fees

Based on Backup Agreement for only total mortgage/lien balance owed, offers vary based on multiple factors

Contingency Buster Program

Estimated Market Value of Departing Home

\$575,000

Mortgage Balance

\$275,000

GBA Amount

\$275,000

GBA Offer Timing

1-3 business days

Available Equity

\$0

Total Calque Fees

\$4,750
(\$2,000 + 1%)

Eligibility Guidelines & Key Points

Eligible

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

Eligibility Guidelines & Key Points

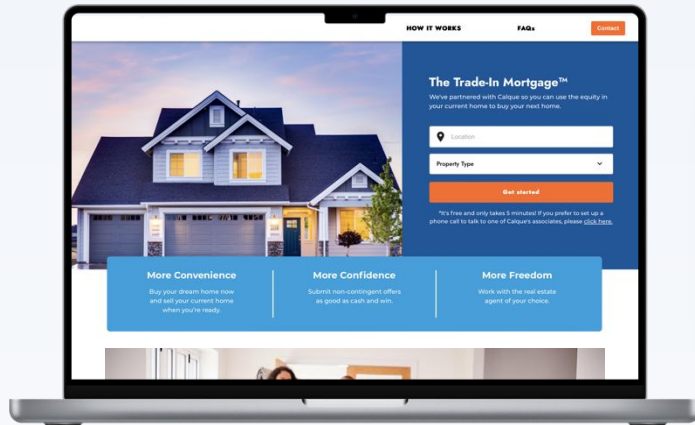
Ineligible

- ✘ 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

Resources and Support

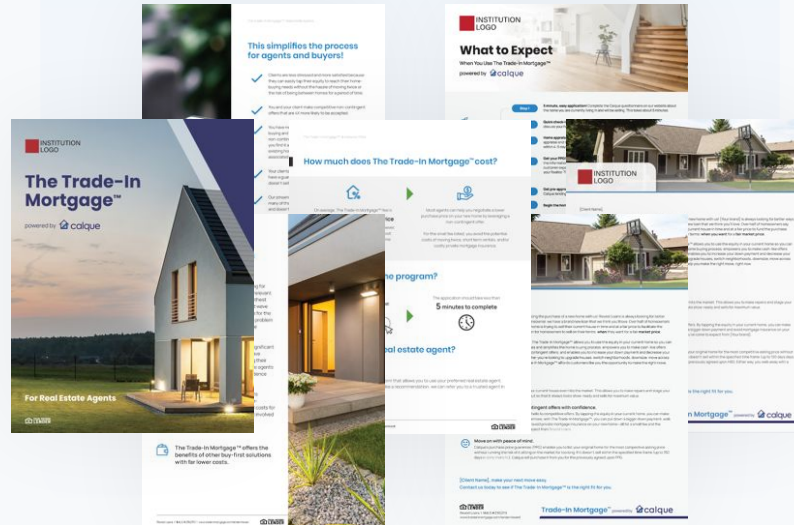
Homeowners easily apply via your microsite

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



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"



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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