

Help your borrowers  
**win more and stress less** with

# Buy Before You Sell

powered by  calque



# 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.

# Offer an easier Buy Before You Sell experience in 48 states



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

# Easy Process , Supported by Calque

Strengthen your competitive edge with a seamless process

## Property Evaluation

Calque schedules a virtual walk-through, orders title, and makes a binding backup agreement within 1-7 business days (depending on the program).

## Close, Move, Market

Borrower moves into new home and starts marketing previous home for sale.

1

### Consumer Inquiry

Borrower completes 3-min questionnaire via lender's microsite and a Calque Client Experience Specialist calls to discuss the departing residence within 1-2 business days.

2

## Property Evaluation

Calque schedules a virtual walk-through, orders title, and makes a binding backup agreement within 1-7 business days (depending on the program).

3

### Financing Arranged

Loan officer originates a loan on new home, (and second lien on the departing home if needed), **per your existing processes**. Borrower signs Guaranteed Backup Agreement about a week before closing.

4

## Close, Move, Market

Borrower moves into new home and starts marketing previous home for sale.

5

### Sell Original Home

Upon sale of original home, all existing liens are paid in full, and Calque collects its fees.

# The Guaranteed Backup Agreement is a *backup agreement* that facilitates a better experience



If the original home hasn't sold within 180 days, Calque will purchase it for the **Guaranteed Backup Agreement**. If we resell the home for more than we paid, **we will return the net profit to your client after expenses\***.



## Our Goal

Enable homebuyers and their agent to sell the departing residence on the open market for full value with **less stress** and **more peace of mind**.

**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)

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\*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**

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**

GBA Amount

**\$402,500**

GBA Timing

**5-7 business days**

Available Equity

**\$127,500**

Total Calque Fees

**\$6,025**

(\$2,000 + 1%)

# Our Solutions

## Contingency Buster Program



### Purpose:

Designed for homeowners who want to remove home sale contingencies 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 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

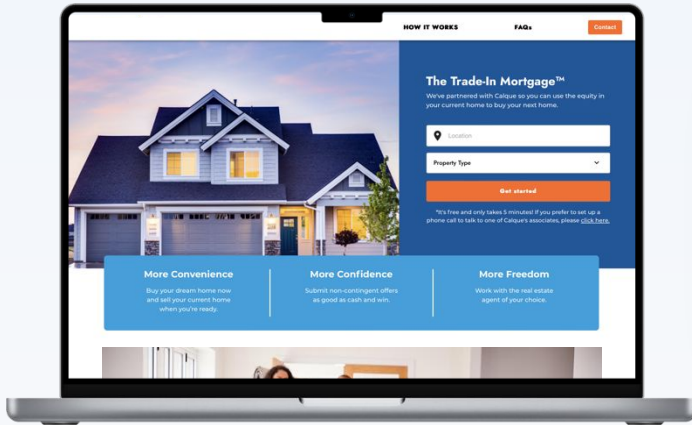
## Ineligible

- ✘ 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

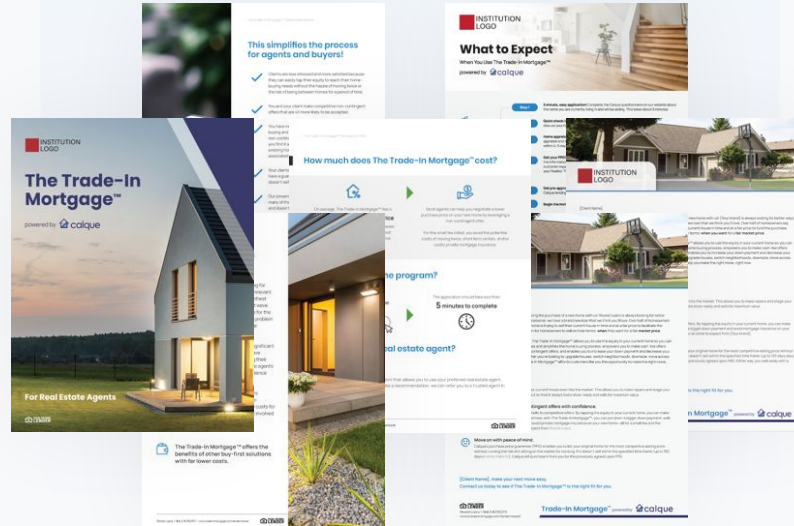
## Borrowers easily apply via your microsite

Calque tracks your clients and makes sure referrals stay with you



## We provide turn-key marketing materials

Ready to use and simple for your borrowers and agents partners to understand



## We can help you recruit real estate agents

Calque sponsored, co-branded agent trainings to help build your business



# 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"*



““ The Trade-In Mortgage program allowed my clients to purchase their new home without waiting for their current one to close, removing the frustration and guesswork of contingencies on contracts. Calque made the entire process stress-free and simple for all parties involved. **I would recommend them over any other trade-in mortgage company.**

- Ify, Realtor

““ 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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