upside by calque

Keep Your Low Mortgage Rate. Unlock Your Equity. Move On Your Timeline.

Upside by Calque helps homeowners unlock value from their current home while preserving their low rate mortgage. An investor buys your current equity, rents and manages the property, benefitting from your low mortgage rate. When they sell the house later, you share in the increased value appreciation. If the house drops in value, Calque guarantees your remaining mortgage will be paid off.

The Upside Advantage

- ✓ Keep your existing low mortgage rate
- ✓ Buy Before You Sell experience
- ✓ Unlock your equity today
- ✓ Shared net appreciation
- ✓ Remove home sale contingencies
- ✓ No downside. Just upside. Get paid twice.

Why Homeowners Choose Upside

Many homeowners have mortgage rates well below today's market rates. Upside helps you preserve that low rate while unlocking your equity. Instead of choosing between selling your home or keeping your low mortgage, Upside gives you the opportunity to benefit from both.

How it Works

1. **Apply Online and Get Approved**
   The homeowner completes a quick application.
2. **Access Home Equity**
   An Investment Partner purchases a portion of the homeowner's equity.
3. **Rental & Resale Agreement**
   A binding rental and resale agreement establishes how future appreciation is shared.
4. **Investment Partner Covers Expenses**
   Rental income supports the mortgage while the Investment Partner covers property expenses.
5. **Binding Backup Agreement**
   Calque's Guaranteed Backup Agreement protects the homeowner's mortgage payments for the full five year term.

Is Upside Right for You?

Upside may be a great fit if you:

- Want to move without giving up low mortgage rate
- Have significant equity in your home
- Own a home valued around $200,000 to $500,000
- Have strong rental potential
- Want to benefit from future appreciation

Why "Get Paid Twice"?

A traditional sale pays the homeowner once. Upside lets the homeowner access equity today while still sharing in future appreciation when the home is eventually sold.

Upside by Calque combines *equity* access, *low-rate mortgage* benefit, buying before selling, and shared *future appreciation* in one solution.

For more information, please visit:
calqueupside.com