Help Homeowners Move Without Giving Up Their Low Mortgage Rate

Introducing Upside by Calque

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.

Why Introduce Upside to Your Clients?

Help More Homeowners Move
Provide an innovative solution for homeowners who want to move but don't want to give up the value of their existing mortgage.

Differentiate Your Business
Offer a unique solution that addresses one of today's biggest housing challenges and helps your clients make more informed decisions.

Create New Opportunities
Reconnect with homeowners who may have postponed moving because replacing their low mortgage with today's higher rates no longer made financial sense.

Deliver More Long Term Value
Help qualified homeowners unlock their equity today while continuing to benefit from future appreciation.

How Upside Works

1. **Apply Online and Get Approved**

The homeowner completes a simple online application to determine whether they and their property qualify for Upside. Calque begins reviewing the property, mortgage, available equity, and rental potential.

2. **Equity Participation**

An Investment Partner purchases a portion of the homeowner's equity while the homeowner retains ownership of the property and the existing mortgage. The homeowner receives approximately the same amount they would have received from a traditional home sale at the beginning of the process.

3. **Rental and Resale Agreement**

A binding rental and resale agreement establishes how future appreciation is shared. Throughout the agreement period, rental income supports the existing mortgage payment.

Depending on the amount of equity purchased, the investment partner receives **50% to 60%** of the home's appreciation, while the homeowner retains **40% to 50%** of the home's appreciation when the property is sold.

4. **Future Home Sale**

When the home is sold, the homeowner and investment partner share the home's net appreciation according to the agreed ownership structure.

We've got your back. If home values decline and does not sell for enough to pay off the remaining mortgage, Calque's Guaranteed Backup Agreement provides protection so the homeowner doesn't lose money.

The Homeowner Receives Value in Two Ways

Today
The homeowner receives approximately the same proceeds they would have received from a traditional home sale while unlocking the equity in their home and moving on their own timeline.

Tomorrow
Instead of giving up all future appreciation, the homeowner continues participating in the home's future value. Depending on the amount of equity purchased, the homeowner retains **40% to 50%** of the home's net appreciation when the property is sold, creating an opportunity to benefit both today and again in the future.

How Upside Performs in Different Markets

No one can predict future home values, but Upside is designed to create value across different market conditions.

1. **If Home Values Decline**
The homeowner keeps the proceeds received at the beginning of the transaction. If home values fall below the remaining mortgage balance, the investment partner bears the equity loss, while Calque's Guaranteed Backup Agreement help ensure the homeowner doesn't lose money.

2. **If Home Values Grow Moderately**
The homeowner receives approximately the same proceeds as a traditional home sale today while continuing to benefit from 40% to 50% of the home's future appreciation when the property is sold.

3. **If Home Values Grow Significantly**
As the home's value increases over time, the homeowner's share of appreciation grows as well. Rather than walking away from future appreciation through a traditional sale, the homeowner continues participating in the property's long term value.

Is Your Client a Good Fit?

Upside may be a great solution for homeowners who:

- Want to move but don't want to give up their low mortgage rate
- Have built significant equity in their current home
- Own a home valued between approximately $200,000 and $500,000
- Have a property in marketable condition with strong rental potential
- Want to unlock their equity while continuing to benefit from future appreciation

Why Homeowners Choose Upside

Keep the Benefit of a Lower Rate
Upside helps homeowners preserve their low mortgage rate while unlocking equity.

Move Without Waiting to Sell
With Calque's Guaranteed Backup Agreement, homeowners can purchase their next home before selling their current one.

Continue Sharing in Appreciation
Homeowners receive their equity upfront while continuing to participate in future appreciation throughout the agreement period.

No Downside. Just Upside.
If home values decline, the investment partner shares the equity loss, helping protect the homeowner.

Next Steps

If you have a client that could benefit from this type of product, we can get them started today. Get started in less than 5 minutes at **calqueupside.com**, and Calque will evaluate the property and guide the homeowner through the process.

For more information, please visit:
calqueupside.com

For any questions, contact us directly at
Info@calqueinc.com or **(512) 894-9629**