upside
by calque

Upside by Calque

Step-by-Step Roadmap

1

Apply Online

The homeowner completes a simple online application to determine whether they and their property qualify for Upside.

2

Property Qualification

Calque evaluates the home's eligibility for the Upside program. If approved, Calque begins structuring the agreement and placing the property in a trust.

3

Guaranteed Backup Agreement

Calque underwrites a Guaranteed Backup Agreement for a five year period. The lease agreement is executed by the homeowner and Calque, providing protection throughout the program.

4

Unlock Homeowner Equity

An Investment Partner purchases a portion of the homeowner's equity. The home equity partnership agreement is executed, establishing terms of equity partnership.

5

Move On Own Timeline

The homeowner purchases their next home and moves on their own timeline.

6

Rental Period Begins

The property is professionally managed and rented, with rental income supporting the mortgage. The investment partner manages the home, while the homeowner continues to benefit from future value.

7

Share Future Appreciation

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

8

Benefit at the Future Sale

When the agreement ends and the home is sold, the homeowner receives their agreed share of the home's appreciation.

If home values decline, the investment partner bears the equity loss. If the home's value falls below the remaining mortgage balance, Calque's Guaranteed Backup Agreement provides protection.