

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

Buy-Before You-Sell

powered by  calque



No matter the landscape, turn market challenges into your *competitive advantage*

- ✓ **Strengthen your homeowners offer** with no home sale contingency
- ✓ **Secure their next home** purchase before their current one even hits the market
- ✓ **Reduce risk** with a guaranteed backup offer
- ✓ Agent manages both transactions = **more deals** for agents and **less hassle** for the homeowner
- ✓ **Maximize value** by staging and listing an empty home
- ✓ **Save homeowners money** with a more cost-effective buy-before-you-sell

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.



Higher Sales Price

Staging can help increase the sale price by up to **20%** on average.



Faster Sales

A recent survey shows that staging helps sell homes up to **30 times faster**.

How It Works...

Take control of the entire home buying and selling journey, double your opportunities, and maximize your commissions

1

● —————

Calque offers a Purchase Price Guarantee (PPG) on 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 PPG and 150 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 150 days)

Reduce Risk with Calque's Backup Offer

Low Risk Safety Net



Calque will buy the home for the **Purchase Price Guarantee** offer if it hasn't sold within 150 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

Pricing Certainty

Based on a 70% PPG, PPGs vary based on multiple factors

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

Purchase Price Guarantee


Fee Example

Estimate to move from a \$400k

\$4,800

\$2,000 + (1% x \$280,000)

*Estimated PPG 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.

Our Solutions

Optimize the process depending on your client's needs

	Contingency Buster Program	Trade-In Mortgage Program
Offer Timing	1-2 business days	5-9 business days
Use Case	<ul style="list-style-type: none">Borrower only needs home sale contingency removed	<ul style="list-style-type: none">Borrowers needs home sale contingency removed AND a second lien to tap into their equity
Benefits	<ul style="list-style-type: none"> Faster turnaround time Lower PPG offer can mean lower fees	<ul style="list-style-type: none"> Security of a higher backup offer Ability to tap into equity

Example Transaction and Fees

Based on a 70% PPG, PPGs vary based on multiple factors

 Expected Sales Price of Departing Home **\$575,000**

 Mortgage Balance **\$275,000**

Contingency Buster

PPG Amount

\$275,000

PPG Offer Timing

1-2 business days

Available Equity

\$0

Total Calque Fees

\$4,750

(\$2,000 + 1%)

Trade-In Mortgage

\$402,500

5-9 business days

\$127,500

\$6,025

(\$2,000 + 1%)

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



The PPG is a backup offer that facilitates a better experience

Calque purchased
Zero homes in 2024

... and historically purchases
less than **2.5%** homes



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

Eligibility Guidelines

Eligible

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

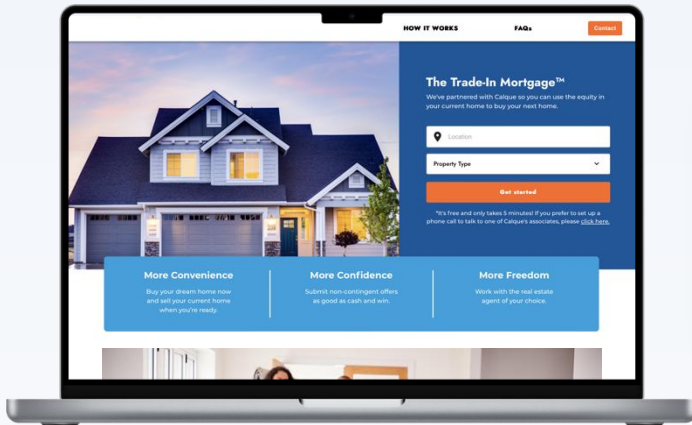
Ineligible

- ✗ 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

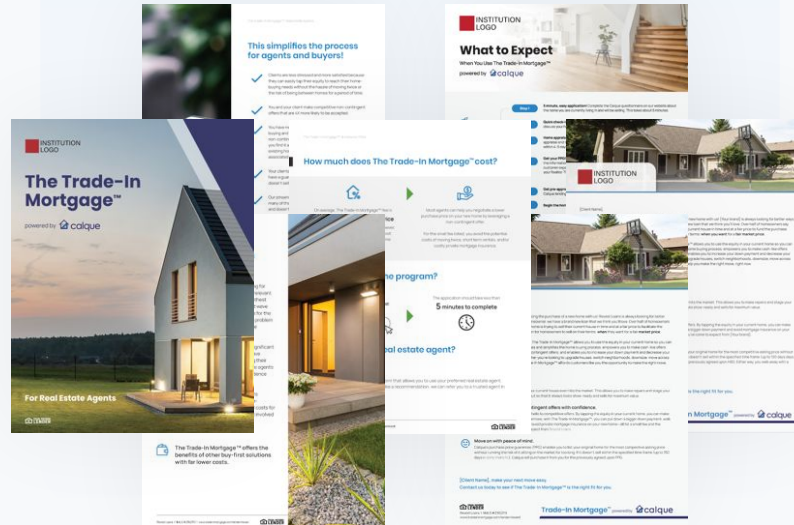
Homeowners easily apply via your microsite

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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