

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

# Buy-Before- You-Sell

powered by  calque



# Calque's **Buy-Before-You-Sell (BBYS)** Solutions:



Give borrowers  
a **guaranteed  
backup offer**  
(Purchase Price  
Guarantee or PPG)



Make qualification  
easier by  
**eliminating  
departing home  
from DTI**



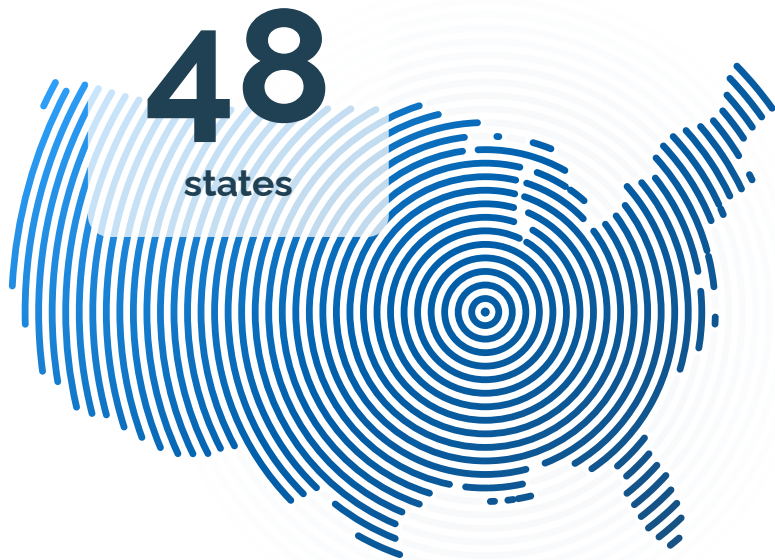
**Removes barriers**  
so you can offer  
BBYS with  
partners you  
know and trust



**Complement  
your business,**  
not compete  
with it

## We only win when you win

# 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 you are, **Calque will be right by your side**

# Easy Process , Supported by Calque

Strengthen your competitive edge with a seamless process

## Calque Purchase Price Guarantee

Calque schedules a virtual walk-through, orders title, and makes a binding backup offer within 1-9 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 lenders microsite and a Calque Client Experience Specialist calls to discuss the departing residence within 1-2 business days.

2

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 PPG about a week before closing.

4

5

### Sell Original Home

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

# 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 homebuyers and their agent to sell the departing residence on the open market for full value

Based on a 70% PPG, PPGs 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

**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]


**i** 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 PPG offer

# Our Solutions

Optimize the process depending on your borrower's needs.

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

# 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%)



# 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

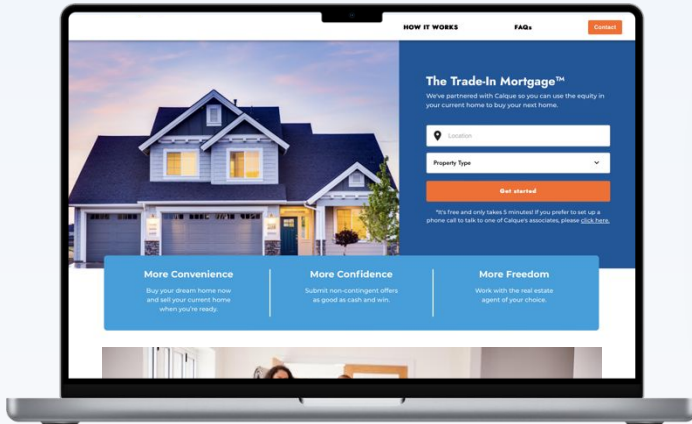
## Ineligible

- ✗ 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

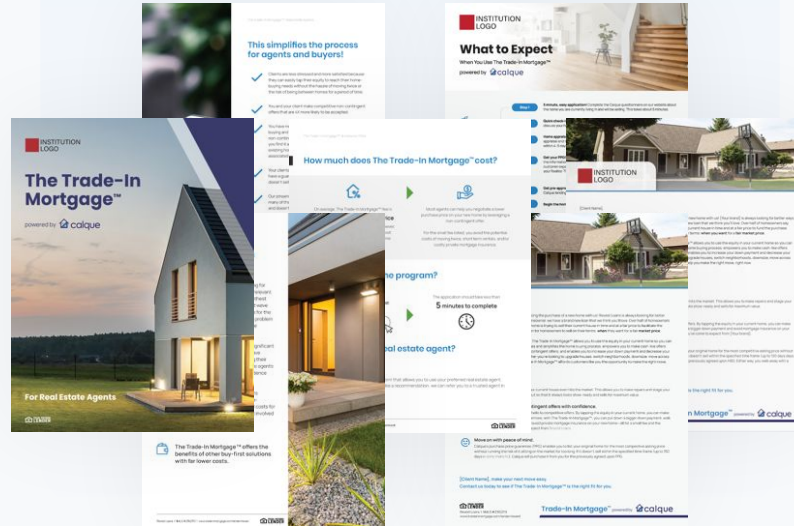
## Borrowers easily apply via your microsite

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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