



# Choose The Right Buy Before You Sell Experience

The Trade-In Mortgage and Contingency Buster are two paths to buying before you sell with confidence. Find out which product works best!

	Contingency Buster	The Trade-In Mortgage
Buy Before You Sell	✓	✓
Remove Home Sale Contingency	✓	✓
Ability to Unlock Equity*	✗	✓
Offer Turnaround Time	1-2 business days	5-9 business days
Guaranteed Backup Offer (GBA) Amount	Minimum amount to clear existing mortgage balance	Varies depending on the equity unlock needed
Fee structure	\$2k + 1% of the GBA <i>(lower GBA = lower fees)</i>	\$2k + 1% of the GBA
Calque Resale Guarantee	✓	✓

\*Calque is not a lender and does not provide loan funding. If borrowers need to access their home's equity, their loan officer will arrange a second mortgage. Any associated fees are processed by the originating lender.

- Use The Trade-In Mortgage if equity is needed for a bigger down payment, debt payoff, etc.
- Use the Contingency Buster for a faster process with lower fees.

**Guaranteed Safety Net.** With either program, Calque provides a Guaranteed Backup Agreement (GBA). If the home doesn't sell on the open market within 180 days, Calque will purchase it per the GBA. If Calque sells it for more than the GBA, we will refund the profit net of all expenses, including but not limited to the purchase price, commissions, interest, taxes, title and other fees.

“ We were pursuing another BBYS option before Calque, but it fell through at the very last minute. Calque came in and saved the day! We had a week and a half to coordinate and it worked out really well. If we had gone with Calque's Contingency Buster in the beginning it would have been smoother sailing.”

Matthew | Borrower in Colorado

“ The Trade-In Mortgage gives my clients a creative, cost-effective solution to the biggest challenge in the current market; purchasing a new home before selling the current home. Calque gives me the competitive advantage of offering solutions to my clients at the lowest possible cost.”

Eric Rotner | Branch Manager

Have a client you think would be a good fit? Fill out our quick application, and Calque will call within 1 business day to get the process started!

