

Frequently Asked Questions



SecureMyOffer

A quick reference guide for real estate professionals.

FOR REAL ESTATE AGENTS

1. How does SMO help my clients?

It gives your sellers peace of mind and financial security, providing them confidence to commit to their next purchase. It protects them from being financially stranded by a buyer delay or default.

2. How can this help me win listings?

Offering SMO as part of your service package shows you are an educated agent who proactively manages risk, differentiating you from competitors who only deploy standard marketing techniques.

3. How should I introduce it to sellers?

This is a safety net for their firm offer. Explain that for a small premium, they can protect their largest financial asset from the risk of a deal collapsing.

4. What's the response to "My buyer is solid"?

Remind them that no one expects a deal to fail, but unforeseen events happen. Delays and defaults are often the result of cascading consequences. In most cases, the buyer is also selling a property and transferring their equity (and sometimes their mortgage) to the new purchase. As a result, any delay or default in the sale of the buyer's property can trigger a domino effect. SMO is for the unexpected—job loss, financing failure, or personal emergencies on the buyer's side.

5. Does this replace the deposit?

No, SMO compliments the deposit. SMO provides immediate cashflow to the seller, and takes on the responsibility of pursuing the buyer for damages. This absolves the seller of the long and costly legal battle to recover the deposit from the trust account.

BUYER DEPOSIT ENHANCEMENT (FOR AGENTS)

1. What is Buyer Deposit Enhancement?

It's a strategy where the buyer offers to cover the cost of the SMO policy upon acceptance of their offer. This makes it the most secure and attractive offer on the table. An SMO policy guarantees the Seller up to 10% of their homes' value in cash on closing day, even if the buyer defaults or closing is delayed.

2. How does it make an offer more competitive?

It provides the seller with guaranteed financial protection against default. This is more valuable than a slightly higher price with more risk, and more meaningful than a larger deposit. It signals your buyer is the safest bet.

3. What are the benefits for my buyer?

They gain a powerful competitive edge, a stronger negotiating position, and can win a deal without being the highest bidder. Providing an SMO policy to the seller also reduces the need for a buyer to access other equity or savings in the event of delays or defaults. The cost is often less than borrowing against equity or cashing out investments.

4. How do I present it to my buyer?

SecureMyOffer is a tool to win the bid. It's a strategic advantage proven to win more offers. For a small premium, they significantly increase their chances of securing the property in a competitive market.

5. How do I explain it to the listing agent?

"My Buyer's offer comes with Home Seller Closing Insurance built-in. If my buyer is delayed or defaults for any reason, your seller is immediately compensated and protected against potential damages without any legal hassle. It's the most secure offer you'll receive."

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