

Cheat Sheet



When & how to use SMO to make more money, have more satisfied clients and insure your commissions.

SCENARIO	RATIONALE	WHAT TO-DO
When trying to win a listing	Stand out from competitors	<ol style="list-style-type: none">1. Get a quote proposal: Demonstrate how easy and accessible the coverage is for potential buyers.2. Print Pre-Approval Certificate: Show tangible proof of protection that sellers can see and touch during your presentation.3. Follow Seller Side REALTOR® Checklist: A step-by-step guide for sellers on how SMO protects them throughout the transaction.
When your client is looking for risk mitigation strategies	Peace of mind	<ol style="list-style-type: none">1. Put the SMO postcard in your listing package: Give buyers instant access to information and build confidence in the transaction.2. Offer to require the buyer to cover the cost of an SMO policy alongside offers presentation: Present SMO as part of your comprehensive risk strategy.
Win more offers when representing a buyer!	Mutual best interest	<p>SELLER:</p> <ol style="list-style-type: none">1. Unmatched confidence: Sellers see that your buyer is serious enough to purchase insurance backing their offer. <p>BUYER:</p> <ol style="list-style-type: none">1. Enhance deposit: Increase the value of an offer while reducing Deposit requirements.2. Maintain financial flexibility: Buyers can use their cash for inspections, appraisals, or closing costs.3. Bridge loan accessibility: Extra time and protection during complex financing situations.

Home Seller Closing Insurance - Because even firm deals fall apart

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