



Because sellers say yes to offers they trust.

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Before You Submit An Offer

Position yourself as the most secure, most reliable buyer.

- ☐ Confirm your financing (current pre-approval, lender-reviewed documents)
- ☐ Budget for closing costs (land transfer tax, legal fees, adjustments, appraisals insurance)
- ☐ Ask your Realtor: “What happens if anything delays my ability to close?”
- ☐ Understand how delays or default impact you, as the buyer, as well as the seller
- ☐ Decide whether adding SecureMyOffer strengthens your offer
- ☐ Get preapproved for an SMO policy (Visit securemyoffer.com)

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Presenting Your Offer

Use SecureMyOffer to reduce seller risk.

- ☐ Ask your Realtor to clearly present Secure My Offer with your offer
- ☐ Highlight that SMO protects the seller if a buyer delays or defaults
- ☐ Show proof of SMO pre-approval or intent to purchase
- ☐ Position your offer as lower-risk, more reliable, and accountable

In competitive situations, SMO can help your offer stand out – even against higher prices.

Your 10-Day Window Starts. Have ready:

- ☐ Property address
- ☐ Purchase price
- ☐ Firm offer date
- ☐ Closing date
- ☐ Your contact information
- ☐ Credit card details

Remember: **SMO must be purchased within 10 days of going firm.**

SMO protects the **seller** if a buyer delays or defaults, and tells the seller you’re serious, prepared, and accountable.



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Policy Purchase

Strengthen your offer with confirmed protection.

- ☐ Choose the coverage level that best supports your offer
- ☐ Typical premium: **\$600–\$1,500**
- ☐ Complete application + payment
(You may forward the payment link to another party if preferred)
- ☐ Policy is automatically emailed to the insured party
- ☐ Save the confirmation and share with your Realtor/Lawyer

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Before Closing (Reduce Seller Anxiety)

Show the Seller you're ready to close.

Stay in close communication with your lender

- ☐ Final documents
- ☐ Appraisal approvals
- ☐ Funding timelines

Coordinate with your lawyer

- ☐ Title search
- ☐ Insurance
- ☐ Closing funds

Keep your Realtor updated with any changes

They will watch for red flags that may worry the seller:

- ☐ Lender delays
- ☐ Document issues
- ☐ Change in financial circumstances

SMO already gives the seller confidence – staying organized reinforces it.

Buyer Confidence Checklist

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If A Delay Or Default Occurs

Default is rare, but sellers must be protected if it happens.

- ☐ Your Realtor or lawyer will notify you of the issue
- ☐ Document all communication
- ☐ The **Seller** will contact the SMO claims team:
 - Online: securemyoffer.com/claims
 - Email: Claims@SecureMyOffer.com
 - Phone: 1-833-766-2329
- ☐ Regardless of policy, SMO may compensate the **seller** for eligible losses
- ☐ Buyer may be held liable depending on damages
- ☐ Work with your Realtor and lawyer to resolve next steps

SMO reinforces accountability – and gives the seller confidence your offer is secure.