

Key Message & Talking Points



This guide for agents gives you clear, confident talking points to help explain why Home Seller Closing Insurance is becoming a new standard in protecting sellers buyer delays or defaults in today's volatile real estate market.

The New Reality of Real Estate

The real estate market has undergone significant shifts. Increased economic uncertainty, stricter lending criteria, and rising mortgage delinquency rates mean that even a "firm" offer is no longer a guarantee of a successful closing. In the first quarter of 2025, mortgage delinquency rates in Ontario increased by 71.5%. This new landscape requires a proactive approach to risk management, making tools like SecureMyOffer (SMO) more critical than ever.

1 "The buyer went firm. Why would they back out?"

Key Message: Firm ≠ Final. A firm offer only means no conditions, not no risk.

Talking Points:

- Even strong buyers can face challenges after a low appraisal or a lender reversing their decision, especially with the current market volatility.
- Buyers can still default due to financing issues, last-minute job loss, relationship breakdown, or simply cold feet.
- When the buyer walks, the seller absorbs the financial damage – not the buyer's bank, not the brokerage. SMO is the seller's safety net.

Close:

"SMO steps in to protect your full sale price so you're not left paying for someone else's failure to close."

2 “Isn’t the deposit enough?”

Key Message: Deposits don’t protect your equity.

Talking Points:

- Deposits were never intended to cover the true cost of buyer delay or default. They are a gesture of good faith, not a security blanket.
- Carrying costs, price reductions, legal fees, and market stigma often exceed the deposit amount many times over.
- Deposits can be withheld or disputed by the buyer, delaying access to funds for months and adding legal complexity to an already stressful situation.

Close:

“SMO protects beyond the deposit, giving you fast, guaranteed coverage on your sale price, so you can move on without a lengthy and costly legal battle.”

3 “This feels unnecessary.”

Key Message: Protection feels unnecessary – until you need it.

Talking Points:

- While failed closings are not an everyday occurrence, their financial impact can be devastating when they do happen.
- The cost of SMO is often less than a single mortgage payment, a small price for securing hundreds of thousands of dollars in equity.
- Sellers are most vulnerable during the period between a firm offer and the closing date – and that’s precisely when a default can occur.

Close:

“For most sellers, the peace of mind alone is worth it. It’s an affordable way to protect your biggest asset at its most critical moment.”

4

“Can’t we just sue the buyer if they default?”

Key Message: Lawsuits take years – your mortgage payments don’t stop

Talking Points:

- Litigation is a long and arduous process, often dragging on for 12–36+ months.
- Legal costs can quickly escalate and may even exceed what you ultimately recover from the buyer.
- Even if you win, you still need to front tens of thousands in carrying costs and potential resale losses. You are out of pocket now.
- Sellers need certainty and financial stability now – not after a protracted court battle.

Close:

“SMO pays quickly so you can move forward with your plans, instead of putting your life on hold for years waiting for a legal outcome.”

5

“Is this just a REALTOR® upsell?”

Key Message: No kickbacks. No bias.

Talking Points:

- REALTORS® do not earn any commission or financial benefit from SMO. Our recommendation is based purely on protecting your interests.
- This is a risk-management tool designed for an unpredictable closing environment. It’s about due diligence, not sales.
- My job is to educate you about risks you might not be aware of, and the solutions available. The final decision is always yours.

Close:

“This isn’t about upselling. It’s about protecting you from a risk you can’t see, and ensuring your financial well-being.”

6 “We’ve never needed this before.”

Key Message: The market has changed – and buyer stability has not kept up.

Talking Points:

- Tougher lending rules, higher household debt loads, and economic volatility mean that more firm deals fail. The data confirms this, with mortgage delinquencies on the rise in Ontario.
- Many sellers are now relying on their sale proceeds to close their next purchase. A delay or default can create a domino effect, jeopardizing your own purchase.
- The financial stakes – and potential losses – have never been higher for sellers.

Close:

“This type of protection didn’t exist before because the market wasn’t as unpredictable. Now that it does, it fills a critical gap that the modern real estate market has created.”

When to Position SMO

To make objection-handling easier, introduce SMO at these strategic moments:

- **Listing appointment:** “One thing I offer all my sellers is a risk-free way to protect your closing from buyer delays or defaults.”
- **Offer review:** “Because this offer is firm, this is the exact moment to secure your coverage and eliminate the closing risk.”
- **Before firming a conditional offer:** “Once your deal goes firm, you have a 10-day window to lock in your coverage.”
- **Before sellers buy their next property:** “If you’re relying on your sale proceeds for your next home, SMO ensures you won’t be stuck with two mortgages or lose your dream home.”

The Universal Closing Script

Use this script to address any lingering objection with confidence and clarity:

“All insurance feels optional until something goes wrong. SMO is inexpensive, fast to set up, and protects you from the one scenario that could cost you tens of thousands and jeopardize your next move. My job is to make sure you understand the risk and the protection available – the decision is always yours.”