

THE FINANCIAL checklist

CLOSING COSTS

Closing fees include items such as an attorney's fee, survey fees, and document preparation fees.

DOWN PAYMENT

This is the money you'll pay at closing. It's the difference between your mortgage amount and the purchase price of your home.

EARNEST MONEY

This is an upfront deposit that gets applied to your down payment or closing costs.

INSURANCE

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowner's insurance is also required.

Guiding you through each step of the home buying process - from mortgage pre-approval, to pairing you with your ideal property, through closing on your new home.

GET IN TOUCH.

WITH THE

Mokha Team

(209) 600 - 7353

139 W El Portal Dr

Suite C, Merced, CA

assist@mokharealestate.com

www.mokharealestate.com

[@mokharealestate](https://www.instagram.com/mokharealestate)



HOME BUYING

made easy.

MOKHA
REAL ESTATE®

THE HOME BUYING process

1 Accepted Offer
Make sure earnest money is delivered in the format and timeline agreed upon in sales contract.

2 Property Inspection
Choose your inspector and get scheduled ASAP to determine if any repairs are needed before your contract deadline.

3 Lender Documents
Let your lender know that you are under contract and make sure to give them all the requested documentation on time.

4 Title Commitment
Be sure to review the title commitment once received from the title company.

5 Appraisal
The appraisal should be ordered as soon as you have performed your inspection and resolved any issues.

8 Schedule Closing
We will schedule your closing early in the process to make sure the title company has a convenient open spot.

7 Turn on Utilities
Schedule all of your utilities to be transferred and turned on before closing.

6 Insurance
Choose your homeowner's insurance provider and provide the relevant information to your title company and lender.

10 Close the Deal
Bring your photo I.D. and certified funds (if applicable) to closing and be sure to be on time.

9 Final Walkthrough
Before closing, do one final walkthrough to make sure everything is in order and ready for you to purchase the home.



THE HOME BUYING *process*

1 Accepted Offer

Make sure earnest money is delivered in the format and timeline agreed upon in sales contract.

2 Property Inspection

Choose your inspector and get scheduled ASAP to determine if any repairs are needed before your contract deadline.

3 Lender Documents

Let your lender know that you are under contract and make sure to give them all the requested documentation on time.

4 Title Commitment

Be sure to review the title commitment once received from the title company.

5 Appraisal

The appraisal should be ordered as soon as you have performed your inspection and resolved any issues.



6 Insurance

Choose your homeowner's insurance provider and provide the relevant information to your title company and lender.

7 Turn on Utilities

Schedule all of your utilities to be transferred and turned on before closing.

8 Schedule Closing

We will schedule your closing early in the process to make sure the title company has a convenient open spot.

9 Final Walkthrough

Before closing, do one final walkthrough to make sure everything is in order and ready for you to purchase the home.

10 Close the Deal

Bring your photo I.D. and certified funds (if applicable) to closing and be sure to be on time.



For More Information Visit
@mokharealestate