

Home Buyer

GUIDE









Welcome to

Mokha Real Estate

There is no sales staff equal to the quality of Mokha Real Estate. It is our knowledge of the market and trends, ability to communicate, integrity and commitment to professionalism that creates the buyer for your home. The fact is, no one works harder to market their listings and no one produces a better track record. Mokha Real Estate will 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!

-  209.600.7353
-  assist@mokharealestate.com
-  www.mokharealestate.com
- [@mokharealestate](#)   

139 W El Portal Dr, Suite C
Merced, CA



DRE#: 02089481



What you should know before you

Purchase a Home

UNDERSTAND YOUR FINANCES

Start by reviewing your credit report. You should know exactly where you stand as lenders and loan programs have minimum requirements that must be met. Correct any errors and make all debt payments on time.

DETERMINE HOW MUCH YOU CAN AFFORD

Create a realistic budget to help you track and control your spending. If you manage your budget, you'll spend less than you make, allowing you to save for your home purchase.

Save plenty and save early. Be prepared for a 3 - 3.5% down payment for first time home buyers.

MEET THE TEAM

Mokha Real Estate agents will dedicate their time and experience to helping you get into your new home. We go above and beyond to ensure our clients are receiving exactly what they are looking for.

START HOUSE HUNTING

Discuss with your agent your specific needs and wants in a home. Do you require a spacious and open floor plan? Would you love a large backyard to entertain? Ensure you are shopping for a place that will meet your needs and your lifestyle. When home hunting, consider ease of access, traffic noise, play areas, schools, and public transportation.

GET A PRE-APPROVAL

A pre-approval letter allows you to house hunt with greater confidence and demonstrates to a seller you're a serious buyer. One of the many perks of **Mokha Real Estate** is that we have an **in-house lender to help you through the entire financing process.**

MAKE AN OFFER

Decide on your offer price and contingencies, Submit the offer, negotiate, and finalize the contract. **Mokha Real Estate** will provide technical guidance and will do the legal work for you.

SECHEDULE AN INSPECTION

A home inspection is not required but is highly recommended as it protects you from underlying issues with the home you can't detect. If there are major issues noted in the report, you can renegotiate the offer.

GET AN APPRAISAL

An appraisal is required by your lender. If the value comes in at or above the offer price, you're in good shape. If it comes in lower, you'll have to either make up the difference or renegotiate the offer price.

CLOSE THE DEAL

It is time to officially sign the documents to close on your new home. You are now a homeowner!

GET MORE WITH

Mokha

MORE FOR YOU

Mokha Real Estate is here to help guide you every step of the way. Our in house lender and marketing team we work tirelessly to ensure you get results no matter which stage of life you're in. We strive to empower our clients with expertise, market intelligence, community, and integrity.

MORE AVAILABILITY

We are family owned and locally operated. We're truly your "home team". Our broker, agents, lenders, and strategists are here and available to you whenever you need their assistance.

MORE CUSTOMER SATISFACTION

We outperformed our competition due to our excellent customer service. Mokha Real Estate provides unbeatable service and care for our clients.



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.

LOCAL

Providers

ELECTRICITY PROVIDERS

Pacific Gas and Electric Company (PG&E)

3185 M St, Merced, CA 95348
(800) 743-5000
<https://www.pge.com/>

Merced Irrigation District (MID)

744 W 20th St, Merced, CA 95340
(209) 722-5761
<http://mercedid.org/>

Turlock Irrigation District (TID)

333 East Canal Drive P.O. Box 949
Turlock, CA 95381-0949
<http://www.tid.org/>

NATURAL GAS PROVIDERS

Pacific Gas and Electric Company (PG&E)

3185 M St, Merced, CA 95348
(800) 743-5000
<https://www.pge.com/>

WATER AND SEWER PROVIDERS

City of Merced Water

678 W. 18th Street
Merced, CA 95340
(209) 385-6800
https://www.cityofmerced.org/depts/pw/water_division/

California American Water

Franklin-Beachwood Area
2272 N. Meadowbrook Ave.
Merced, CA 95348
(888) 237-1333
<https://amwater.com/caaw/>

Atwater Water Dept.

470 Aviator Dr.
Atwater, CA
(209) 357-6370
<http://www.atwater.org>