

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. 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.

Welcome to

*Mokha Real Estate*






## WHY CHOOSE US

- 01 We provide all the services buyers want and all the services you need.
- 02 We are family owned and locally operated. We're truly your "home team".
- 03 ਮੈਂ ਆਪ ਜੀ ਨੂੰ ਵਧੀਆ ਘਰ ਲੱਭ ਦਿਆਰਾ ਅਤੇ ਲੋਨ ਵੀ ਅਪਰੂਵ ਕਰਾ ਦਿਆਰਾ

## GET IN TOUCH!

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Merced, CA



*First Time*

HOME BUYER GUIDE



What you should know before  
you purchase a home

## 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.

## SCHEDULE 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!

## 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.



## What you should know before you *Purchase a Home*

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