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



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- 139 W El Portal Dr Suite C, Merced, CA
- assist@mokharealestate.com
 www.mokharealestate.com





SSOME HOWE BUXING LHE



Make sure earnest money is delivered

Accepted Offer

in sales contract. in the format and timeline agreed upon

Property Inspection

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

Lender Documents

the requested documentation on time. contract and make sure to give them all

once received from the title company.

Be sure to review the title commitment

inspection and resolved any issues.

The appraisal should be ordered as

soon as you have performed your

Appraisal

Let your lender know that you are under

Title Commitment

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

Turn on Utilities

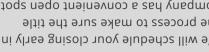
Donadance

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

Schedule Closing

the process to make sure the title We will schedule your closing early in

company has a convenient open spot.









sure to be on time.

Close the Deal

Before closing, do one final

Final Walkthrough

the home.



funds (if applicable) to closing and be

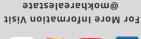
in order and ready for you to purchase

walkthrough to make sure everything is

Bring your photo I.D. and certified









THE **HOME BUYING**



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

Property Inspection

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

Lender Documents

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

Title Commitment

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

Appraisal

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



Insurance

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

Turn on Utilities

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

Schedule Closing

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

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

Close the Deal

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













