

Faith · Family · Forward



Your Home Buyer's Guide

Your step-by-step guide to buying a home — anywhere in the U.S.



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Hi, I'm Janice! 🙌



I'm so glad you're here.

Buying a home is one of the most exciting — and honestly, one of the scariest — things you'll ever do. I get it. I've been there. And I've walked hundreds of families through this exact journey.

Here's what I want you to know: **you don't have to figure this out alone.** That's literally what I'm here for.

I created this guide to give you a clear, honest roadmap — no jargon, no pressure, just real talk about what to expect and how to feel confident every step of the way.

Whether you're buying your very first home or your forever home — here in Northern California, across California, or anywhere in the United States — **I've got your back.**

"Flow over force. Serve first, always."

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HomeSmart PV & Associates · Manteca, CA

41 Homes Sold · 5.0★ on Zillow · 7+ Years Experience

Based in Northern California, CA · Nationwide referral network

Your 10-Step Journey Home

I'll be with you at every single step.

1 Let's Talk

We'll grab coffee (or hop on a call) and I'll learn about your dream home, budget, and timeline. No pressure — just a real conversation.

2 Get Pre-Approved

I'll introduce you to a lender I trust. This tells us what you can afford — and makes your offer SO much stronger.

3 Dream Home Wishlist

How many bedrooms? Big backyard? Good schools? We'll build your perfect checklist together.

4 Let's Go Shopping!

The fun part! I'll set up showings, walk through homes with you, and point out things you might miss.

5 Found The One? Let's Offer

When you fall in love with a home, I'll write a winning offer and negotiate like your home depends on it.

6 I Handle the Hard Stuff

Counteroffers, repairs, credits, contingencies — I manage all of it so you can sleep at night.

7 Inspection Time

We hire a professional inspector. I'll be there with you and explain everything in plain English.

8 Appraisal & Loan

Your lender does their thing. I coordinate with everyone to keep the process moving smoothly.

9 Final Walkthrough

Almost there! We walk through your new home one last time to make sure everything is perfect.

Keys Are YOURS! 🏠🔑

You did it! We sign the papers, I hand you the keys, and your new chapter begins.

You Might Qualify for More Than You Think

A lot of buyers don't realize they're eligible for programs that save thousands.

FHA Loan

3.5% DOWN

Credit score 580+. Government-backed, lower rates, and built for first-time buyers with limited savings.

VA Loan

0% DOWN

For veterans and active military. No PMI. Best rates available. Thank you for your service!

USDA Loan

0% DOWN

Eligible rural areas. No down payment required. Parts of the Central Valley qualify!

Conventional 97

3% DOWN

Good credit (620+)? Only 3% down. No upfront mortgage insurance and competitive rates.

CalHFA Programs

VARIES

California Housing Finance Agency — down payment assistance and reduced rates for qualifying buyers.

Down Payment Assistance

UP TO \$25K

Grants and forgivable loans from local and state programs. Free money you never pay back. Seriously.

Real talk from Janice...

Don't count yourself out before we even look at the numbers. I've had clients who thought they were *years* away from buying — and they were approved within weeks. Let's at least have the conversation. **It costs nothing to find out.**

What the Market Looks Like Right Now

I specialize in Northern California but can guide you through a home purchase anywhere in the U.S.

NATIONAL (U.S.)

\$412K

U.S. Median Price

32

Avg Days on Market

3.8%

Year-over-Year Growth

CALIFORNIA

\$785K

CA Median Price

22

Avg Days on Market

5.1%

Year-over-Year Growth

SAN JOAQUIN / CENTRAL VALLEY

\$490K

SJC Median Price

15

Avg Days on Market

4.2%

Year-over-Year Growth

2-3x

More Home for Your \$

CURRENT INTEREST RATES as of March 27, 2026

6.22%

30-Yr Fixed

5.54%

15-Yr Fixed

5.96%

FHA 30-Yr

5.59%

VA 30-Yr

6.42%

5/1 ARM

Source: Freddie Mac / Zillow as of 3/27/2026 · Rates change daily · Contact a lender for your personalized rate

Bay Area vs. Central Valley

What costs \$1.2M in San Francisco buys you a beautiful **4-bed, 3-bath home with a backyard** in Manteca or Tracy. Your money goes 2-3x further — with better schools and more space for your family to grow.

What Does Your Dream Home Look Like?

Fill this out before we start looking!

MUST-HAVES

- Minimum bedrooms: ____
- Minimum bathrooms: ____
- Garage: ____ cars
- City / Area: _____
- School district: _____
- Max commute: ____ min
- Budget: \$_____ to \$_____
- Home type: SF / Condo / TH / Multi

- Pool / Spa
- Big backyard
- Updated kitchen
- Single story
- In-law suite
- New construction
- Gated community
- Solar panels
- Home office

WOULD BE AMAZING

ABSOLUTELY NOT

- _____
- _____
- _____

NOTES

Ready? Here's What to Do Next.

- 1 Take My Free Readiness Assessment**
Visit janicedivinarealestate.com/buyer-readiness.html — get your personalized score and 90-day action plan in just 5 minutes.
- 2 Let's Have a Real Conversation**
Book a free consultation — no pitch, no pressure. Just you, me, and your goals. I'll listen first.
- 3 Get Pre-Approved**
I'll connect you with lenders I trust who will find your best rate. This step is free and doesn't commit you to anything.
- Let's Find Your Home** 🏠
Whether you're buying in Manteca, moving to Texas, or relocating anywhere in the U.S. — I'll guide you through it or connect you with a trusted agent in your area.

"By wisdom a house is built, and by understanding it is established."

— Proverbs 24:3



Ready to start? Let's talk.



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