



ISSUE TWO | MAY 2024

Contents

- 1 Stand Out with your Investment Property
- 2 Loan Product Spotlight : VA Loans
- 3 Top Articles
- 4 Market of the month
- 5 About US

Does Your Investment Property Stand Out?

Are you theming your property correctly ?

There's a common misconception that investing in property in a booming market ensures automatic profits. While selecting the right market is crucial for success, the real game-changer lies in theming. In our perusal of property listings, we frequently come across homes in prime locations with uninspiring designs. This lack of thematic appeal directly affects rental potential and return on investment (ROI). If you aim to command higher rents and maintain consistent bookings, even during off-peak periods, it's essential to prioritize updates

But what does this entail? For instance, if you own a cabin, incorporate that rustic charm.

Similarly, if your property is situated in a ski town, consider adding amenities like boot warmers and dedicated storage for skis/snowboards. In Orlando's saturated market, over-the-top theming is a must to stand out and avoid being seen solely as a budget option. Enhancing the property with unique flair can significantly increase its earning potential.

And for beach investments, a light and bright ambiance coupled with convenient storage for sand toys and beach gear can greatly enhance the appeal to potential renters. The key takeaway? Avoid the temptation to blend in with the crowd. By offering a distinctive experience, you'll capture attention and maximize your property's profitability.



Loan Product Spotlight

VA Loan

What is a VA Loan?

The Department of Veterans Affairs offer loan programs to help servicemembers, veterans and their families buy homes. If a borrower is eligible for a VA Loan they can request a Certificate of Eligibility (COE) from va.gov

VA Loans can be used for cash-out refinance as well, we can help find out if you are eligible.

VA Loans are a great option for those eligible, with our experience in VA Loans we can help get you through the process smoothly.

- **No Down Payment (as long as sales price is not higher than appraised value)**
- **NO PMI (Private Mortgage Insurance) Requirement**
- **Fewer Closing Costs**
- **No penalty if paid off early**
- **Typically not a loan limit like conventional mortgages**
- **Can use seller concessions for debt pay down up to 4%**

Top Articles

April Market Outlook: Freddie Mac

- First time homebuyers carry demand, making up almost 6 out of 10 purchases.

Forbes: Housing Market Predictions for 2024

- When will home prices be affordable again?

Top Investment Markets for Real Estate

- What market surprised you?

market of the month



GATLINBURG

Tennessee

Why Should YOU Invest ?

- 14 Million Guests Per Year
- Great Smoky Mountains National Park is most visited national park in America
- Year around travel destination
- Family Travel Destination
- Second most popular wedding destination in the country (Las Vegas is #1)
- High occupancy, limited inventory.
- [Gatlinburg Vacation Guide](#)

NMLS: 1978552, 2527292
PH: 404-593-4721

POWERED BY
 BARRETT
FINANCIAL GROUP

THEMOREAS.COM

About US

We are Rebecca and Joey Morea, mortgage brokers based in Florida.

If you're reading this, chances are you've crossed paths with Joey in some professional capacity. Well, now you have the pleasure of working with me as well!

After many years navigating the corporate world, I made the exciting leap to join Joey's mortgage business, focusing on streamlining the back-end processes. That means you'll be receiving communications like this newsletter from me. Our primary goal? Education. Mortgages can be a labyrinth of confusion, so we're here to shed some light. Expect product spotlights, trend recommendations, and market insights. Whether you're a seasoned realtor, a savvy investor, or a first-time homebuyer, there's something here for you.

Beyond work, we're all about hobbies and sharing laughs. So, expect some entertaining anecdotes along the way. Let's dive into the world of mortgages together and have some fun while we're at it!

Fun Story Time

While its not necessarily fun, it is worth sharing. Our daughter Aspen turned 6 on April 17th, that same night our kitchen floor erupted. Somehow our dishwasher leaked and went under our floor, creating issues with the subfloor. We are lucky in the fact that 3 doors down we have friends that specialize in remediation and restoration so we had the floor ripped up and dehumidifiers going immediately. We will be renovating the kitchen and look forward to sharing those updates in the future.



Social

[Instagram](#)

- [@moreamortgage](#)
- [@joeymorea](#)
- [@rebecca_morea](#)

[Facebook](#)

- [JoeyMorea Mortgage](#)

[LinkedIn](#)

- [Joey Morea](#)
- [Rebecca Morea](#)

Look for US!

Each Summer we take off on the road in our RV for a multi-week trip. We are able to work from the road, so there is not an impact to our ability to serve our agents and clients. That being said, we are going to be making our way from Tampa to Canada, and back. So we may be close to you along the trip and would love to meet up. We will be in Atlanta for an extended period.



NMLS: 1978552, 2527292
PH: 404-593-4721

POWERED BY
 BARRETT
FINANCIAL GROUP

[THEMOREAS.COM](https://themoreas.com)