



## ISSUE TWELVE | MAY 2025

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## Our News

We celebrated Aspens 7<sup>th</sup> Birthday In April. Autumn Is growing quickly and started smiling. We hosted a Kentucky Derby dinner party Saturday.

We stayed at our condo In the Panama City Beach to celebrate Easter and Aspens Birthday. We LOVE the market for STR Investing. If you have ever considered the Emerald Coast for your portfolio, talk to us. We can make recommendations for the area. While there we had family photos taken.

We celebrate 10 years married on May 17th.

We are planning to take our Annual RV trip this year and will share more about that In next months newsletter. We know school wraps up for many this month with school age children. Aspen finishes 1<sup>st</sup> grade In just a few weeks! We hope you all enjoy May and that warmer weather Is on Its way for those of you In cooler climates!

Happy Mothers Day to all who celebrate!



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# Loan Product Spotlight Hard Money Loan

## WHAT IS A HARD MONEY LOAN?

A hard money loan is a type of mortgage loan that is secured by real estate and typically used as a short-term financing option—often by real estate investors. Here's how it differs from traditional mortgage loans:

- Asset Based Lending
- Short Term
- Higher Interest Rates & Fees
- Quick Funding
- Lower LTV (Loan to Value) Ratios

Example Use; Investor wants to purchase a property, renovate and sell in 6 months. Investor uses Hard Money Loan to purchase and repays once property resold.

- Asset Based Lending
  - Approval may be based on value of property (collateral) rather than borrowers credit score and Income.
  - Lenders are often private Investors or companies, not traditional banks.
- Short Term
  - Typically Lasts 6-36 Months
  - Bridge Loans, Fix and Flip, Quick Funding are common use cases
- Higher Interest Rates and Fees
- Quick Funding
  - Can often close in days not weeks.
- Lower LTV

Curious to know more? Reach out and we can go over your options.

## Top Articles

### Markets With Affordable Housing Seeing Most Demand

- Toledo, Ohio Is ranked the top of the list.

### March 2025 Monthly Housing Market Trends

- Housing Market Rebalancing
- National Median House Price Is \$424,900
- Homes spent median of 53 days on market

### Curb Appeal Trends for 2025

- Eco Friendly Landscaping, Dark Exterior Colors, Bold Front Doors, Stamped Concrete Walkways to name a few.

market of the month



## CRYSTAL BEACH, TX

### Why Should YOU Invest ?

- Mix of local and nationwide visitors. It is only 2 hours from Houston.
- Area is growing in demand with more restaurants, shops and amenities opening.
- Peak season is Spring Break, Summer, and holidays
- Affordable entry prices compared to Galveston and South Padre.
- 27 Miles of driveable beaches, family friendly and several events and festivals throughout the year.

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# Understanding Temporary Rate Buydowns

In today's market, temporary rate buydowns are becoming a popular tool to ease buyers into homeownership.

A buydown allows the borrower to pay a reduced interest rate for the first 1–3 years of the mortgage, gradually increasing to the full rate afterward. For example, a “2-1 buydown” means your rate is 2% lower the first year, 1% lower the second year, and then returns to the original rate.

This strategy can make monthly payments more manageable upfront, especially helpful for buyers expecting their income to grow or rates to drop in the near future. In many cases, sellers or builders offer to cover the cost of the buydown as a closing incentive—making it a win-win.

Not sure if a buydown makes sense for you? Let's run the numbers together and see how it fits into your short- and long-term goals.

## We are Rebecca and Joey Morea, mortgage brokers licensed in 28 States

If you're reading this, chances are you've crossed paths with Joey or I in some capacity.

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. We are in 28 states, so feel free to share us with friends too!

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!

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