



ISSUE SIXTEEN | SEPTEMBER 2025

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Our News

Happy September! Can you believe It will officially be FALL on September 22nd? Aspen Is officially a second grader. She Is trying out for chorus this month, wish her luck! Autumn officially celebrated her ½ birthday last month. My birthday Is at the end of September (hello to all my fellow Libras). Did you know 9/9 Is the most popular date to be born? We love football season. We took the girls to USF v Boise State, they enjoyed It, and Aspen made It onto ESPN highlight reels!



Rebecca & Joey



Loan Product Spotlight Family Opportunity Mortgage

A SPECIAL WAY TO TAKE CARE OF LOVED ONES.

A **Family Opportunity Mortgage** is a special type of conventional loan—backed by Fannie Mae and Freddie Mac—that allows you to purchase a home for an elderly parent or disabled adult child, even if you don't live there. Because it's treated as an owner-occupied financing, you can access lower interest rates, lower down payments, and reduced closing costs—benefits usually reserved for primary residences. Some lenders allow this benefit for college students as well.

Key Features:

- Favorable terms compared to second home or Investment Loans.
- The Parents or Adult Children MUST use the home as their primary residence.
- There is not a requirement for the financier to occupy the property themselves.

College Student Family Opportunity Mortgage.

There are a few more conditions if considering this tool for your college aged student.

- The college bound or current student must be enrolled
- The property must be located close to the school they are attending.
- The child must occupy the property for one year.
- The home cannot be rented out.
- The parents must qualify for the loan, the child cannot qualify on their own.

The Family Opportunity Mortgage Is a compelling, cost-effective way to support a loved one that cannot qualify for a mortgage. As always, restrictions are subject to change. Curious If this Is a good option for you? Let's Chat!

Top Articles

First Time Homebuyers Choosing Older Homes

- With starter-home prices escalating, first-time buyers are favoring older resale homes—often with smaller size but better lots, character, and lower overall cost. This shift is fueling bidding wars in affordable segments.

Mortgage Rates Have Stayed In Mid-6s

- Average long-term US mortgage rate drops to 6.77%, the lowest level since early May

Market Turning Buyer Friendly

- Home prices are dropping and many markets are great for a deal.

STR Market of the Month



SEDONA, AZ

Why Should YOU Invest ?

- 3+ Million visitors annually, with peak tourism in March & April
- The market is not over-saturated, single family homes are most popular in this market, and places that can accommodate 6+ people.
- Median home cost for the area is \$1million with annual revenue averaging 70k.
- Group and Family friendly rentals dominate.
- Sedona has regulatory requirements when it comes to STR, but is still very open to growth in this area.
- Majority of visitors are from U.S. with many from other parts of AZ and California.
- Phoenix is 2 hours south.

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Travel Corner

While Joey helps clients finance their dream homes, I'm busy planning dream vacations through my travel business, [TravelComPLANion](#). Whether it's a family-friendly getaway, a romantic escape, a well-deserved solo recharge, a destination wedding or a corporate retreat. I build custom itineraries that make every detail easy and stress-free. I have handled travel since 2015 and LOVE curating trips.

I just had clients return from nearly a week in Sedona. They stayed at [L'Auberge de Sedona](#) and said it was absolutely fantastic. The resort has an incredible spa and on-site restaurant. These guests flew into Phoenix and rented a car. They booked excursions with Viator and took in the sites. Want help planning your next trip? Let me know!

Take advantage NOW if you are planning to travel for Thanksgiving and/or Christmas holidays. Bookings go quickly!



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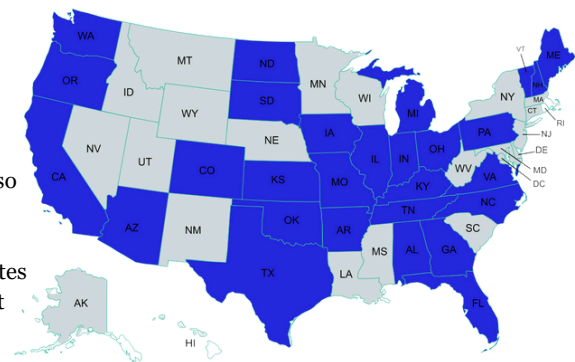
We are Rebecca and Joey Morea, mortgage brokers licensed in 28 States

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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