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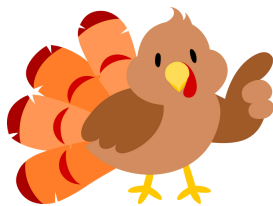
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Page, AZ

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Our News

Happy November. It is hard to believe we are in the last months of the year and officially in holiday season where time seems to rapidly accelerate. We hope you all enjoyed Halloween. Aspen was Wednesday Addams for actual Halloween, and the word Blizzard for her school's Fab Vocab parade. I didn't dress up Autumn, she rode around bundled up since it was COLD (for us) here in Tampa. Later this month Autumn turns 9 months, she is officially crawling and her personality is wonderful. We are celebrating Thanksgiving in Championsgate (close to Disney). Hope everyone enjoys the holidays!



Rebecca & Joey



# Mortgage Education Spotlight Buying Down a Rate vs. Paying Points

You may here buzzwords around terms “buying down” and “aying points”. So, what Is the difference?

Here Is a helpful breakdown of key differences between the two

## Buying Down a Rate

- A temporary buydown means your Interest rate Is lower for the 1<sup>st</sup> 1-3 years. example, in a 2-1 Buydown the loan starts 2% lower year 1, 1% lower In year 2 and then goes back to normal
- Short term saving, a great option to consider If not planning to own the home for a long period of time or plan to refinance In the future.

## Paying Points

- You pay upfront to lock In a lower rate for the entire life of the loan. Each point Is 1% of your loan amount.
- Long-Term play. This may be a better option If you are planning to own the home for many years.

just like anything else, there Is not always a one size fits all solution. We are happy to walk through your needs and goals and see which works best. Give us a call!

# Top Articles

## FIs NOW the Best time to BUY?

- Spoiler Alert, Yes According to this latest article by NAR, there Is more Inventory, lower prices, and less competition. There Is even a shoutout to Tampa In the article. Come on over, and be our neighbor!

## Mortgage Rates Continuing to Trend DOWN

- Mortgage rates decreased for the fourth consecutive week.

## September Buying ROSE

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

## STR Market of the Month



## PAGE, AZ

### Why Should YOU Invest ?

- 5+ Million visitors annually, Seasonal with peak May - August.
- Lake Powell, Antelope Canyon, Horseshoe Bend are huge drivers to the area.
- 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 \$419k with avg annual revenue around \$40k
- Group and Family friendly rentals dominate.
- Phoenix Airport Is 4+ hours away.



# 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.

Thinking about a ski trip? You should consider Europe. While the Initial cost to get there may be higher (depends on home airport) the overall cost may be considerably better. Lift Tickets, Rentals, Accommodations are typically less costly than U.S. Ski destinations. Another thing to consider is ALL INCLUSIVE ski resorts. There are several European brands throughout and many include accommodations, food, drinks, lessons, equipment rental etc. In the cost. Want to know more? Give me a call!



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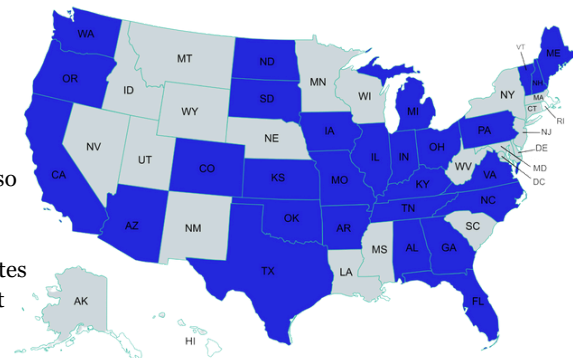
## We are Rebecca and Joey Morea, mortgage brokers licensed in 28 States

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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