



ISSUE EIGHTEEN | DECEMBER 2025

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# Our News

Happy HOLIDAYS from the Morea Family! If we have your address, expect a card from us soon. If we do not, feel free to add yours using our [POSTABLE LINK](#). We spent Thanksgiving with our friends in ChampionsGate, Joey loves golfing so they took advantage of the OMNI Courses. We surprised Aspen by letting her know we will be exploring Eastern Europe over Winter Break, we are going to be checking out Budapest, Prague & Vienna. We are exceedingly grateful for all of our clients and realtor partners. We look forward to 2026 and wish you ALL well!



Happy Holidays



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# Mortgage Education Spotlight Cost Segregation for Real Estate Investments

**We have been assisting many clients with purchasing Investment properties by the end of the year so they may take advantage of cost segregation benefits.**

Cost segregation is a strategic tax planning tool that allows real estate owners to accelerate depreciation on certain components of their property. Instead of depreciating the entire building over the standard 27.5-year (residential) or 39-year (commercial) schedule, cost segregation identifies assets that can be depreciated over shorter schedules—typically 5, 7, or 15 years.

**How it works:** A cost segregation study breaks the property into categories based on engineering and construction analysis. By reallocating qualifying items into faster depreciation buckets, investors increase early-year depreciation expenses, reducing taxable income and improving cash flow. Cost segregation is especially beneficial for real estate investors purchasing or improving properties of \$500,000 or more. It is also valuable for **short-term rental owners** who materially participate, as accelerated depreciation can significantly offset rental income.

Bonus depreciation has made cost segregation even more powerful in recent years by allowing investors to deduct a large portion of those accelerated assets in the first year. While bonus depreciation has begun phasing down under the current tax laws, cost segregation remains a highly effective strategy.

Important considerations: Proper execution requires a professional study performed by cost segregation specialists. Additionally, investors should consult their CPA to understand recapture implications, especially when selling the property.

**Ultimately, cost segregation improves cash flow, reduces tax liability, and increases return on investment—making it a key tool in real estate tax strategy.**

## Top Articles

### November Real Estate Trends

- The November 2025 report from Realtor.com shows that U.S. housing inventory rose again (+12.6% YoY), even as buyer activity stayed weak — with slower sales, more delistings, and a growing shift toward smaller, more affordable “refuge markets.”

### Mortgage Rates Continuing to Trend DOWN

- Mortgage rates continuing downward

### Design Trends on their way OUT

- Say bye to Millennial Gray, Large Pendants and minimalism?



## HOT SPRINGS, AR

### Why Should YOU Invest ?

- 3.5+ Million visitors annually, its a year round destination.
- Lake Hamilton, Lake Ouachita, Hot Springs National Park, SPA culture, Horse Racing, Casinos and Hiking are all major drivers of interest in 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 \$240k with avg annual revenue around \$40k-60k
- Group and Family friendly rentals dominate. Lake Front is most ideal, and people want hot tubs.
- Proximity between Dallas, Memphis and Little Rock, helps fuel weekend bookings.

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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.

Thinking about Spring Break? We live In Florida so we are the destination for MANY, we love It here. If you are thinking of Florida let me know, I can make some recommendations. Make sure you are booking SOON as these locations fill up quickly. We are skiing for our Spring Break (March) and looking forward to cooler temps. We do things a little backwards here In Florida 😊 Cruises are another very popular Spring Break trip- we have so many cruise ports to choose from- let me help YOU book your next trip!



# Social

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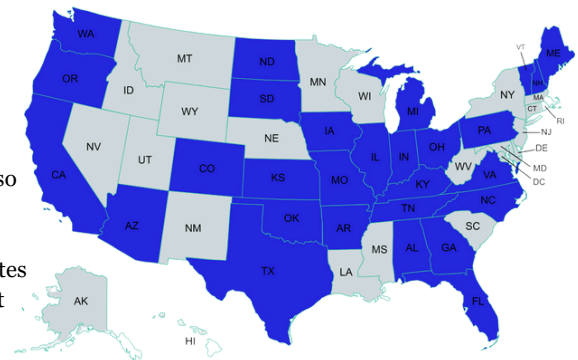
## We are Rebecca and Joey Morea, mortgage brokers licensed in 28 States

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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