



MARCH 2026

MOREA MORTGAGE

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HI!

Did you miss our updates? We apologize! We celebrated Winter Break In Europe. We were able to visit Budapest, Vienna & Prague. They all experienced colder than average temperatures and snow. We were actually delayed on our return flight due to snow In Amsterdam and transited through London Instead. Autumn turned ONE on February 18th and we celebrated a "Berry 1st Birthday" since It Is Strawberry Season In Florida. We hope you all enjoyed the Holidays and 2026 Is off to a great start. Mortgages are very bust and refinances are Increasing In popularity. Take a look at If refinancing Is right for you (next page)

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SHOULD YOU REFINANCE?

Refinancing your mortgage can be a powerful financial tool, but it's not a one-size-fits-all solution. Whether you're looking to save on monthly payments, shorten your loan term, or tap into home equity, understanding the pros and cons of refinancing is essential. In this article, we'll walk you through the most important factors to consider and help you decide if now is the right time to refinance.

- What does it mean to refinance?
 - Replaces your existing mortgage with a new loan. Typically involves same steps as when you first applied for a mortgage.
- Why to Consider
 - Lower Monthly Payments?
 - Shorten Loan Term?
 - Switch from Adjustable Rate to Fixed Rate?
 - Tap into your Home Equity?
- When Does Refinancing Make Sense?
 - If interest rates are at least .05-1% lower than existing rate, refinancing MAY reduce monthly payments
 - If your credit score has improved significantly, you may qualify for better terms
 - You plan to stay in the home several years. It takes time to recoup closing costs from lower payments.
- Costs Associated with Refinancing (things to consider)
 - Closing Costs
 - Prepayment Penalties
 - Private Mortgage Insurance

Have questions and are not sure about timing? We can take a look at where you are and make recommendations based on your unique situation.



TRENDING NEWS

Florida Works to Eliminate Most Property Taxes in 2026

Continue following HJR203 as the year progresses, voting on the bill will take place in November 2026.

Investopedia: Here is What it Costs to Borrow in All 50 States

According to Investopedia, 30-year mortgage rates have dropped to their lowest level in years—bringing borrowing costs down nationwide, though rates still vary by state.

STR Market of the Month



SUMMIT COUNTY, CO

Why Should YOU Invest ?

- 4 Million+ visitors annually. Key seasons are Summer June-August, and Winter December-March
- Key towns located here: Breckenridge, Keystone, Frisco, Dillon, Silverthorne
- Ski Season attracts a TON of visitors annually, with a high demand for short term rentals. There is also year around demand with hiking, biking & festivals.
- Scarcity of developable land and high demand continues to increase the prices, especially around ski resorts and town centers.

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