



MOREA MORTGAGE

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APRIL 2026



HI!

Happy April, and Passover/Easter to those that celebrate! We spent Easter boating.

This past month was busy! Joey and I attend Burn Bootcamp and he hit '50' classes completed. We spent 11 Days In Park City, Utah. While the snow was not great, we had a great time and Aspen continued to amaze us with her natural ski skills. She was going all over the mountain, including Black Diamond runs. Joey's Aunts were able to visit this month too. Aspen turns 8 on the 17th of April.

We are surprising her with a weekend cruise. She is going to be so pumped, she has been asking to cruise for the last year.

We try to do experiences over gifts!

Rebecca & Joey



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WHAT IS A HOME EQUITY CONVERSION MORTGAGE (HECM) ?

It's a type of reverse mortgage insured by the Federal Housing Administration (FHA) that allows homeowners aged 62 and older to convert a portion of their home's equity into cash. The loan does not require monthly mortgage payments, but the borrower must continue to pay property taxes, homeowners insurance, and maintenance costs. The loan is typically repaid when the homeowner sells the house, moves out permanently, or passes away

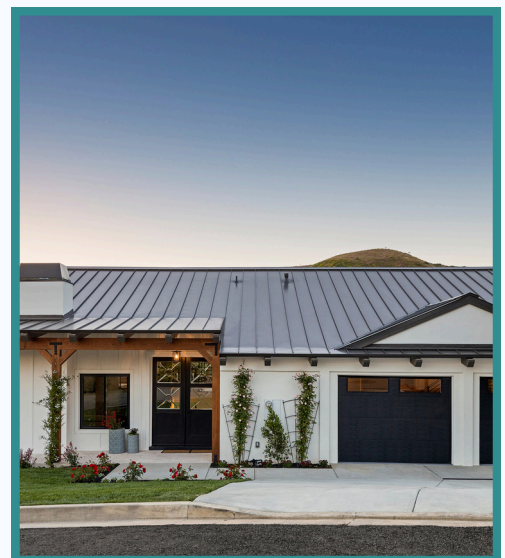
Typical Borrowers:

Age 62+ is a requirement

Those needing financial flexibility or to preserve their assets

- Non-Recourse Loan: Borrowers (or their heirs) will never owe more than the home's value when the loan is due.
- Counseling Requirement: Borrowers must complete HUD-approved counseling to understand the loan's risks and benefits.
- Government-Insured: Since HECMs are FHA-backed, they offer more protections compared to private reverse mortgages.
- Non-Borrowing Spouses: If a spouse is under 62, they might still be able to stay in the home after the borrower's death, but they won't have access to loan proceeds
- Loan Proceeds Options: Borrowers can receive funds as a lump sum, monthly payments, a line of credit, or a combination of these

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



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

GULF SHORES, AL

Why Should YOU Invest ?

- 8.5 Million+ visitors annually.
- Year around appeal
- Median real estate price for home Is \$525,000
- Diverse property options for STR investors from single family homes to condos.
- Additional 1,000 Units added over few years with additional projected over the next 3

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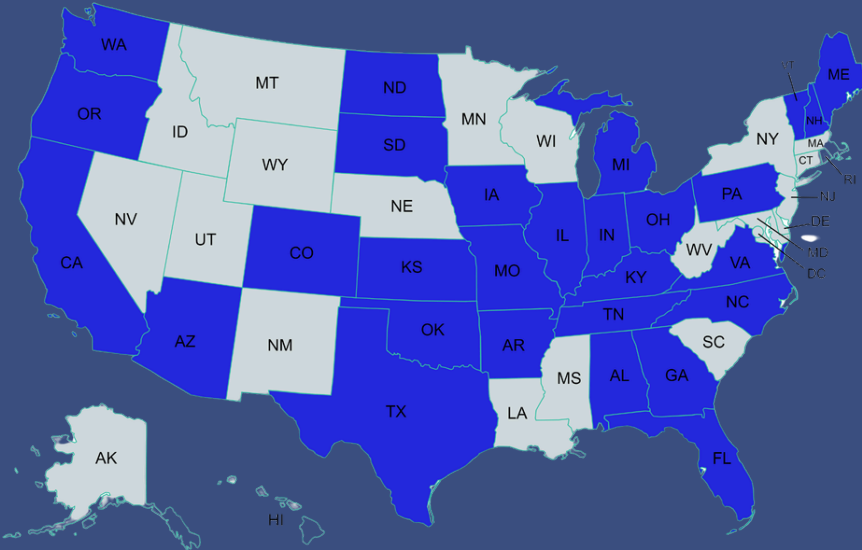
WHO ARE WE?

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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Travel Corner



THINKING OF BOOKING WITH A TRAVEL PLANNER?

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 your next trip? It helps to have a Travel Agent, think of me as your right hand person. I have special rates through many companies, from cruise lines, all Inclusives, to popular hotel groups like Marriott. I am certified with 50+ organizations, including companies like Delta Vacations.

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