



MAY 2026

MOREA MORTGAGE

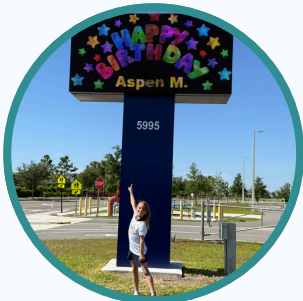
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HI!

Happy MAY! I know school may be wrapping up soon for many of your kids, grandkids. I find May is as busy as the holiday season! Don't forget about MOM this Sunday. We successfully surprised Aspen on her birthday with a cruise. Enjoyed time in Bahamas with her on the Norwegian Getaway, It was Autumn's 1st cruise and she seems to be a fan. I also stepped away for a week to help my parents prepare to list their home in Georgia. Joey and Aspen had a BLAST together while I was gone. We are gearing up to leave for our Summer RV Trip at the end of the month. Next month's newsletter will be from the road!

Rebecca & Joey



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WHAT IS A VA LOAN ?

A VA Loan is a mortgage program backed by the U.S. Department of Veterans Affairs that helps eligible veterans, active-duty service members, and certain surviving spouses purchase a home with flexible financing options. VA Loans are known for allowing qualified borrowers to buy with little to no down payment and no monthly mortgage insurance requirement. Borrowers are still responsible for property taxes, homeowners insurance, and maintenance costs.

Typical Borrowers:

Eligible veterans and active-duty military members
Military families looking for flexible financing and lower upfront costs

- No Down Payment Option: Qualified borrowers may purchase a home with 0% down.
- No Monthly Mortgage Insurance: Unlike many other loan types, VA Loans do not require monthly PMI.
- Flexible Credit Guidelines: VA financing can be more forgiving compared to conventional financing.
- Competitive Interest Rates: VA Loans often offer lower-than-average mortgage rates.
- Limited Closing Costs: The VA limits certain fees lenders can charge veterans.

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



30A FLORIDA

Why Should YOU Invest ?

- 5.3 Million+ visitors annually and GROWING
- Year around appeal
- Popular communities include Rosemary Beach, Seaside, Alys Beach, and Santa Rosa Beach
- Major draw for drive-to travelers from Atlanta, Nashville, Dallas, and Houston
- Diverse property options for STR investors from single family homes to condos.
- Strong repeat visitor base creates consistent rental occupancy potential

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