



JUNE 2026

MOREA MORTGAGE

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HI!

Happy JUNE! Did you know the longest day of the year In the Northern Hemisphere Is in June? It's JUNE 21st, Summer Solstice. After that the evening slowly get shorter. So make sure to enjoy those long Summer nights! We are underway on our RV Trip, checking In with a few of our clients and realtor partners along the way. This year we are traveling the Eastern Coast to Halifax, Nova Scotia. We welcome any tips for Maine, Joey Is licensed there and It Is becoming a super travel destination. We are working from the road so please don't hesitate to reach out!

Rebecca & Joey



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WHAT IS A JUMBO LOAN ?

Jumbo Loan is a mortgage option used when the loan amount is higher than the conforming loan limits set for conventional financing. Because the loan size is larger, jumbo loans are not purchased by Fannie Mae or Freddie Mac, so guidelines can vary by lender.

These loans are often used for higher-priced homes, luxury properties, competitive markets, or borrowers who need financing beyond standard conventional limits. Jumbo loans may be available for primary homes, second homes, or investment properties.

Typical Borrowers:

Homebuyers purchasing higher-priced properties

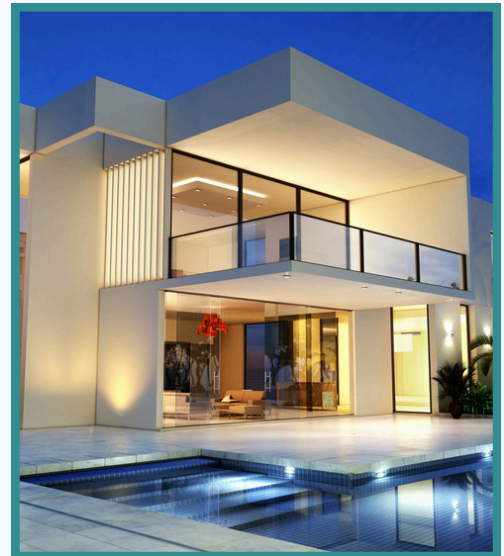
Borrowers with strong credit and steady income

Buyers needing financing above conventional limits

- Higher Loan Amounts: Designed for homes above standard loan limits.
- Stronger Standards: Lenders may require higher credit scores, income, and reserves.
- Down Payment Options Vary: Programs may allow lower down payments.
- Competitive Programs: Terms vary by borrower profile.
- Flexible Uses: May be used for primary, second, or investment homes.

As of June 2026 the Conforming Loan Limit Is \$832,750

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



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.



HILTON HEAD, SC

Why Should YOU Invest ?

- 2.5 Million+ visitors annually with a strong reputation as one of the Southeast's top coastal vacation destinations
- Year-round appeal with beaches, golf, tennis, biking, boating, dining, shopping, and family-friendly activities
- Popular areas include Sea Pines, Palmetto Dunes, Forest Beach, Shipyard, Folly Field, and Shelter Cove
- Established repeat visitor base helps create consistent short-term rental demand, especially during spring, summer, holidays, and golf/event seasons

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