



AUGUST 2026



HI!

It is August! School is starting to roll back into session. Did you notice we skipped last month's newsletter? We figured everyone needed a break from additional content. Hope everyone enjoyed the 250th! We wrapped our RV trip, and have been back in Florida. We spent our last week of Summer Vacation at our STR in Panama City Beach. It is a great way to wrap the Summer and the first time we have stayed during PRIME season in 5 years. We checked out several places and are excited to share with our future guests. We hope you are enjoying the last few weeks of Summer!

Rebecca & Joey



NMLS: 1978552, 2527292
PH: 404-593-4721

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WHAT IS A DSCR ?

DSCR Loan is a mortgage option designed for real estate investors who want to qualify based primarily on the property's rental income rather than their personal income. Instead of relying on traditional income documents, lenders evaluate whether the property's expected rental income can support the monthly housing payment.

These loans are often used for rental homes, short-term rentals, vacation properties, or investors building a real estate portfolio. DSCR loans may offer more flexibility for self-employed borrowers or investors who prefer not to document personal income through traditional methods.

Typical Borrowers:

Real estate investors purchasing rental properties

Self-employed borrowers with complex income

Investors growing or expanding a rental portfolio

- Rental Income Qualification: Approval is based largely on property cash flow.
- Less Income Documentation: Personal tax returns may not always be required.
- Investment Properties Only: Generally designed for non-owner-occupied homes.
- Flexible Property Types: May allow long-term or short-term rental properties.
- Multiple Properties: Can be useful for investors building larger portfolios.

DSCR Programs and Requirements Can Vary by Lender and Property Type

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.

STR Market of the Month

BAR HARBOR, ME

Why Should YOU Invest ?

- 4 Million+ visits annually. Acadia set a visitation record in 2025.
- Strong seasonal appeal with Acadia National Park, hiking, biking, boating, whale watching, shopping, dining, and quintessential coastal Maine experiences.
- High visitor demand during late spring, summer, and fall foliage season can create strong vacation-rental opportunities, especially for properties convenient to Bar Harbor and Acadia.
- There are specific STR regulations so make sure to check before purchasing!

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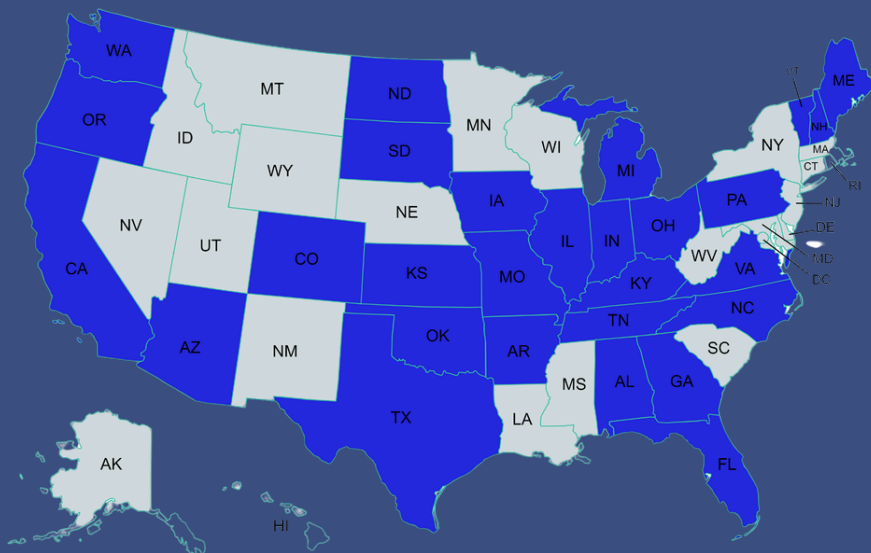
WHO ARE WE?

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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