



MOREA MORTGAGE

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SEPTEMBER 2026



HI!

Happy September! We spent August getting back into the groove of Back to School. Aspen is loving 3rd Grade.

Autumn officially turned 1 & ½ and is starting to run. She is saying more words each day. This past weekend we were able to camp the infield of Daytona for the last race of the regular season. It is now the playoffs for NASCAR. Aspen loves #19 Chase Briscoe, because she loves Bass Pro (don't tell him!). This September I turn 40 and looking forward to this next decade. Feel free to share any tips you have about your 40s! Always welcome for feedback & recommendations!

Rebecca & Joey



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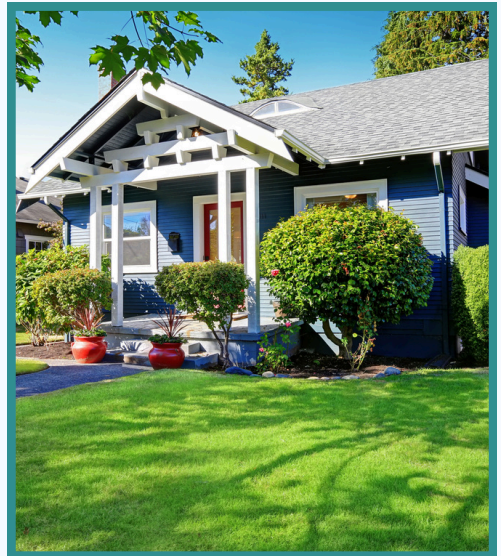
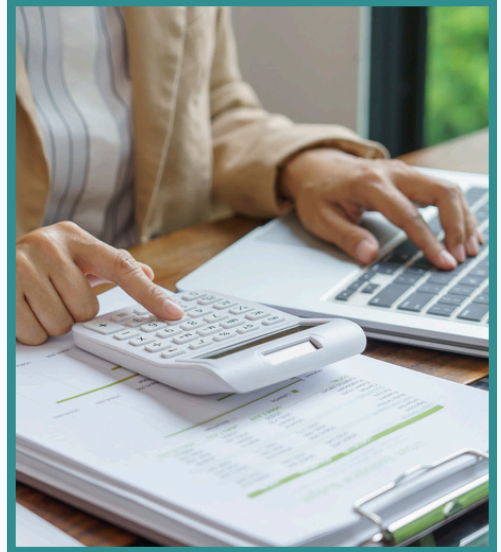
WHAT IS A BANK STATEMENT LOAN?

A bank statement loan is a type of mortgage designed for self-employed individuals, freelancers, or small business owners who may not have the traditional income documentation required for a standard loan.

Instead of relying on W-2s and tax returns, lenders assess an applicant's income based on the deposits reflected in their bank statements over a specific period, typically 12 to 24 months.

This approach allows borrowers to demonstrate their cash flow and ability to repay the loan, making it a flexible option for those whose income may fluctuate or who have significant deductions on their tax returns that understate their actual earnings.

- Not all lenders offer bank statement loans, work with us to find the correct fit.
- If you qualify for a conventional loan, or government backed loan it is usually preferred.
- There is usually a higher down payment requirement.



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



LAKE TAHOE, CA

Why Should YOU Invest ?

- Year-round tourism with skiing, beaches, boating, hiking & entertainment.
- Strong winter + summer seasons create multiple opportunities for vacation-rental demand.
- Limited supply & high desirability support Lake Tahoe's premium real estate market.
- Properties near ski resorts, the lake & South Lake Tahoe attractions can be especially appealing to visitors.
- STR rules are location-specific — always verify permits, zoning & HOA restrictions before purchasing.

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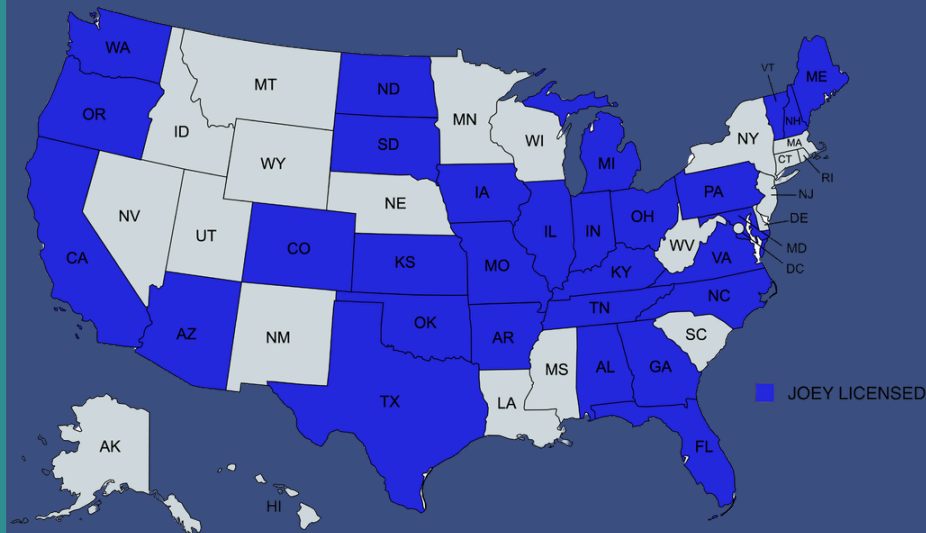
WHO ARE WE?

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 29 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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