



MOREA MORTGAGE

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OCTOBER 2026



HI!

The beginning of October was a blast! Joey surprised me with the ultimate Intro to 40 by sending me for a spa day with my girlfriends, then taking 30 of our friends to dinner and ScreamaGeddon for some haunted house fun. I WELCOME any advice you have for this new decade. In other news I had major surgery, early October which is why the newsletter is going out mid-month! I am healing well, better than I expected! Joey attended his nephews wedding in Lexington, KY last weekend, we bought a new RV (we needed space for our girls) and Halloween is around the corner, check out Autumn's pirate costume! Hope everyone's October is going well.

Rebecca & Joey

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WHAT IS A FAMILY OPPORTUNITY MORTGAGE?

A SPECIAL WAY TO TAKE CARE OF LOVED ONES

Did you know you may be able to purchase a home for a parent or an adult child with a disability while receiving the benefits of primary-residence mortgage financing — even if you never live in the home yourself?

Commonly called a Family Opportunity Mortgage, this conventional financing option allows qualifying borrowers to provide housing for loved ones without necessarily paying the higher financing costs associated with second homes or investment properties.

WHO MAY QUALIFY?

Buying a home for a parent

If your parent is unable to work or does not have sufficient income to qualify for a mortgage independently, you may be eligible to purchase a home for them using primary-residence financing.

Buying a home for an adult child with a disability

Parents or legal guardians may qualify when purchasing a home for an adult child with a disability who cannot work or does not have sufficient income to qualify independently.

POTENTIAL BENEFITS

- Access to primary-residence mortgage rates and terms
- Potentially lower down payment requirements
- No requirement for the borrower to personally occupy the home
- An opportunity to provide stable, long-term housing for a loved one
- The ability to maintain your own primary residence

WHAT ABOUT COLLEGE STUDENTS?

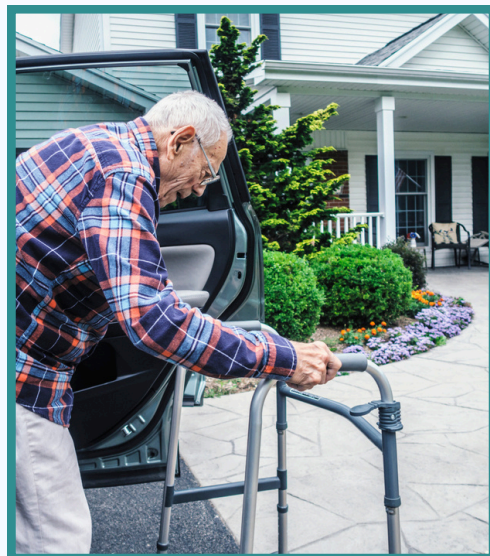
Purchasing a home for your college student may still be possible! However, these purchases are evaluated under different occupancy and underwriting requirements. Let's explore which financing option makes the most sense for your family.

LET'S EXPLORE YOUR OPTIONS!

Whether you're helping a parent enjoy retirement or creating a more independent living arrangement for an adult child with a disability, the right mortgage strategy can make a meaningful difference.

Let's talk about whether this financing option could work for your family!

All loans are subject to credit approval, underwriting requirements, applicable agency guidelines, and lender restrictions. Rates, down payments, and eligibility vary.



TRENDING NEWS

Florida Votes to Decide on Property Tax Relief

Amendment 3 on the November 2026 ballot proposes expanding homestead exemptions to \$150K in 2027 and \$250K in 2028 for non-school property taxes, potentially lowering bills for eligible homeowners.



PARK CITY, UT

Why Should YOU Invest ?

- Year-round tourism with world-class skiing, hiking, biking, golf & entertainment.
- Strong winter ski season and summer recreation create multiple opportunities for vacation-rental demand.
- Home to Park City Mountain and Deer Valley, two premier ski destinations.
- Just 35 miles from Salt Lake City International Airport, offering convenient access for visitors.
- STR regulations vary by location—always verify zoning, licensing & HOA restrictions before purchasing.

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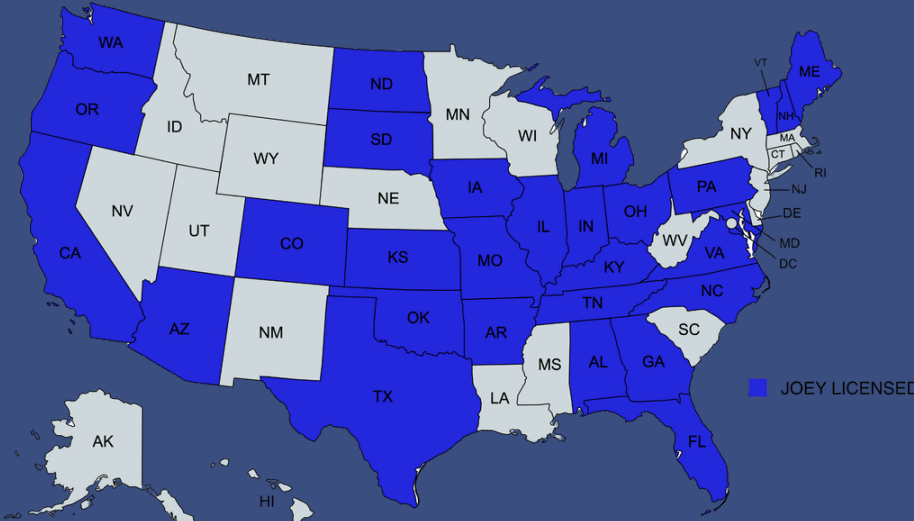
WHO ARE WE?

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!



SOCIAL

Instagram

- @moreamortgage
- @joeymorea
- @rebecca morea



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- Morea Mortgage



LinkedIn

- Joey Morea
- Rebecca Morea



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 Inclusive, to popular hotel groups like Marriott. I am certified with 50+ organizations, including companies like Delta Vacations.

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