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Did You Get a Second Opinion?

Save time & money!

In case you missed our story time on socials we recently saved a client \$8,000 in rate and fees. The client approached us asking for a deal review and second opinion. We had this deal clear to close in 9 days, and closed within 2 weeks.

Why this was worth noting? Many do not seek additional advice. Buying a home can be one of the largest purchases, and its oddly confusing for the average person. A good mortgage broker will provide pricing and return your calls, a great one will educate you and serve as your liaison.

We love breaking down the terms, explaining the jargon so that no client is ever confused as to what they purchased.

We hold your hand throughout the entire process. While we hope you would use us for every deal, we want to make sure you have the tools to determine if the broker you are working with is a good fit, here are a few tips:

- Make sure to look up their ratings/reviews.
- Experience, have they closed several deals? Do they have a niche or understand your buying situation?
- Are they transparent about the fees/costs associated in the deal?
- Do they regularly follow up and answer questions in a timely manner?
- Are they proactive?
- Do they educate you on the steps and process of the loan?

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Loan Product Spotlight

Bank Statement Loan

Why should you consider 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.**

Top Articles

May Market Outlook: Freddie Mac

- Millennials and Gen Xers have locked the lowest mortgage rates.

Why You Should List Your House in June

- Forbes Article, according to Zillow.

Shaping Tomorrow's Cities

- Report from CBRE

market of the month



ORLANDO

Why Should YOU Invest ?

- 74+ Million Guests Per Year
- World renowned theme parks
- Year around travel destination
- Family Travel Destination
- 79% of homes in Orlando are home rentals.
- Themed homes reign supreme, and are a must if investing in this market.
- Large volume of rentals means there is also a large supply of support staff for your properties.
- CBRE Retail Market Focus: Orlando

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About US

We are Rebecca and Joey Morea, mortgage brokers licensed in 28 States

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!



Fun Story Time

Our daughter finished her first year of "real" school, Kindergarten. We are embarking on our Annual Summer tradition of RV'ing and will hopefully meet with several of you while we are on the go!

It is officially Hurricane Season (June 1st-November 30th) there are predictions for a rough season, with increasing temperature in the gulf and Atlantic. We have to prep our house to account for any potential storms before we leave. We also are beginning renovations to our kitchen due to the dishwasher flood in April. Looking forward to having our kitchen back in working order!

Happy Fathers Day to ALL who celebrate!



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Look for US!

Here are Stops for the RV Trip this year:

- Atlanta (GA)
- Pigeon Forge/Gatlinburg (TN)
- Adventures on the Gorge (WV)
- Cleveland (OH)
- Geneva on the Lake (OH)
- Niagara Falls (NY/Canada)
- Letchworth State Park (NY)
- Watkins Glen (NY)
- Binghamton (NY)
- Gettysburg (PA)
- Luray (VA)
- Charleston (SC)

