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Photo Credit: Comfortable Closings

Meet Rebecca Larrea

Mortgage Loan Advisor with MiMutual Mortgage

WRITTEN BY ELIZABETH MCCABE



Photo Credit: Phlash Photography

When it comes to moving deals to the closing table, you need a local, reputable mortgage loan advisor on your side. Someone who cares about you, your business, and your clients. Enter Rebecca Larrea, Mortgage Loan Officer with MiMutual Mortgage.

“Working with me generally results in friendships,” Rebecca says with a smile. “As a loan advisor, I am an extension of my real estate agents’ business. I’m here to save them time & help them make more money.” For Rebecca, it’s not just about closing on time, but also about building lasting, meaningful relationships.

Rebecca works alongside REALTORS®, asking them, “What are you looking to implement in your business and how I can support you in achieving those goals?” She adds, “I’ve created a lot of playbooks to help my agents grow their business.” With her winsome personality, she naturally connects with others. She also knows how to reach people in a digital age. “My email newsletters contain market updates and at least one marketing or sales strategy that will help you grow your business and remain in touch with your database,” she shares.

Making Her Mark

Rebecca’s journey into the mortgage industry began in 2012, but her true passion for helping people was realized when she became a producing loan officer almost two years ago, transitioning from the role of non-producing branch manager. “I’ve only been on social media since November 2022. I call it business media. For agents, social media is their new CRM,” she explains, highlighting

the importance of connecting in today’s digital world.

Her background in her parents’ business gave her the foundation of being self-employed. “I grew up working in my parents’ company, and I was being groomed to take over.” However, life had other plans. “The universe shifted, and I ended up in the mortgage industry, working alongside my husband Mario, who has been in mortgages since the early 2000s.” Together, they ventured into entrepreneurship, blending Rebecca’s financial expertise with Mario’s industry experience.

Rebecca is a licensed loan officer with a particular passion for using her second language to help Hispanic homebuyers achieve the American dream. “I’m passionate about homebuyer education without the industry jargon,” she says. Her modern approach to lending helps her stand out in a competitive field. “A lot of lenders get commoditized based on low rates or fees.

I offer both but the true value I bring is in my speed, execution, follow-up, follow through and collaboration. I’m an excellent co-pilot. My job is to land the plane on time with the least amount of turbulence possible.”

A Relationship-Driven Business

For Rebecca, it’s all about the relationship. She remains focused on the human element—something she feels is too often overlooked in the transactional nature of the real estate industry. “At some point early on in my career, my mindset shifted from chasing the commission to chasing the relationship,” she shares. “I go deep with my agents and referral partners. Don’t let



Photo Credit: Golden Triangle



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the humor and high vibes fool you. I help agents support their families by getting clients into homes. I take that very seriously.” Rebecca takes pride in what she does and the team she surrounds herself with. “Not every lender can do everything, and that’s why having a dream team is crucial. I excel at what I do, but it has to be the right fit for the client.”

She is also passionate about collaboration, not competition. “I cast a wide net,” she explains. “When I’m not in the office on the phone you can generally find me out and about attending or hosting networking events. Social media has allowed me to make some incredible friends and connections this year, in addition to being approached with some amazing opportunities. I’m particularly grateful to Lori LaCoppola for introducing me to this inspiring *Tampa Bay Real Producers* community.”

In an industry that has faced so many challenges in 2024, such as higher interest rates, economic uncertainty and the recent hurricanes, Rebecca remains focused on relationships and community. “I will continue to pour into my agents and surround myself with people who pour into me. It’s about relationships and supporting one another, especially in these uncertain times.”

Committed to the Community

As a Tampa native, Rebecca’s roots run deep in her community. “I love my hometown, and I’m always looking for opportunities to help and show up for people.” She’s a big believer in reliability and relatability. “Communication, one of the chief complaints about loan officers, is a cornerstone of my business. I’m direct and transparent. I’m not the lender who will blow smoke and tell someone what they want to hear just to avoid an uncomfortable conversation.”

Rebecca’s commitment to excellence extends to her personal development. “I invested in professional coaching this year. I want to win and I want everyone around me to win too. I can only do that by being the best version of myself, both professionally and personally,” she shares. “My energy resonates with people. It’s what makes me unique.” Being unapologetically herself seems to be working for Rebecca. She was a finalist in Creative Loafing’s Best of the Bay this year in the Best Mortgage Company category.

Outside Interests

When she’s not working in or on her business, Rebecca can usually be found outside. Her family is active and outdoorsy,



Photo Credit: Comfortable Closings

spending time at their second home in the Ocala National Forest hiking, fishing and trail riding. Her ten-year-old son, Gaspar, plays travel baseball and recently completed his first triathlon. Her five-year-old daughter, Lochlan, is in Pre-K and recently started Brazilian jiu-jitsu like her brother.

Whether she’s helping clients get into homes or supporting her family at the ballpark, Rebecca Larrea embodies the spirit of collaboration, transparency, and community. “What you see is what you get,” she says, staying true to her core values of honesty and commitment.

Tough deal? Need a new first or second opinion lender? Just want to mastermind and ideate? Reach out to Rebecca for all things MOREgages.

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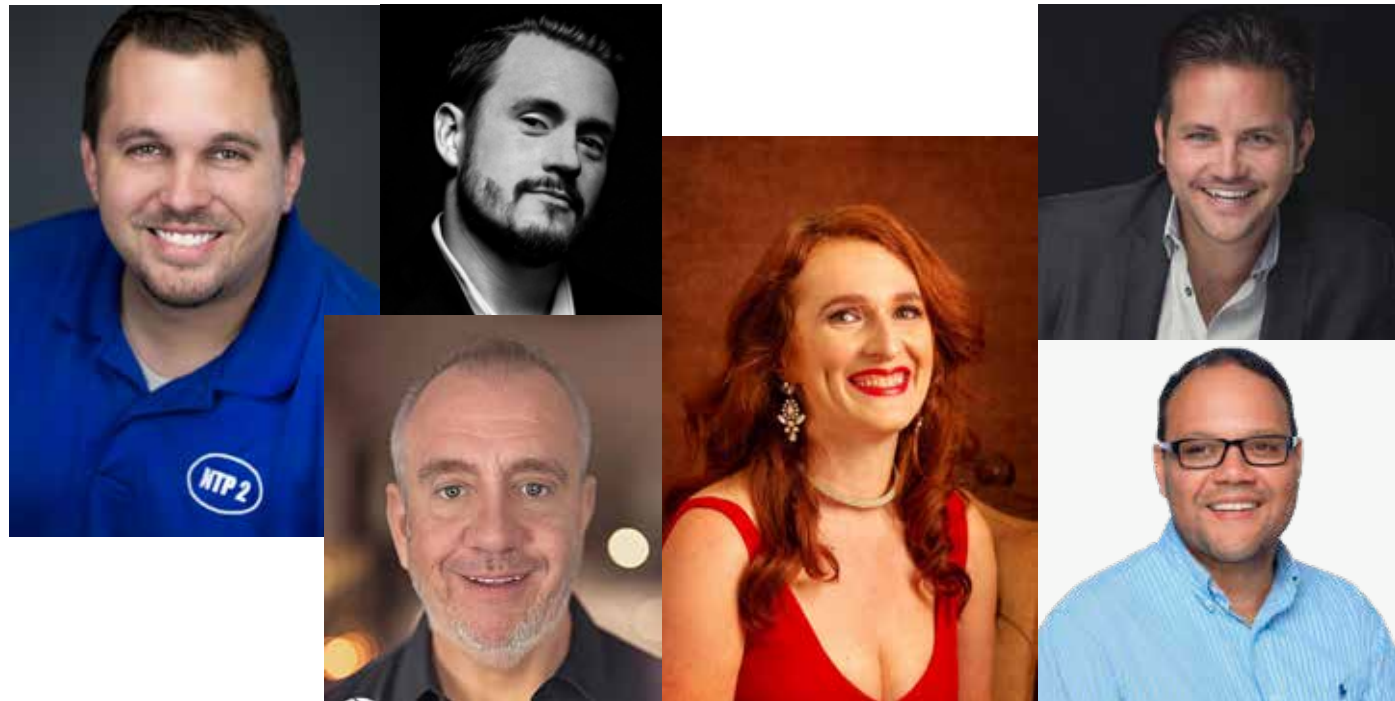
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LOOKING BACK AT COVER STORIES IN 2024



February - Beth Silverman



March - Jeff Beggins



April - Bridget Cortes



May - Lisa Carroll



June - Bryan Coward



July - Adam Morejam



August - Geri Sanchez



September - Jacki Fabrizio



October - Dana Tenaglia



November - Bill Gramatica



December - Heidi Joy and Lexi Spitz

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LOOKING BACK AT RISING STARS & ONES TO WATCH IN 2024

February - Bailey Vasti



March - On the Rise - Susie Witzgman



September - One to Watch - Angie Haddon



September - Rising Star - Lorette Vosloo



October - Callen Jones

April - Carl Aarons, Valentina Porras, Francheska Herrera, Wallas Silva, Rebecca Williams, Claudia Hayden, Anna Chiacchio, and Mike Davis



May - Shawna Calvert



December - Heather Sandlin



December - Joshua Volk

June - Karolina Taylor



July - John Morgan IV



August - Paul Simon



November - Rising Star - Sazan Powers



On The Rise - Luz Colon



LOOKING BACK AT MAKING A DIFFERENCE IN 2024

February - The DJ Soucy Group Gives Back to Pet Pal Animal Shelter



March - Kathy Stange Helps Others Through Divorce Care



April - Peter Ripa Gives Back through Copperhead Charities, Inc.



May - Kathy Congdon Fights Against Multiple Sclerosis, One Ride at a Time!



June - Tom Homan Jr. Supports Puppy Rescue Mission



July - Melanie Davis Rescues Feathered Friends through Owl's Nest Sanctuary for Wildlife



August - Mike Bosko Gives Back to Toys for Tots



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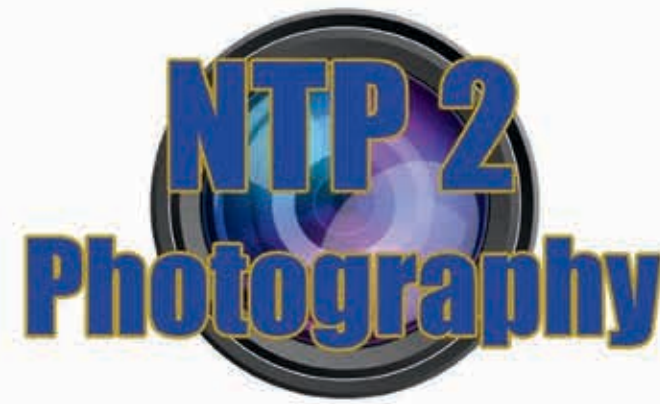
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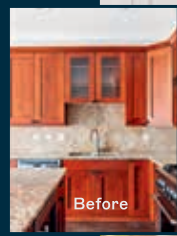


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LOOKING BACK AT EVENTS IN 2024



LOOKING BACK AT EVENTS IN 2024 CONTINUED





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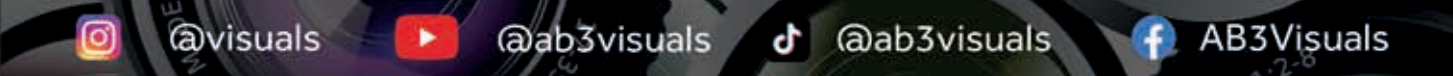
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LOOKING BACK AT FEATURED AGENTS IN 2024

February
- Whitney
Boland



April - Mike Bosko



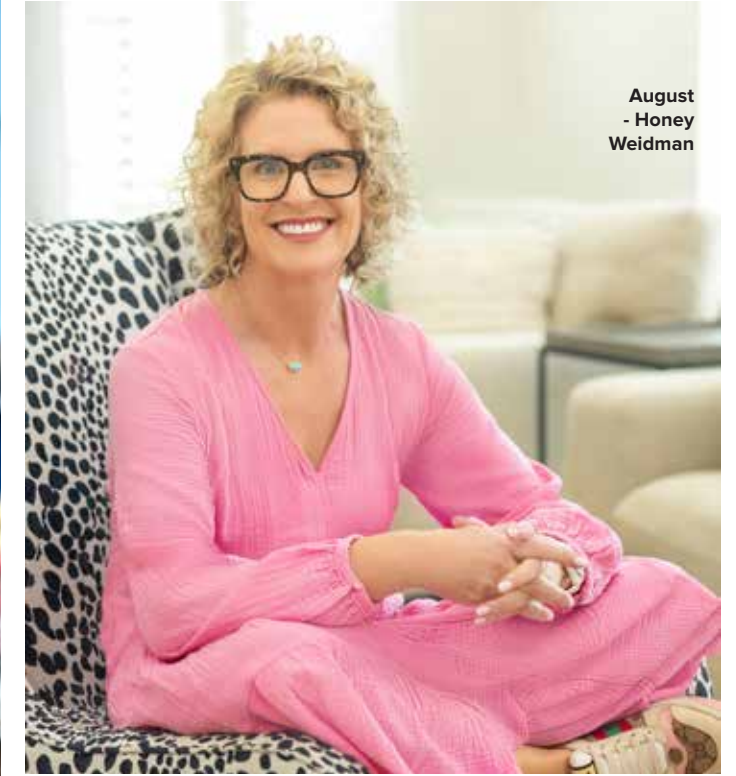
March -
Jennifer Cook



July - Missy McDonald



August
- Honey
Weidman



June -
Scott
Pickering



September -
Stacey Ward



October - Josh Green



December - Kim Adams



November -
Ali Schaaff



May - Nathan Shirk



LOOKING BACK AT TEAM LEADERS & BROKERS



February
- Holton
Irwin



March - James Adams



July -
Tony
Baroni



August
- Ginger
Perkins



April - Emma
Yepsen Pardo



September -
Matt Lipinczyk



October
-The Gajdosz
Home Team



May - Monica Dudas



June - Whitney Lohr



November - Louis Savinetti IV



December
- Brenda
Bianchi

LOOKING BACK AT TRAVEL TALES



February - Diana K. Geegan



March - Diana Pomarico

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LOOKING BACK AT REALTORS AND THEIR PETS IN 2024



December - Bryan Coward's Dog Henry



March - Lauren Krawczyk and Her Two Adorable Dogs, Casey and Murphy

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This special event supported the charity Anytime Gives to help local Hurricane Victims. Thanks to all who gave back to help others!

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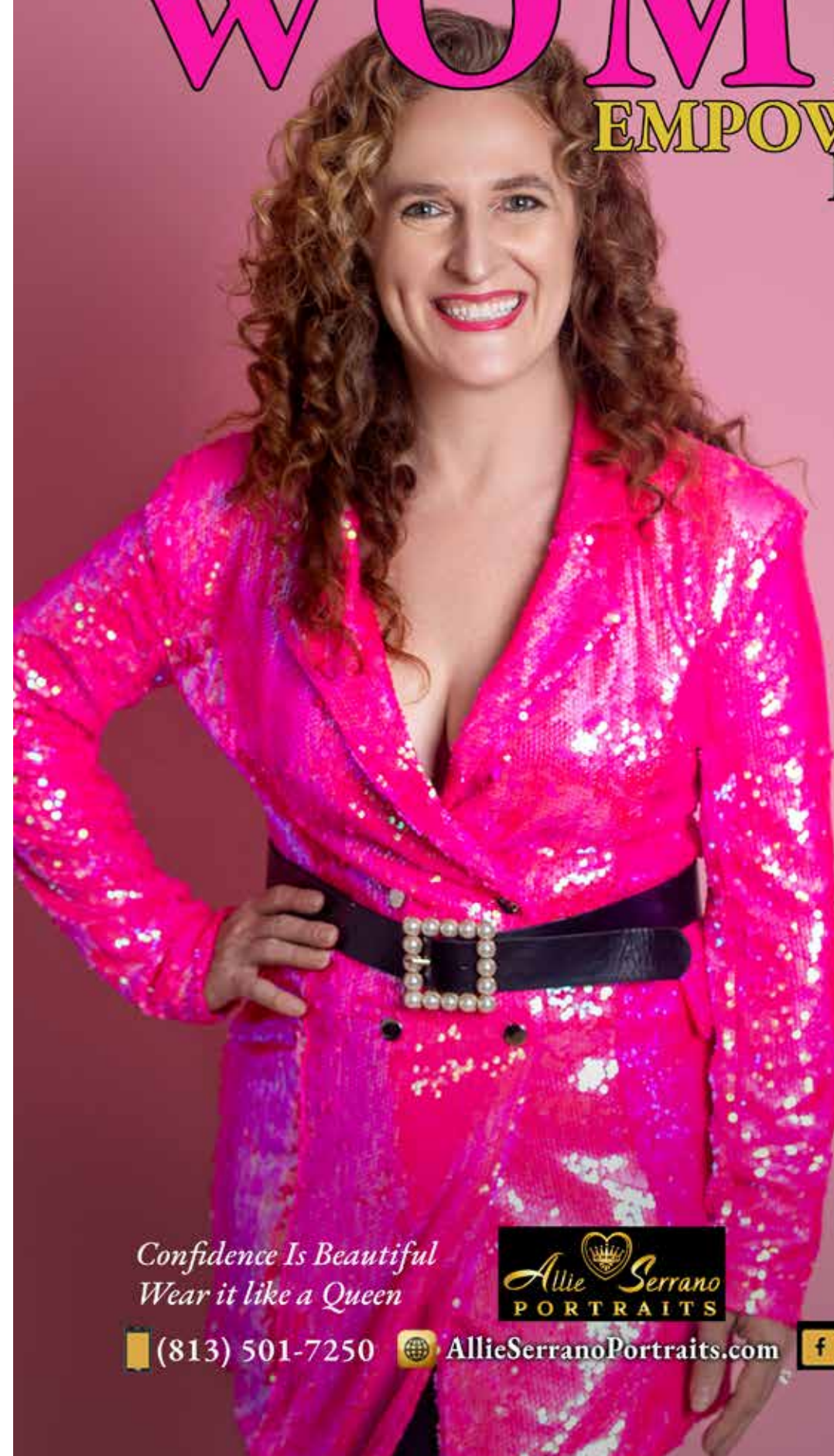
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Meet Joey DiDomenico with Aspira Plans

WRITTEN BY ELIZABETH MCCABE

“I worked in financial services for a long time, but when I took a five-year break to stay home with my five kids, I knew I didn’t want to go back to the brokerage firms,” says Joey DiDomenico, founder of Aspira Plans. “I was looking for something different when I noticed people using their IRA accounts to invest in alternative assets like real estate. That’s when I found my calling.”

Joey’s career into the world of alternative investments began in 2012 when he transitioned from working at Merrill Lynch and Citi to exploring the world of private investments. By 2014, he had launched his first startup in the space, which he sold in 2019 to a New York investment firm. He then spent three years working in Manhattan through the pandemic before relocating to Tampa in August of last year.

“I love Tampa. I had a motorcycle and would travel down to different parts of the South, and when I landed in Tampa, I knew this was where I wanted to be,” he shares. After convincing his girlfriend to join him in Tampa, Joey decided to make the city home and grow his new company, Aspira Plans.

Investments That Make Sense

Aspira Plans offers real estate agents and investors an alternative way to use their retirement accounts. Through Joey’s expertise, clients can invest their IRA or 401(k) in real estate properties, opening up new opportunities for financial growth. As Joey explains, “Most agents have tax advisors to help them defer income into retirement plans. But what many don’t realize is that you can use your IRA or 401(k) to invest in real estate, whether it’s rental properties or even lending money to someone investing in real estate.”

With interest rates high, Joey believes that real estate agents can offer their clients new ways to buy property using their retirement savings. “Real estate has slowed down because of high interest rates, but if someone has a retirement plan, it opens up more opportunities for agents and their clients. IRAs and 401(k)s can bring new capital to deals. Plus, there’s no tax on the income or gains until you take a distribution.”

Joey’s expertise stems from decades in the financial world, including a stint as a broker. “People who invest in real estate typically outperform the stock market, especially smaller investors. In real estate, you can level the playing field.”

Aspira Plans provides a crucial service—working as a special custodian for retirement accounts investing in real estate. Joey explains, “Big firms like Merrill Lynch, Schwab, and Fidelity don’t offer this service because they can’t make money from it. But we help people transfer their accounts and offer personalized customer service. I give my clients my personal cell phone number. They can text me questions, and I respond—even on weekends, evenings, and holidays.”

Setting Himself Apart

Joey’s hands-on approach, backed by his experience, sets Aspira Plans apart from larger firms. “I speak with all the clients personally, and that’s unusual. I’ve seen people do incredible things with their retirement accounts—someone even bought a truckload of palm kernel oil from South America and sold it here with their IRA,” he shares with a smile.

At its core, Joey believes Aspira Plans offers clients a tax-advantaged way to build wealth for retirement. “The legislation behind retirement savings wasn’t designed to benefit Wall Street; it was created to help people save for their retirement. If you follow the rules, you can build wealth faster and more efficiently.”

Joey also helps clients plan Roth conversions, ensuring they receive tax-free income throughout their retirement. “It’s one of the only ways you can enjoy a tax-free income in retirement, and I love helping people navigate that process.”

Securing Financial Futures

With his dedication to providing personalized support and years of expertise in the financial world, Joey DiDomenico and Aspira Plans offer clients a unique and highly effective way to invest in real estate through their retirement accounts, building wealth and securing their financial futures.

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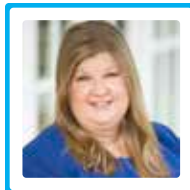
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From the Desk of the President:

“The Realtor Difference: Disaster Relief Funds Available Now”

BY GIA ARVIN, 2024 PRESIDENT OF FLORIDA REALTORS®



As a Florida Realtor, we know better than most the devastation and interruption hurricanes bring into our lives. As the storm approaches we all shift into storm prep, but unlike our neighbors we are responsible for many more steps: secure our vacant listings, pick up our yard signs and alert our buyers and sellers that their real estate dealings need to take a quick break.

After the storm as the cleanup begins, we all reverse course but how many readers know about two resources that provide real relief in real time to our Realtor family and a second resource available to our neighbors and all members of the public. I am referring to the Florida Realtors Disaster Relief Fund (“DRF”) and the National Realtor Relief Foundation (“RRF”).

The last two years we saw brutal hurricanes from Ian to Debbie to Helene to Milton. These storms leave terrible

damage in their wake and many homeowners struggle to file insurance claims, understand the complexities of rebuilding and possibly applying for aid from FEMA. Assistance from the DRF and RRF is available immediately and your Realtor family is here to help.

The DRF is reserved for only Realtors and their families. Any Realtor may apply for assistance up to \$2,500 if they sustain damage to their home. The DRF is available to receive applications the day following the storm and for up to six months following the storm. If your brokerage office property sustained damage you are eligible to apply for up to \$5,000 more for assistance with your company.

For the general public the RRF is also processed through Florida Realtors. For Helene and Milton victims each applicant is eligible for an award of up to \$1,000.

These awards are not a replacement for insurance or other assistance, rather it is an emergency fund to help bridge the Realtor’s life until insurance

can process your claim and you can begin to repair your home.

As of today, Florida Realtors has processed almost \$300,000 in grants and it is only one-month post storm. The need is great, and it can take 4-6 weeks for us to process an application due to the sheer volume of claims, but I encourage all of you to share this information near and far. We are a family and we are here when disaster strikes.

To access the application please visit <https://www.floridarealtors.org/about/charities/disaster-relief-fund> - as you share this information please remind folks that this is not a charity, rather it is a fund set aside by your Realtor family at a time of need.

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