



NEAMB Monthly Bulletin

April 2026

What we do for you!

- Latest Industry News
- New with NAMB
- Building your business!
- Get to Knomaha!
- Grow Omaha – what new businesses are coming to our market?
- 2026 Webinars
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to [click here](#) to view!



The Shift Isn't Slowing – It's Changing

The Market Isn't Stalled—It's Strategic

As we move deeper into 2026, the mortgage market continues to evolve—but it's far from stagnant. Buyers aren't disappearing; they're becoming more intentional. And that shift is creating a major opportunity for mortgage brokers who know how to guide strategy, not just quote rates.

Interest rates are still hovering in the mid-to-upper 6% range, and while many consumers are holding out for something lower, serious buyers are moving forward with a long-term mindset. They understand that waiting for the “perfect” rate often means facing higher home prices and increased competition later.

This is where brokers are winning.

Instead of competing on rate alone, successful loan officers are focusing on education and positioning. Conversations are shifting toward total cost of homeownership, refinance strategies, and structuring deals that work both now and in the future. Temporary buydowns, adjustable-rate options, and creative financing solutions are helping clients feel confident saying yes—even in an uncertain environment.

Inventory remains tight across much of the Midwest, which means well-prepared buyers still have a competitive edge. A strong pre-approval, fast communication, and local market expertise are often the difference between winning and losing a deal.

For brokers, this market rewards those who stay proactive. Partnering closely with real estate agents, staying visible in your community, and consistently educating your audience can turn hesitation into action.

The bottom line: This isn't a waiting market—it's a strategy market. And brokers who lean into that mindset are the ones closing deals.

Our members



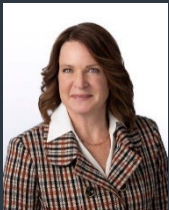
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NAMB on the Hill: Major Condo Guideline Changes

On March 18, 2026, Fannie Mae issued Lender Letter LL-2026-03, introducing major updates to condo project eligibility that will impact buyers, owners, and mortgage professionals nationwide.

Key changes include:

- Elimination of Limited Review (effective August 3, 2026) — all loans require Full Review
- Reserve requirements increase from 10% to 15% (January 4, 2027)
- Expanded Waiver of Project Review (≤ 10 units)
- New insurance flexibility and deductible caps

National Association of Mortgage Brokers has formally raised concerns, warning these changes could reduce condo eligibility, limit financing options, and impact first-time buyers.

What to do now:

Review your condo pipeline, educate referral partners, and prepare for stricter review standards.

This is a critical moment to stay proactive—brokers who communicate early will protect deals



Hyper-Local Social media is an easy way to get peoples attention but also keep them interested since it's dealing with the local market. Coming up with social media campaigns can be overwhelming, there are SO many options for brokers to choose from, so how do you get people interested? Talk about

YOUR market! Create campaigns such as "What can \$300K buy in [your city]?", send out local rate updates, pick a neighborhood to spotlight. Doing these posts creates interest in the reader and gains you the attention would you enjoy. PLUS, these posts give information without being super "salesy"!



What is the housing market doing in Omaha? Are housing sales going up? Down? Staying neutral? We are here to keep you up to date with what is going on, it's good to Knomaha! [Click here](#) to find out more!



JD Sports is opening a store in the spring at Nebraska Crossing in Gretna. They are moving into the space formerly occupied by Hanes Brands and is right next Under Armour and Rally House. This is a British multinational sports-fashion retail with thousands of stores, including at Westroads Mall.

[Click here](#) to read more!



Looking to keep on top of today's mortgage market? NAMB, has you covered! NAMB offers a variety of webinars on a wide range of topics. [Click here](#) to check out which one suits you!



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