



NEAMB Monthly Bulletin

April 2025

What we do for you!

- Give up to date information on regulations and changes for the mortgage industry
- Building your business!
- Get to Knomaha!
- Grow Omaha – what new businesses are coming to our market?
- Membership Dues are due!
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to [click here](#) to view!



Fed's Policy Update: What It Means for Homebuyers

Key Update from the Federal Reserve. An important update emerged from the Federal Reserve's latest policy meeting on March 19, 2025, which could have meaningful implications for your homeownership plans. This announcement involves decisions on interest rates which are crucial for prospective homeowners.

Current Interest Rate Status. As you may know, the Fed chose to maintain the federal funds rate at 4.25%-4.50%, citing economic uncertainty and a need for stability. This decision reflects the central bank's cautious approach amidst unpredictable economic conditions.

Potential Rate Cuts. However, policymakers signaled two potential rate cuts expected before the year-end. These anticipated cuts could significantly influence borrowing costs, savings rates, and investment returns – all critical factors for anyone planning to buy or refinance a home.

Implications for Your Homeownership Plans. If you're considering refinancing or buying a home, potential rate cuts later this year could work in your favor. Lower rates can reduce borrowing costs, making it more affordable to finance your home purchase or refinance an existing mortgage.

Getting Prepared for Changes. Reach out if you would like to get your ducks in a row ahead of these potential cuts or if you would like to explore your options now. I am here to help you strengthen your position as a prospective homeowner and find the best mortgage for your specific situation. We can work together to ensure that you are ready to take advantage of any favorable movements in the interest rate landscape.

Our members



Liz Gibbs
President



Chuck Sederstrom
Vice President



Sarah Stone
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Holly Schneidewind
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Dave Welte
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Eric Petersen

NAMB on the Hill: Builder Transactions

As many of us know, it's hard to compete with builders when they offer incentives to their preferred or affiliated lenders. NAMB is working to even out the playing field and eliminate the economic coercion on the part of the builder and allow the consumer more choices. [Click here](#) to read more!

[Click here](#) to see what items NAMB is wanting to take to legislature!



Community Forums can be extremely helpful when you had a general question. Quora or Reddit have a great platform for people who just want some general knowledge but don't know where to ask. If you want to market your business, try hoping on to start answering questions to get yourself some exposure.

Not only are you showing you are an expert, but it gives you a chance to direct some business to yourself! Not only can you create accounts for online forums to get exposure, but it also helps establish yourself as being a mortgage expert. Talk about a win-win! Community forums are gaining popularity, using the forum can help get your foot in the door and help drive your business!



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!



La Traga-Zona has opened its Mexitli restaurant in the Keeline Building at 16th and Harney, this locally owned café and bar specializes in sweet and savory crepes, ice cream waffles, grill and cheese and alcoholic beverages.

[Click here](#) to read more!



Plans are in the works for our continuing education class provided by NEAMB for 2025 later this year. Once things have been finalized by Chuck Sederstrom and Brent Rasmussen for this year's education class, we will let you know!



Interested in becoming a member or affiliate? Visit our website to learn more!
www.neamb.net