



NEAMB Monthly Bulletin

February 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?
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to [click here](#) to view!



NAMB on the Hill

Upfront Fees on Cash Out Refinances

NAMB is calling on the Federal Housing Finance Agency to remove targeted upfront fees for most cash out refinances, which can result in up to 75 basis point increase in the interest rate. NAMB is working to level the playing field so that long time home owners and first time homebuyers can both benefit.

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



Check It Out!

What's New with CFPB?

Equifax Inc and Equifax Information Services LLC

The Consumer Financial Protection Bureau has issued an order against Equifax for failing to properly conduct re-investigations of disputed information, failing to prevent reinsertion of previously deleted information and failing to provide adequate written notices to consumers, to name a few. The CFPB is requiring Equifax to pay \$15M in civil money penalty. [Click here](#) to read more!

[Click here](#) to read more on what the CFPB

Our members



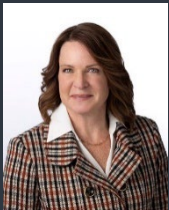
Liz Gibbs
President



Chuck Sederstrom
Vice President



Sarah Stone
Secretary



Holly Schneidewind
Treasurer

Board Members

Lynette Staley
Matt Thiel
Eric Petersen



Blogs can be used as a resource on your website and newsletter to keep people informed on what is going on in the economy, mortgage industry, and general knowledge. While writing a blog can be intimidating, there are several websites

that offer the option a free option for putting your ideas in and it will write it for you via AI, such as Wix.com or wordpress.com. Blogs offer informational content of discrete, informal text entries for your consumer that should be regularly updated. When written, it should be in more of an informal or conversational style to help engage your consumers and keep them informed. This tool can be something so simple, yet very effective AND can be used as an idea for a Vlog! It's a



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!



The votes are in! A big thank you to all who voted for your 2025 board. And a very big thank you to all who accepted serving this year. Here are how things stand: Liz Gibbs – President Chuck Sederstrom – VP Sara Stone – Secretary Holly Schneidewind – treasurer Dave Welte - membership



Caddy's Brunch Bar, formerly Caddy's Kitchen and Cocktails, reopened on February 3 on 103 W Broadway in Council Bluffs. Caddy's closed temporarily in October 2024 and is now under the same ownership as the Salty Dog Bar and Grill, which recently opened an Omaha location near 72nd and Grover

[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 years education class, we will let you know!



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