NEAMB Monthly Bulletin

June 2026

Why Refinances Could Make a Comeback in Late 2026

Over the past two years, many homeowners purchased homes when mortgage rates were near recent highs. Now, as economists begin forecasting the possibility of gradual rate improvements later in 2026, refinance conversations are starting to return.

For borrowers who bought within the last 18–24 months, refinancing could create opportunities to lower monthly payments, improve cash flow, or consolidate debt.

Here are a few refinance strategies homeowners may want to watch closely:

- Cash-Out Refinances: Homeowners who have gained equity may be able to access cash for home improvements, debt payoff, or other financial goals.
- Debt Consolidation: Refinancing could help combine higher-interest debt into one more manageable monthly payment.
- Buydowns Expiring: Some temporary rate buydowns from 2024–2025 home purchases may soon reset, making refinancing worth evaluating.
- FHA Streamline Opportunities: FHA borrowers may benefit from simplified refinance options with reduced documentation requirements.

While no one can predict rates perfectly, staying informed and reviewing financing options early can help homeowners be prepared if opportunities arise later this year.

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

Our members

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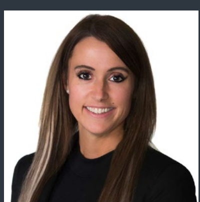
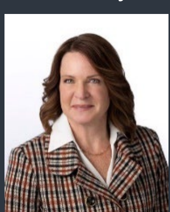
President

Chuck Sederstrom
Vice President



Sarah Stone
Secretary



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NAMB on the Hill:

May NAMB Continues Advocacy Efforts on Capitol Hill

The National Association of Mortgage Brokers (NAMB) continues to actively advocate for the mortgage industry on Capitol Hill, working directly with lawmakers on several key issues impacting both mortgage professionals and consumers.

Among the top priorities currently being addressed are loan originator compensation reform, flood insurance modernization, and reducing the rising costs associated with credit reports.

Loan Originator Compensation - NAMB is working to promote fair, transparent, and competitive compensation structures that better reflect today's evolving mortgage marketplace while continuing to protect consumers and support independent mortgage professionals.
Flood Insurance Improvements - Efforts are also underway to modernize flood insurance programs by expanding coverage options, improving accessibility, and creating more flexibility for homeowners in flood-prone areas.
Credit Report Costs - As credit report expenses continue to rise across the industry, NAMB is advocating for more affordable and accessible reporting solutions to help reduce costs for both lenders and borrowers.

These ongoing initiatives demonstrate NAMB's commitment to protecting the mortgage industry and ensuring a healthier, more efficient lending environment for professionals and consumers alike.

Who doesn't love a good story – or a good joke! Sometimes the best marketing doesn't even need to talk about mortgages or real estate, sometimes it's just about getting peoples attention. Doing something fun for work? Make it into a story and post on social media? Have a funny joke or something silly you saw you want to repost or recreate, do it! A lot of times it's just about getting your name in front of people so they remember your name when it does come time for them to purchase or refinance. Long stories lose people, short and sweet can grab their attention and get you the attention you are wanting!

Good to KNomaha

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!

GROW OMAHA

Dundee Barber, a historic two chair barbershop at 50th and Dodge is doubling its size! The owners wanted to update the space to be more upscale and classic to fit with the neighborhood.

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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www.neamb.net