

NEAMB Monthly Bulletin

SEPTEMBER 2025

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?
- 2025 Golf Tournament
- 2025 Continuing Ed class
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to click here to view!



Trigger Leads Bill Passed - on to being signed by the President

Trigger Leads Bill has passed for 2025

The bill prohibits credit reporting agencies from selling mortgage applicant information to third parties under most circumstances, aiming to stop the barrage of unwanted calls and messages that homebuyers receive after applying for a mortgage. Specific exceptions are made for parties with a firm offer of credit or insurance or a pre-existing mortgage relationship with the consumer. Key Aspects of the Bill

• Purpose:

To protect consumers from aggressive marketing practices and unwanted calls, texts, and emails after applying for a mortgage.

• Prohibition:

Credit reporting agencies cannot sell mortgage "trigger leads" (consumer information derived from a mortgage inquiry) to third parties.

Exceptions:

The information can still be shared with third parties who are:

- Making a firm offer of credit or insurance.
- The originator or servicer of an existing mortgage loan.
- An institution holding a current deposit account for the consumer.

• Implementation:

The bill will amend the <u>Fair Credit Reporting Act</u> (FCRA) and will take effect 180 days after enactment.

Our members



Liz Gibbs President



Chuck Sederstrom Vice President



Sarah Stone Secretary



Holly Schneidewind Treasurer

Board Members

Dave Welte
Matt Thiel
Eric Petersen

NAMB on the Hill: Tigger Leads

This is extremely exciting news! For years, NAMB has been advocating for your borrowers on not having their information purchase through the credit bureaus. After years of campaigning, this has finally been passed and will be in effect 6 months after the president signs it into law.

Click here to see what items NAMB is wanting to take to legislature!



Social media is ALL around us. Whether you utilize it for personal reasons or business, it's out there for you to enjoy!

Social media these days, is the way people communicate.

Whether it's through posts, watching reels or sharing, you are engaged with social media. In this day and age coming up with

posts can reach customers but the thing that gets the most views is reels. Short, sweet, to the point. That's what gets your customers attention and gets you in their mind. Promoting yourself through short comments and quirky reels can get your comments, shares and bring your name, over time, to the forefront of people's minds. Keep in mind, doing this in a way you are comfortable with will come across as more genuine, so get looking for those ideas and get to posting!





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! <u>Click here</u> to find out more!

Kros Strain Brewing has partnered with the Nebraska Athletics to launch Cornhusker Crusher "the official beer of the Huskers." This wheat ale will be available year-round at the brewery's locations and at memorial stadium.

Click here to read more!





Our 7th annual golf tournament happened on 9/3. It was a beautiful day with a great turnout to support an amazing cause, the 50 Mile March. I am proud to say we raised \$8,000 to support this incredible organization! Pictures will be available in the next newsletter

Sign up today for our continuing education class for 2025! Our CE class will be held at Randall School of Real Estate on October 29. Click here to sign up!



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