NEAMB Monthly Bulletin

September 2026



What we do for you!

- Latest Industry News
- New with NAMB
- Building your business!
- Get to Knomaha!
- Grow Omaha – learn about businesses in our neighborhood!
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to click here to view!

September Mortgage Pulse: Work the Pipeline, Not the Headlines

September is a good reminder that mortgage production isn't always about waiting for the next big rate move—it's about working the opportunities already in front of you.

As the fall market gets underway, now is the time to **clean up your pipeline, revisit older leads, and reconnect with referral partners.** Borrowers who weren't ready to move six months ago may have different circumstances today. A change in income, credit profile, equity position, or loan program could turn a "not yet" into a viable opportunity.

This is also a critical month for **real estate agent relationships.** Agents are looking for lenders who communicate, solve problems, and help their buyers navigate a changing market. Proactive outreach now can strengthen those relationships heading into the traditionally busy fall season.

September priorities for mortgage brokers:

- Re-engage aged leads and past prospects
- Review your pipeline for stalled or overlooked opportunities
- Schedule meaningful conversations with top referral partners
- Educate agents on current programs, guidelines, and market changes
- Follow up with past clients who may have refinance or equity opportunities
-

The takeaway: Don't wait for the market to create business. **Create more opportunities from the relationships and leads you already have.**

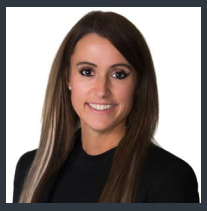
Our members



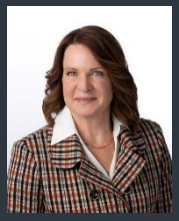
Liz Gibbs
President



Chuck Sederstrom
Vice President



Sarah Stone
Secretary



Holly Schneidewind
Treasurer

Board Members

Dave Welte
Matt Thiel
Eric Petersen

NAMB on the Hill:

Flood Insurance Reform

Flood insurance, I think we can all agree, can be ridiculously expensive. Depending on what kind of a zone the borrower is in, it could make or break a deal. NEAM is working on flood insurance reform, including long-term reauthorization and improvements to the National Flood Insurance Program. Rising premiums and uncertainty surrounding flood coverage can directly impact borrowers and delay or derail transactions.

Beyond legislation, NAMB continues to provide education, industry resources, and opportunities for brokers to stay informed. Current programming includes weekly training, educational resources, and upcoming industry events.

The takeaway: Advocacy may happen in Washington, but its impact is felt in every loan file. Supporting organizations like NAMB and staying informed on industry issues helps ensure the independent mortgage broker channel has a seat at the table.
Stay informed. Stay involved. Stay independent.



Have you heard all the "myths" about mortgages out there? I have to do 20% down payment, NIFA and renovation loans can work together, just to name a few! If you want to create some interest with prospective borrowers, create short posts or videos to bust the "myths" about mortgages! Topics like "Does opening a credit card hurt my mortgage" or "Do I really need 20% down?" provides useful information for your customers. Not only that – you just positioned yourself as the expert in the industry! Talk about a win-win!

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

If you are interested in the city of Council Bluffs, they are seeking input for the 2050 comprehensive plan and Downtown Master plan. There are two online surveys now open.

Click here to read more!



Our continuing education class is right around the corner on October 28th at the Randal School of Real Estate. click here to sign up today!

Join Us

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