



NEAMB Monthly Bulletin

May 2026

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?
- 2026 Webinars
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to [click here](#) to view!



The Shift Isn't Slowing – It's Changing

The Power of Pre-Approvals: Turning Uncertainty Into Closings

In today's market, pre-approvals aren't just a first step—they're a competitive advantage. With fluctuating rates, cautious buyers, and more selective sellers, having a fully underwritten pre-approval can be the difference between winning and losing a deal. Yet many borrowers (and even some agents) still treat pre-approval as a basic formality. That mindset is costing deals.

Why Pre-Approvals Matter More Now

Sellers are prioritizing certainty. A buyer who has been fully vetted—income, assets, and credit reviewed upfront—brings confidence to the table. In multiple-offer situations, this can outweigh even a slightly higher price.

For buyers, it also removes guesswork. Instead of reacting emotionally to homes, they can act decisively within a clear budget.

Where Brokers Step In

Mortgage brokers are uniquely positioned to elevate the pre-approval process:

- Offering fully underwritten or TBD (To Be Determined) approvals
- Structuring deals early to avoid surprises later
- Identifying potential issues before they impact closing timelines
- Providing tailored scenarios to help buyers compete strategically

What This Means for Your Business

Pre-approvals aren't just administrative—they're a relationship builder.

When you deliver a stronger, more reliable approval upfront, you:

- Gain trust with referral partners
- Reduce fallout and last-minute stress
- Increase your pull-through rate
- Position yourself as a problem-solver, not just a rate-quote provider

The Bottom Line

In a market where confidence is currency, pre-approvals are one of the most powerful tools you have.

Don't treat them as a checkbox—treat them as your edge.

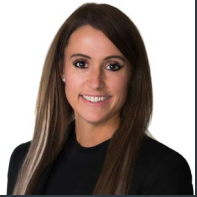
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NAMB on the Hill:

May is Fraud Awareness Month

May is Mortgage Fraud Awareness Month and NAMB is giving you everything you need to protect your clients and your business.

This month's toolkit includes ready-to-share social graphics, a consumer flyer to hand out before closing, and a full Realtor presentation you can use to educate your referral partners and position yourself as the trusted expert in every transaction.

Fraud is increasing. Closing day is the most vulnerable moment in the entire homebuying process.

And the professionals who talk about it early are the ones clients remember and refer.

Download the full toolkit at namb.org or visit the direct link in comments and start sharing today.



Networking is changing its look! While traditional networking focused on making connections face to face, going to lunches, drinks, coffees, constantly following up to keep your face in front of people, more and more people are looking for something that is just as effective but less time (and money!)

consuming. While nothing will ever take the place of face-to-face connections, keeping in front of someone is tough to do on a regular basis! So, what about doing a drip campaign for those connections your making? Simple email with tips, short video on the current market, things to keep you in the front of mind with those connections you have worked so hard to make!



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!



Kidlavie, an entertainment center for kids and families, has opened at Oak View Mall. This indoor amusement park occupies 22,000 sq ft. Geared for ages 1 – 12, Kidlavie has a full restaurant and plenty of entertainment

[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