

Gershman Mortgage Celebrates 70 Years of Trusted Home Lending - Benton Branch Serves Marshall County with Local Leaders

BENTON, KY, UNITED STATES, July 21, 2025 /EINPresswire.com/ -- Gershman Mortgage, one of the nation's most enduring independent mortgage lenders, celebrates 70 years of steady growth, service, and community focus in 2025. Since its founding in St. Louis in 1955, the company has expanded to 22 states and employs over 250 professionals dedicated to transparent lending and long-term borrower relationships. The branch in Benton, Kentucky, <u>located at 378A WI 5th</u> <u>Street</u>, upholds this legacy in the heart of Marshall County.

Since opening in 2019, the Benton office has anchored Gershman's presence in western Kentucky. Led by Branch Manager Justin Berger and supported by loan officer Ben Helmerich, the team has tailored lending solutions to local borrowers with a deep understanding of rural and small-town needs. The office offers a full range of residential mortgage products, USDA, VA, FHA, conventional, and jumbo, all suited to Benton's mix of families, farmers, and retirees.

Benton's housing market reflects moderate growth and evolving affordability. As of June 2025, median



listing prices stood at approximately \$315,000, up 5.4% year-over-year, while average home values tracked near \$165,500, marking a 9.5% annual increase. Meanwhile, median sold prices in Marshall County hovered around \$231,500 - down 2% from the previous year, and Benton zip code 42025 saw somewhat competitive sales averaging \$138,000, with properties spending around 51–52 days on market.

In a market of 7,716 residential properties and nearly 303 annual home sales, the Benton branch plays a key role in educating borrowers. Berger and Helmerich guide clients through underwriting, options for USDA programs in rural areas, VA loans for veterans, and conventional financing for suburban buyers. The office emphasizes clear, timely communication and strives to close loans efficiently while adapting to shifts in regional pricing.

The team's local involvement extends beyond loan origination. Partnerships with Benton's real estate agents and builders support neighborhood development in town and surrounding Marshall County communities. Branch staff actively participate in community events, sponsor financial literacy workshops, and stay engaged with local chambers and civic groups - reinforcing Gershman's commitment to long-term community growth.

This Benton location exemplifies the broader Gershman culture. Across the company, multidecade employee tenure is common, reinforcing stability and expertise. Foundational company milestones include surpassing a \$1th billion servicing portfolio in 1986, expanding into new states, and maintaining independence in lending, all with an emphasis on people-centered service.

Gershman's Benton team blends this national foundation with a distinctly local perspective. As Voyager Park, the historic Marshall County Courthouse, and the scenic Clarks River trails draw families to the area, Berger and Helmerich stand ready to assist with tailored financing - whether first time buyers, growing families purchasing in the county, or retirees refinancing in town.

A recent borrower in Marshall County commented, "Close rates and responsive communication made the process far less stressful. Local focus mattered."

Marking its 70th anniversary, Gershman Mortgage stands at the intersection of long-held values and evolving needs. In Benton, the branch continues to support homeownership with integrity, clarity, and a neighborhood-first approach.

About Gershman Mortgage

Founded in 1955 by Solon Gershman, Gershman Mortgage is a privately held, full-service lender licensed in 22 states with more than 250 employees. The company offers residential lending products, including conventional, FHA, VA, USDA, jumbo, and construction loans, supported by underwriting, compliance, and pricing teams, with a dedication to personal service and community partnerships. <u>Visit the website</u> for more information.

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