

## Gershman Mortgage Celebrates 70 Years of Service; Lincoln Branch Brings National Strength to Local Homebuyers

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LINCOLN, NE, UNITED STATES, July 21, 2025 /EINPresswire.com/ -- Gershman Mortgage, marking seven decades of independent mortgage service in 2025, continues its mission of empowering borrowers with education, transparency, and community-driven lending. Established in St.□Louis in 1955, the company now operates in 22 states with more than 250 employees. The Lincoln branch, at 8250 Old Cheney Road, Suite B, blends national capability with deep roots in Nebraska's capital region.

Branch professionals Tracy Hinton, Justin Davison, Jennie Sovey, Jeff Wagner, and Amy Davis guide borrowers through a robust mix of mortgage products, including conventional, FHA, VA, USDA, and jumbo loans. The team's combined experience creates a responsive and efficient lending process, finely tuned to Lincoln's diverse housing needs.



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Lincoln's housing market remains

competitive. In June 2025, 346 homes sold in Lincoln, with 85% closing within 30 days and an overall average market time of just 13 days, a decrease of nearly 19% from May that signaled fast-moving conditions and a premium on readiness. Zillow reports typical home values in Lincoln rising to approximately \$290,155. That's up 2.8% over the past year with homes pending after an average of 8 days.

Neighborhood-level trends reinforce the broader picture. In ZIP code 68521, average home values reached \$286,954, which is up 2.5% year over year with pending transactions occurring in around 6 days. Downtown Lincoln's median list price hovered near \$425,000 in June, while broader Lincoln saw a median sale price of approximately \$273,167, straddling affordability tiers. Nationally, Lincoln remains a seller's market, with inventory tight, median list price climbing to \$379,000, and median days on market between 30 and 37 days.

In this dynamic environment, the Lincoln branch places a strong emphasis on borrower education like workshops on loan types, down-payment strategies, credit readiness, and timely closing logistics. Loan officers collaborate closely with local real estate agents and builders to streamline transactions, particularly in high-demand areas near the University of Nebraska campus and growing suburbs like Waverly, Cheney, and Eagle.

Local landmarks and quality-of-life features enrich the housing story. The State Capitol building, Lincoln Children's Zoo, the MoPac Trail network, and diverse parks system underscore the city's appealing mix of civic pride and livability. Branch staff meet clients in offices reflecting that spirit. They offer informative, welcoming spaces designed to demystify financing and support informed decisions.

Lincoln's housing forecast remains cautiously optimistic. Local real estate professionals expect stable conditions through 2025. Even as mortgage rates remain elevated, with current averages near 6–7%. That outlook places a higher value on lender trustworthiness, speed, and clarity, qualities the Lincoln team delivers by connecting national systems with local responsiveness.

Gershman Mortgage's 70 year history is built on long tenures and consistent support, from the \$1 billion servicing milestone in 1986 to expansion into eight states and nationwide licensing. In Lincoln, this legacy manifests in reliable borrower relationships and a culture of service continuity.

The Lincoln team actively participates in the community, hosting homebuyer education events, engaging with Lincoln Realtors®, attending city planning forums, and supporting local causes like housing access and financial wellness initiatives. That commitment aligns with the city's identity: universities and government leadership, cultural offerings at the Lied Center and Symphony, growing trails and parks. This all reinforces a community where residents invest in roots and future.

Established in 1955 by Solon Gershman in St. Louis, Gershman Mortgage is a privately held, full-service lender licensed in 22 states with more than 250 employees. The company offers a full spectrum of loan products, including conventional, FHA, VA, USDA, jumbo, construction, and refinance options backed by a customer-focused philosophy and community-centered approach. <u>Visit the website</u> for more information.

Lincoln Branch 8250 Old Cheney Road, Suite B Lincoln, NE 68516 NMLS #138063 | Equal Housing Lender

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