



# GERSHMAN MORTGAGE



Est. 1955

## GERSHMAN MORTGAGE [company profile]

*Communities. Families. Homes.*



At Gershman Mortgage, we live and breathe our mission every day. We are a customer-centric company devoted to creating and maintaining long-lasting relationships with our customers, our referral partners and our employees.

*- Adam Mason, President*





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**Our loan officers are the  
heart and soul  
of this company.**

*At Gershman Mortgage, our loan officers focus on supporting each other  
and promote a collaborative environment for all.*



# A MESSAGE FROM **ADAM MASON**

Welcome to Gershman Mortgage!

Gershman Mortgage is a family-owned company that is proud of our long history in the mortgage banking business. We have been helping families realize their dream of homeownership since 1955 and have been an accredited business with the Better Business Bureau since 1957 and enjoy an A+ rating. We currently have 250+ employees located in several states across the country. In addition, to our residential lending platform, we also finance and service loans for multifamily apartment complexes and healthcare facilities nationwide.

We live and breathe our Mission every day. We are a customer-centric company devoted to creating and maintaining long-lasting relationships with our customers. We are in the relationship business and strive to provide excellent customer service both internally (to our colleagues) and externally (to our customers and referral sources). We value communication at all levels and take great pride in our work quality. We believe in the entrepreneurial spirit and listening to all of our employees to continue to improve this company. We believe in enjoying what we do on a daily basis and improving our employees' and customers' lives. We stand for honesty, integrity, and putting our customers first. We are focused on improving the customer experience by always listening to their needs, through innovation and technology, and remembering that human interaction is vital to differentiating ourselves from our competitors.

We are passionate about this business, this company, and our future. These are exciting times at our company as we continue to grow and evolve our organization, while remaining faithful to our original value proposition of providing an entrepreneurial environment for our loan officers, closing on time, and continuing to develop products and services to complement our originations.

As a member of the Gershman Mortgage team, we ask for your commitment to deliver outstanding quality and results. In return, we are committed to providing you with the resources to accomplish these goals and grow your career.

Again, welcome to Gershman Mortgage!



**Adam Mason**  
President



# 65

## YEARS OF LEADING THE WAY

### GERSHMAN MORTGAGE CORE VALUES

#### **HONESTY & INTEGRITY**

We stand for honesty and integrity and promise it to every customer during and after the loan process.

#### **ENTREPRENEURIAL SPIRIT**

We practice the entrepreneurial spirit at our branches, encouraging autonomy in your business.

#### **PUTTING CUSTOMERS FIRST**

We are a customer-centric company and pledge to always put the customer and their needs first.



Gershan Mortgage is among the largest mortgage companies in the Midwest, licensed in several states with offices throughout the United States. The company was founded in St. Louis, MO by Solon Gershan in 1955.

Since then, the company has grown to be one of the only independently-owned and operated mortgage companies nationwide offering residential, multifamily apartment and healthcare facility financing. Our growth and profitability are directly attributable to the team's "hands-on" approach to management and direct involvement in the day-to-day running of the company.





## HUMBLE BEGINNINGS LED TO A BIG FUTURE

Communities, families, and homes are at the heart of what we do at Gershman Mortgage. Our founding principles are based on the core values of honesty, integrity, the entrepreneurial spirit, and putting our customers first. We are passionate about this business, this company and our future.

## QUICK FACTS



**18**

states licensed



**8K+**

2020 closed loans



**75+**

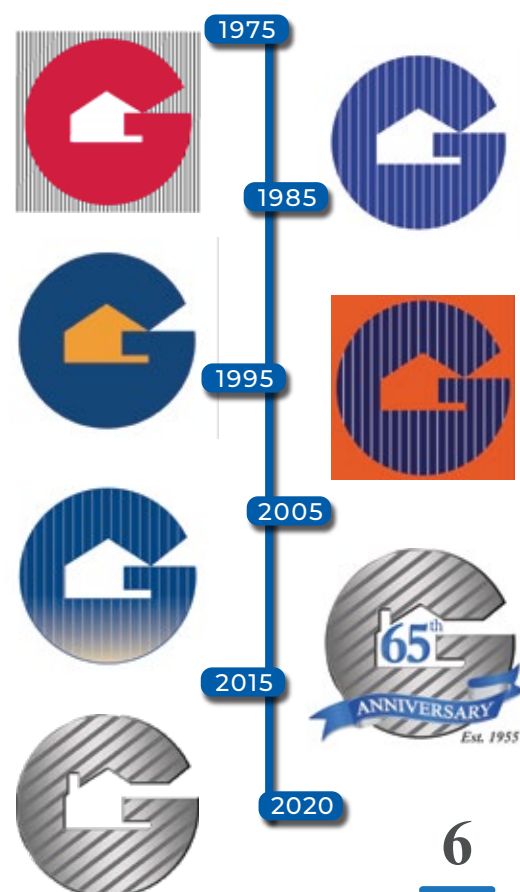
loan officers



**\$3+**

billion in closed loans

## GERSHMAN LOGO OVER THE YEARS



# NO LIMIT ON **GROWTH**

On average, our new  
loan officers experience  
**85% MORE VOLUME**  
in less than a year.

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Gershman Mortgage provided me with the resources, support, technology and marketing to build a successful and thriving business, even as a brand new loan officer.

**- Bryan Marx**

*VP & Branch Manager  
Tampa, FL*

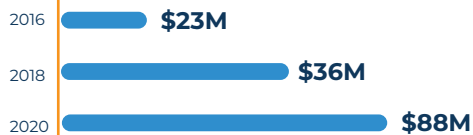


# DON'T TAKE IT FROM US TAKE IT FROM OUR LOs



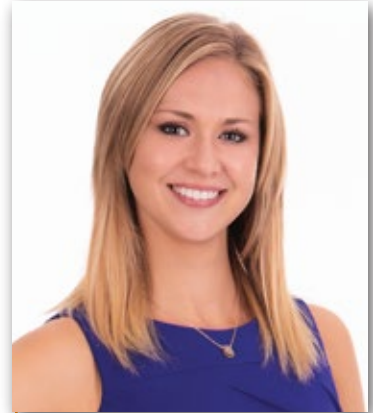
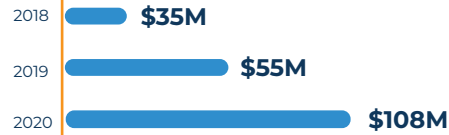
**Scott Alberson**

SR. VP & LOAN OFFICER  
CHESTERFIELD, MO



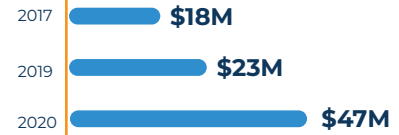
**Josh Goodwin**

VP & LOAN OFFICER  
TAMPA, FL



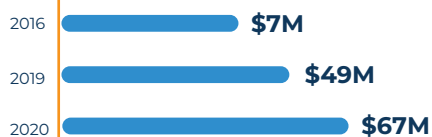
**Chelsey Sullivan**

VP & LOAN OFFICER  
KIRKWOOD, MO



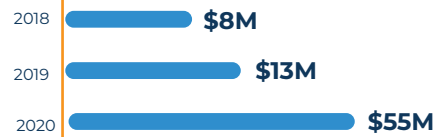
**Jack Langley**

SR. VP & LOAN OFFICER  
SPRINGFIELD, MO



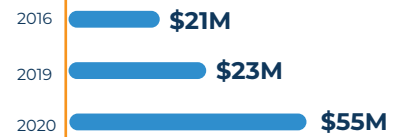
**Dan Johnson**

LOAN OFFICER  
GRAND JUNCTION, CO



**David Bell**

VP & LOAN OFFICER  
CLIVE, IA



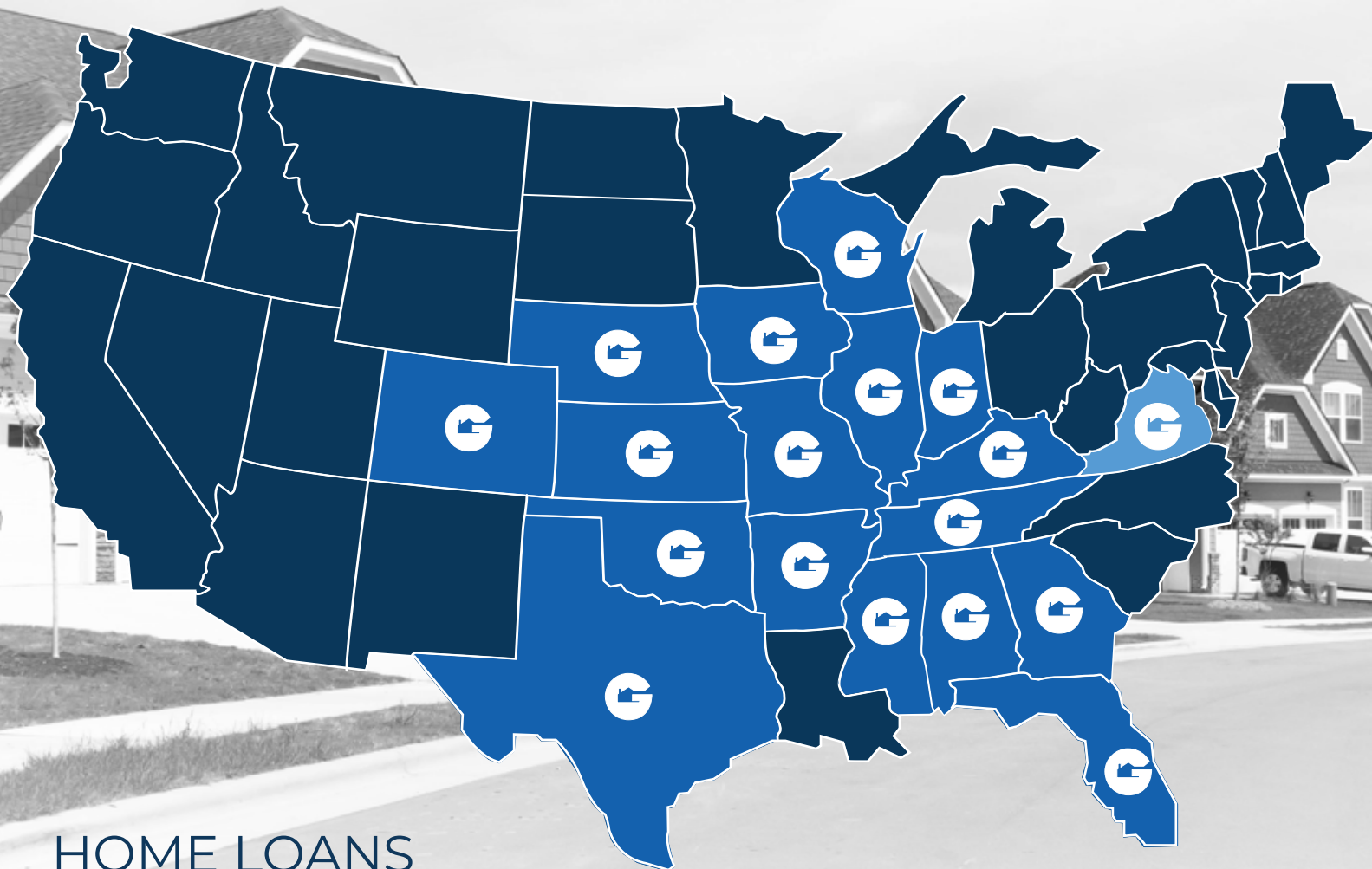


# NATIONWIDE REACH

Gershman Mortgage is one of the largest Independently owned mortgage companies in the Midwest with licensure in 18 states and branch offices in several states.







## HOME LOANS ANYWHERE, ANYTIME

Gershman Mortgage is growing every day. Currently, we are licensed in 18 states with offices in several states with plans for more. You can find Gershman Mortgage offices all over the United States.

It's essential to our customers, our referral partners and our employees that we take an active role in the communities that we live and work in.

We don't build relationships with our clients and referral partners just through business. Our loan officers often participate in local community events, networking and volunteer opportunities.

## LICENSED STATES

<b>MISSOURI</b>	<b>COLORADO</b>
<b>ILLINOIS</b>	<b>OKLAHOMA</b>
<b>INDIANA</b>	<b>TEXAS</b>
<b>WISCONSIN</b>	<b>FLORIDA</b>
<b>KENTUCKY</b>	<b>TENNESSEE</b>
<b>IOWA</b>	<b>ALABAMA</b>
<b>NEBRASKA</b>	<b>GEORGIA</b>
<b>KANSAS</b>	<b>MISSISSIPPI</b>
<b>ARKANSAS</b>	<b>VIRGINIA*</b>

\*PENDING LICENSURE



# MARKETING & TECHNOLOGY

## LOAN PROGRAM PORTFOLIO

- *Conventional*
- *First Time Home Buyer*
- *Veterans (VA)*
- *Homestyle Renovation*
- *FHA Loans*
- *Rural Housing (USDA)*
- *Jumbo*
- *Medical Programs*
- *Refinancing*
- *Even more programs!*

Our marketing and technology departments are eager and ready to help you build your business as a loan officer.

During onboarding, loan officers will receive the marketing materials, including business cards, flyers and other print and digital collateral, needed to build your personal brand.

Loan officers will also have the opportunity to use the CRM software and mobile app that ensures a smooth and easy loan process for borrowers.

**01**

### EXPERIENCE.COM

Each loan officer is set-up with an Experience.com account. Experience.com is an automated customer experience platform that allows customers to leave reviews. As a loan officer, you are able to use the reviews on your loan officer webpage and social accounts.

**02**

### MOBILE APP

The Gershman Mortgage mobile app allows borrowers to submit a loan application easily from their mobile device. They can also upload required documents and communicate with you, the loan officer, for a quick and painless loan approval process. Download the app for free on any app store!

**03**

### SUREFIRE

Surefire is the customer reputation management (CRM) software that is available to all loan officers. Surefire is an automated system in which loan officers can maintain touchless communication with their clients and referral partners through automated emails, designed and managed by the marketing team.



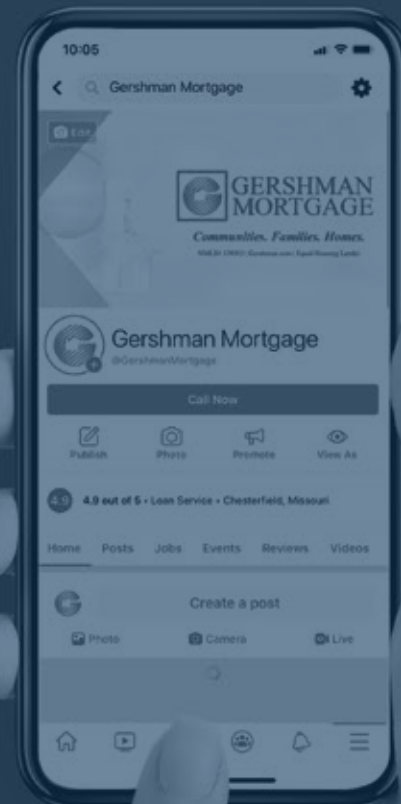
# Marketing and technology focused on **BUILDING YOUR BUSINESS.**

- *social media*
- *email marketing*
- *mobile app*
- *online presence*
- *featured blogs*
- *reputation management*
- *promotional items*
- *advertising*
- *website profile*
- *co-branded materials*

“

Within less than a week of starting at Gershman Mortgage, I was set-up with the technology and marketing resources needed to start networking and building my client base.

**- Brittany Gegg**  
*Branch Manager*  
*Cape Girardeau, MO*



# ANNUAL LOAN OFFICER SUMMIT

## NETWORKING

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At the Annual Loan Officer Summit, loan officers and branch managers network about topics ranging from branch management, referral partner relationship building and borrower loan experience.

## SPEAKERS

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Gershman Mortgage continues to partner with engaging keynote speakers that discuss trends, industry issues, and business growth. We line up the best of the best in the industry to educate and inspire our team.

## AWARDS

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Our company believes in commemorating achievements. We are proud to give recognition to those with exceptional performance. Awards are presented to those with volume records, top reviews, and much more.







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The Annual Loan Officer Summit is a cornerstone event at Gersham Mortgage. It's an event that allows all of the Gersham Mortgage loan officers and branch managers from around the country to come together to share ideas, learn from industry speakers and celebrate achievements.

*- Scott Alberson, Sr. Vice President & Loan Officer*





# BENEFITS & INCENTIVES

We are excited to welcome dedicated, passionate, and self-motivated professionals to our team. Whether you are looking to advance your career as a Loan Officer or take part in a support role, we offer a variety of opportunities throughout the Midwest and beyond. We are passionate and committed to customer service and strive to exceed the expectations of our customers.

## EMPLOYEE BENEFITS [overview]

- *Competitive salary*
- *Extensive benefits package*
- *Medical, dental & vision*
- *Short & long term disability*
- *Voluntary life insurance*
- *401(k) with Company Match*
- *Bi-Weekly Pay*
- *Generous Paid Time Off (PTO)*
- *Employee referral program*
- *Sales & recognition awards*
- *Annual Loan Officer Summit*
- *Philanthropic opportunities*
- *Monthly training events*
- *Paid holidays*
- *Access to Compensafe*



# 01

## BENEFITS

Gershman Mortgage is committed to providing a comprehensive and competitive benefits program for all eligible employees. Gershman's benefits package offers you peace of mind and stability, knowing you and your family are protected. Our employees health is a top priority.



## COMPENS SAFE

Compensafe provides:

- Real-time loan commission payouts
- Automated calculations and verification process
- Loan-to-branch level reporting for building compensation plans that incentivize performance and attract talent
- Mobile-capable site

# 02



# 03

## TRAINING

We invest in you. We provide employees with opportunities to connect, share, and learn together through engaging professional development events throughout the years. There are a variety of events including monthly training sessions at corporate headquarters that are recorded and shared.



# NEXT STEPS TO JOIN THE **GERSHMAN TEAM**

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**1**

Contact our hiring manager

**KRISTEN RICE**, VP of Human Resources  
KRice@Gershman.com  
(314) 854-9573

**2**

Visit with our leadership team at  
our headquarters in St. Louis.

**3**

Join the team!

**4**

Build your brand and business with  
our marketing and operations teams.



ST. LOUIS BUSINESS JOURNAL



2021 BEST PLACES TO WORK



A<sup>+</sup>  
rating

Google  
5.0 ★★★★★



SocialSurvey  
**TOP 250**  
*Performer*  
CUSTOMER SATISFACTION

Equal Housing Lender. NMLS ID #138063. For more licensing information, please visit the NMLS Consumer Access page: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). 16253 Swingley Ridge Road Suite 400 Chesterfield, MO. 63017. (800) 457-2357. Gershman Mortgage is an Equal Opportunity Employer that welcomes all applicants to apply regardless of age, race, sex, color, national origin, disability, veteran status, sexual orientation, gender identity, marital status, ancestry, citizenship status, pregnancy or any other reason prohibited by law.

