

FOR IMMEDIATE RELEASE

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Waterstone Mortgage Opens New Satellite Office in Crozet, Virg. Branch to be led by Waterstone Mortgage vet Andy Zemon

Crozet, Virg. (October 30, 2019) – National mortgage lender Waterstone Mortgage Corporation is pleased to announce the opening of a new satellite office at 5405 Ashlar Avenue, #101, in Crozet. The office will be led by Sales Manager Andy Zemon, who has more than 19 years of mortgage lending experience.

Zemon has been with Waterstone Mortgage for nearly five years, previously working out of the Charlottesville, Virginia office.

"As we continue to grow and expand in the Charlottesville market, it made sense to open a new satellite location in Crozet, so we can most effectively serve customers across these markets," said Waterstone Mortgage SVP – National Sales Chris Fleming. "Andy's extensive knowledge of the area, as well as his outstanding leadership skills and mortgage lending expertise, made him the perfect choice to head up the Crozet office."

During his nearly two-decade career as a loan originator, Zemon has helped more than 2,500 local families achieve their homeownership goals, resulting in more than a half billion in funded loans. Recently, he was recognized as a 2019 Top Producing Loan Officer by the Virginia Housing Development Authority (VHDA), which provides down payment assistance and grants to eligible homebuyers in Virginia. Zemon is also one of the few Certified Mortgage Planning Specialists in the central Virginia area.

With the opening of the new Crozet office, Zemon is looking to add two experienced loan originators to his team.

"I am excited to begin building out another talented team of loan professionals, as we continue to serve homebuyers in the greater Crozet area," said Zemon. "I'm very proud to be part of this incredible community, and I look forward to continuing to promote Waterstone Mortgage's reputation as a trustworthy local lender."

For the convenience of their clients, the Crozet team will offer some evening and weekend hours, Zemon said.

"We want to help our customers integrate the mortgage process into their lives – not the other way around," Zemon said. "By being available during non-traditional business hours, we hope to create a sense of trust and approachability, allowing our customers to stay informed and feel included throughout the entire mortgage process."

To apply for a mortgage online or learn more about the Waterstone Mortgage Crozet office, visit www.OldTrailMortgage.com.

About Waterstone Mortgage Corporation:

Waterstone Mortgage Corporation is an innovative, strong, and secure mortgage lending company that has maintained a reputation for exceptional service and competitive mortgage financing. Founded in 2000, the company has the ability to lend in 48 states.

In 2018, Waterstone Mortgage surpassed \$2.6 billion in annual loan origination volume. The company has been named to the Milwaukee Journal Sentinel's "Top Workplaces" list; the Milwaukee Business Journal's "Best Places to Work" list; National Mortgage Professional Magazine's "Top 100 Mortgage Employers;" Mortgage Executive Magazine's "Top 100 Mortgage Companies in America;" MReport's "Top 25 Companies to Work For;" and Scotsman Guide's "Top Mortgage Lenders." Waterstone Mortgage was ranked as the #2 company in Mortgage Executive Magazine's "Top 50 Mortgage Companies to Work For" in 2018 and is a three-time Ellie Mae Hall of Fame Award winner.

Headquartered in Pewaukee, Wisconsin, Waterstone Mortgage is a wholly-owned subsidiary of WaterStone Bank SSB, which, in turn, is a wholly-owned subsidiary of Waterstone Financial, Inc. (NASDAQ: WSBF). To learn more about Waterstone Mortgage, visit www.WaterstoneMortgage.com.

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