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Waterstone Mortgage Names Stephanie Ziebell as Chief Legal Officer

Brookfield, Wisc. (January 30, 2025) – National mortgage lender Waterstone Mortgage Corporation is pleased to announce the promotion of Stephanie Ziebell to Chief Legal Officer.

Ziebell joined Waterstone Mortgage as Assistant General Counsel in October 2012, shortly after graduating from law school. She was eventually promoted to VP – Corporate Counsel and then SVP – General Counsel. In her most recent role, she has overseen key areas such as Legal, Compliance, Information Security, Vendor Management, Risk and Audit, and Quality Control/Repurchase Defense, while providing valuable guidance on the company’s strategic initiatives.

While at Waterstone Mortgage, Ziebell has played a key role in the company’s expansion efforts, growing its lending footprint from only a handful of states to 48 states and the District of Columbia. This effort required extensive research into the various licensing and other state-specific laws and working with the Operations team to ensure compliance with each state’s unique regulatory requirements.

“Over the years, Stephanie has demonstrated exceptional leadership and deep expertise as our General Counsel,” said Waterstone Mortgage President & CEO Jeff McGuiness. “This new role reflects her unwavering commitment to upholding our values, guiding us through complex challenges, and ensuring our continued growth.”

Ziebell also looks forward to the responsibilities and opportunities of her new position. “I am truly honored to take on the role of Chief Legal Officer at Waterstone Mortgage,” she said. “When I joined the company over a decade ago, I could never have imagined how much we would grow and evolve, and I am deeply grateful to have been part of the journey. As the mortgage industry continues to change, I look forward to contributing to Waterstone Mortgage’s evolution while staying grounded in the values that have always defined who we are.”

Ziebell earned her Doctor of Law degree from the University of Toledo College of Law and her Bachelor of Arts in Political Science and Spanish from the University of Wisconsin-Madison. She was named an “Up and Coming Lawyer” by the *Wisconsin Law Journal* and received the “Top

Corporate Counsel” award from the *Milwaukee Business Journal*. This month, Ziebell was also named one of the finalists for OnConferences’ 2025 Top 100 Corporate Counsel Award.

About Waterstone Mortgage Corporation:

Waterstone Mortgage Corporation is an innovative, strong, and forward-thinking company that has maintained a reputation as an elite mortgage lender for more than two decades. The company’s mission is to streamline the mortgage process via innovative technology, unique loan products, and effective communication – which gives their customers a clear path to homeownership. As a retail-only lender, Waterstone Mortgage focuses primarily on purchase loans, and offers a variety of home loan programs, including conventional, FHA, VA, and USDA loans; along with several no- and low-down-payment options and many specialty programs for medical professionals, first-time homebuyers, and more. Founded in 2000, the company lends in 48 states.

Waterstone Mortgage 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 “Most Loved Mortgage Employers;” Mortgage Executive Magazine’s “Top 100 Mortgage Companies in America” and “Top 50 Mortgage Companies to Work For;” MReport’s “Top 25 Companies to Work For;” and Scotsman Guide’s “Top Mortgage Lenders” and “Top Workplaces.” The company is also a four-time recipient of the ICE Mortgage Technology Innovation Award.

Headquartered in Brookfield, 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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