



FOR IMMEDIATE RELEASE

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Waterstone Mortgage Corporation Adds 19 Employees in March 2013

Fast Growing Mortgage Company Strengthens Its Resources

PEWAUKEE, WI (April 4, 2013) – Waterstone Mortgage Corporation is pleased to announce that 19 new employees joined the company in March 2013. The addition of these new employees allows the fast growing mortgage company to strengthen its resources and continue to provide its customers with superior service and quick turnaround times.

Notable new hires include:

Cody Craig – Cody re-joined Waterstone Mortgage at the Garden City, Idaho branch as a Loan Partner II. He brings over 9 years of industry experience to his role.

Angie Gomer – Angie joined the Appleton, Wisconsin branch as a Loan Partner II. She has over 10 years of industry experience, and was previously employed with Altra Federal Credit Union.

Gabby Holly – Gabby joined the corporate office in Pewaukee, Wisconsin as an Implementation Project Manager. She has 5 years of legal experience, and was previously employed with Kohl's Department Stores and Fiserv, Inc. Gabby also serves as Vice President of La Cases De Esperanza's Policy Council.

Cheryl Kaltz – Cheryl joined the Brian Kludt Mortgage Team in Germantown, Wisconsin as a Loan Partner I. She has over 16 years of dental and management experience, and was previously employed with Progressive Periodontics and Dental Implants.

Jim Kophamel – Jim joined the Brookfield, Wisconsin branch as a Mortgage Loan Advisor. He has 28 years of consumer lending experience, 14 of which are in the mortgage industry, and was previously employed with Chase Home Lending.

Janine Kraynik – Janine joined the Media, Pennsylvania branch as a Loan Partner II. She has 6 years of financial and mortgage experience and was previously employed with Citadel.

Shannon Lewis – Shannon joined the Woodbury, Minnesota branch as a Processor. She has over 10 years of mortgage industry experience, and was previously employed at Citizens State Bank.

Ashley Londroche – Ashley joined the Maple Grove, Minnesota branch as a Dialer/Loan Partner I. She has over 4 years of mortgage and customer service industry experience, and was previously employed with Wells Fargo.

Sherrie Martin – Sherrie joined the Maple Grove, Minnesota branch of Waterstone Mortgage as a Loan Coordinator.

Adam J. Ninmann – Adam joined the Germantown, Wisconsin branch as a Business Development Coordinator. He was previously employed with Moraine Park Technical College, and is an alumnus of the University of Wisconsin – LaCrosse.

Karen Pasquariello – Karen joined the Palm Coast, Florida branch as a Loan Partner I. She has over 12 years of mortgage industry experience, and was previously employed with Reverse Mortgage Specialists.

Cody Reed – Cody joined the corporate office in Pewaukee, Wisconsin as a Business Analyst. He has 3 years of experience in the financial industry, and was previously employed with US Bank.

Melisa Wos – Melisa joined the corporate office in Pewaukee, Wisconsin as an Assistant General Counsel. She graduated from Marquette University Law School in May 2011, and was previously employed with JP Morgan Chase Bank.

To learn more about Waterstone Mortgage Corporation and apply for a mortgage online, visit www.WaterstoneMortgage.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. Since its inception in 2000, Waterstone Mortgage has grown to one of the largest mortgage lenders in the country with more than 600 employees in 11 states.

In 2013, the Business Journal of Milwaukee ranked Waterstone Mortgage as southeastern Wisconsin's largest mortgage lender for the fourth year in a row with more than \$1.8 billion in annual origination volume. Headquartered in Pewaukee, Wisconsin, Waterstone Mortgage is a wholly owned subsidiary of WaterStone Bank SSB (NASDAQ: WSBF) with assets of more than \$1.6 billion.

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