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Waterstone Mortgage Opens New Branch in Tampa, Florida

*Regional Manager Chris Smith and Branch Manager John Utsch will lead the newest
Waterstone Mortgage – East Region branch*

Tampa, Fla. (September 20, 2022) – National mortgage lender Waterstone Mortgage Corporation is pleased to announce the opening of a new branch in Tampa, Florida, led by Regional Manager [Chris Smith](#) and Branch Manager [John Utsch](#).

Smith, Utsch, and their team will focus on serving customers across Florida, the Eastern Seaboard, and anywhere else a client is seeking expert mortgage services. Through Waterstone Mortgage, they can lend in 48 states, which they say is especially helpful for customers who are looking to purchase a second home or a new primary home out of state.

Smith has 30 years of experience in the mortgage lending industry; the most recent 22 years have been in management/leadership roles. Combined, he and Utsch have helped clients achieve their homeownership goals for 50+ years. When deciding to join Waterstone Mortgage, they were attracted to the company's loan program variety, technology, support, training, and customer-centric culture.

"From a support standpoint, the technology we have seen at Waterstone Mortgage is incredible," Smith said. "Technology is key for a quick and smooth loan process." From a culture and support standpoint, Smith added, "Everyone at Waterstone Mortgage bends over backwards to help in any way they can – and with very quick responsiveness and a can-do attitude."

Waterstone Mortgage's product offerings were also a key contributor to Smith and Utsch's decision to join the company.

"Waterstone Mortgage also offers many loan products, such as the Single Loan Close Construction Program (with down payments as low as 5%), Conventional, Jumbo, VA, FHA, USDA, IHDA First-Time Homebuyer loans, medical professional loans, in-house bank statement programs, and investment loans for single-family homes," Utsch said. "These allow us to serve customers that have a variety of needs and goals."

The Waterstone Mortgage Tampa office is located at 4902 Eisenhower Boulevard, Suite 385. The Tampa location is available to customers and business partners via appointment only.

Aside from Smith and Utsch, the Tampa team consists of 23 loan originators and loan support staff members (including sales leaders Nathan Dahlin and Matthew Landgraff), Office Manager Lauren Smith, and a team of three processing assistants led by long-time Processor Cindy Manley. Smith noted that he is always looking to add like-minded, customer-centric loan originators to the team. To learn more about Waterstone Mortgage career opportunities at the Tampa branch and around the nation, visit www.WaterstoneMortgage.com/Careers.

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. 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.

In 2021, Waterstone Mortgage helped more than 17,000 individuals and families achieve their homeownership goals. 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 "Most Loved 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 ICE Mortgage Technology (formerly 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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