

TABLE OF CONTENTS



Is the housing industry going the way of diamonds and cereal because of millennials? Read our featured article on reasons why that may not be true and how many millennials still want to achieve the dream of being home owners.

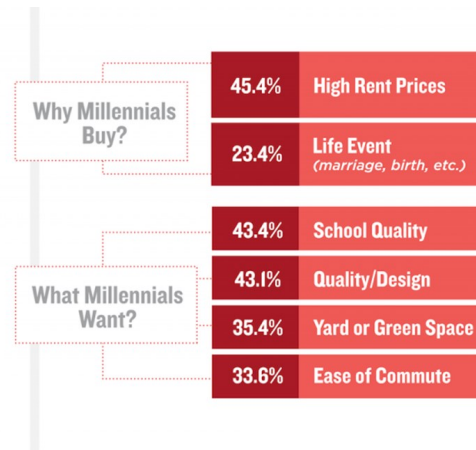
FEATURED ARTICLE	2
HR CORNER	4
HEALTH & FITNESS	5
QUOTE OF THE MONTH	7
POSITIVE ADVICE	8
TOP 20 LO'S AND TEAMS-YTD	9
TOP 20 TEAMS-MONTHLY	10
TOP 20 ORIGINATORS-MONTHLY	11
BIRTHDAYS	12
ANNIVERSARIES	13
EMPLOYEE SHOUT OUTS	14
NEW EMPLOYEES	15
BABY ANNOUNCEMENT	18
DEPARTMENT DIRECTORY	17

Millennial renters want to own home now, but need more confidence

If you can afford to rent, you can afford to buy. The age-old adage that many have heard over the years when it came to consider the pros and cons of buying a home. This is especially true for millennials. Millennials are defined as the generation born between 1981 and 1996 (ages 23 to 38 in 2019). The cultural myth surrounding millennials and homebuying is that they are selfish, commitment-phobic people who do not like the idea of adult responsibility and the American dream of home ownership. Recently however, that myth has lost steam in the media. According to ValueInsured’s Modern Homebuyer Survey, many Millennial renters are eager to become homeowners. In its survey, ValueInsured found most Millennial renters want to buy a home but are held back by a multitude of factors. Consumer feedback points to three key barriers that sideline Millennials from homeownership: the affordability of a down payment, confidence in the stability of the housing market, and the need for flexibility and mobility. For example, in this survey:

- 78% say owning a home is an important part of their American Dream.
- 76% want to buy a home now if they could afford one.
- 67% would buy a home sooner if they could be more confident in the housing market.
- 68% would buy sooner if they could be confidence they would not lose their down payment if the market goes down.

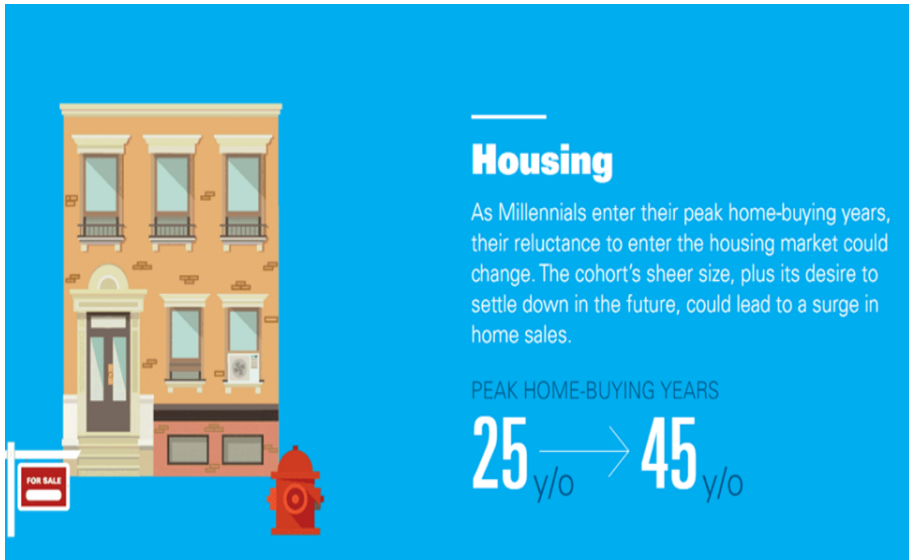
The MILLENNIAL HOMEBUYER



The biggest of those impediments to Millennial homeownership are affordability along with housing stock. For years now in this economic recovery, homebuilders have focused upstream, rather than building smaller more affordable homes. This has left millennials with fewer options when looking for a first home than prior generations. ValueInsured research show 64% first-time buyers plan to invest less than 20% down payment on their next home purchase, and nearly 1 in 4 (24%) plan to take advantage of the 3% down programs. This could be good news in terms of breaking down the affordability barrier.

While a 3% or 10% down payment might make home buying more assessable to Millennials, it is still a lot of money to lose in a housing downturn for any homeowner. At the same time, millennials' desire for flexibility and to live in cities with short commutes with walkable neighborhoods close to amenities has left them with fewer options. This is because historically, starter homes have been built further out in suburban America. The housing affordability crunch is

a difficult problem, effected by multiple factors. Some believe that Millennial home ownership rates are a cause to the crisis, while others believe that lower rates of home ownership among young adults is a symptom of a much larger problem. The truth is always somewhere in the middle.



Housing

As Millennials enter their peak home-buying years, their reluctance to enter the housing market could change. The cohort's sheer size, plus its desire to settle down in the future, could lead to a surge in home sales.

It is difficult if not impossible for new homebuyers to predict when the housing market may take a temporary dip, a price correction, or when a job move requires them to sell their home earlier than planned. When 6 out of 10 Millennial renters worry about another housing crisis or are staying on the sideline in case of a job

loss, it appears that low down payment mortgage programs are only half the solution for converting renters to buyers. As banks and the housing industry help homebuyers afford their down payment, it is essential they also help protect them from losing it.



What's new with Transamerica

Transamerica has introduced an updated phone app for all its participants and non-participants. The updated phone app includes most of the features of what many were used to from its previous application with some new ones that combine preparing for both health and wealth from now through retirement. Transamerica says that anyone "...can track your retirement account in the palm of your hand. It cheers you on as you make positive steps toward financial and physical wellness today — all the way to retirement and beyond." In the app you can review retirement account balances with Transamerica and link more to the app. Linking your entire financial picture to the app allows you to view everything all in one easy place. To login VanDyk Employees would use their Transamerica logins as they would from a desktop computer. This will automatically connect your Transamerica Retirement account to the app.

You can track health goals you have set as well to really link both health and wealth. "It's good to be reminded that small steps can add up over time. And certain habits now, like walking more, may affect your health — and your healthcare costs — in the future." This new application from Transamerica allows you to control your contribution changes to your retirement account in Payroll. You have control over the information on the app and "...is used strictly to customize your Wealth + HealthSM journeys in the Transamerica app. It will not be shared with anyone. Not your employer, not your bank, not your friends. No one. We respect your privacy. And since your information is only saved on your device, if you remove the app, you will have to restart your Wealth + Health journeys."

Currently loans from your 401(k) can't be requested from the app and currently outstanding loans can't be viewed, but that is something Transamerica is working towards in the very near future. The My TRSRetire app (previous Transamerica App) is being phased out and as such if employees would like to download the new application they can be found in the Google Play Store or iTunes App Store. Below is a web address to a short video.

https://vimeo.com/309147512/5b6102c1b0?cm_ven=ExactTarget&cm_cat=20190618_114191_App+Launch_EM_Launch+3&cm_pla=All+Subscribers&cm_ite=watch+now+button&SubscriberID=221519492&MID=1443272&SubscriberKey=0034100001yYIJCAA4&BatchID=87&DataSource=20190619_114191_App%20Launch_EM_Launch%203

Some additional items regarding Transamerica or your retirement account; With the midpoint of the year passed, many Employees are looking towards upping their contributions or looking at reports regarding their accounts. All of these requests can be done on the Transamerica website at <https://secure.transamerica.com/> If Employees have not entered their accounts since December 2018, then this website will require you to set a new username and password as Transamerica increased their security when switching website domains, and your old ones will not work. Soon Transamerica will be sending out emails and mail with information about disclosures. Please do not be worried by these docs going out as they are only required docs to be sent annually to participants in our plan. Should you have any questions regarding please direct those to Transamerica.

PULL-UPS...how many of you can say that you can successfully do a pull-up on your own without assistance? Pull-ups were always the exercise move that I struggled with. I remember in my Middle and High School PE classes, the students would have to do a series of fitness tests. One of those tests was the daunting pull-up. I could do push-ups and run for days but when it came to the pull-up test, my arms would just shake. I envied the kids in the class who made pull-ups look easy. Fast forward years later to today, I decided I want 2019 to be my year of the pull-up. This will finally be the year that I successfully do an unassisted pull-up. I want you to join me in this goal. If you can already do a pull-up on your own, make it a goal to surpass your maximum number of pull-up reps. So, who's with me on this pull-up journey?

How do I get from where I am now and transform into the Pull-Up Master?

Well, I did some research and talked to some people who already have mastered the pull-up. Justin McDowell, VanDyk's CFO, is one of those people who have already mastered the pull-up. Justin had a few tips to share with us. He suggested starting with a resistance band (or multiple bands) hanging from the bar. You will put your feet in this band and use it to give you some assistance on your pull-up. Then you will do as many pull-ups as you can with this band until you can't do anymore. You will eventually change out your bands to less resistance once your muscles become stronger.

In my research, I discovered that there are three different types of strength that you will need to work on in order to master the pull-up. These three are grip, core, and latissimus dorsi strength. The following are some exercises that you can do in order to build those strengths.

Grip Strength: The exercises that will help build your grip strength are these: Hex Dumbbell Head Hold, Hang at Arm's Length, and Hang at Arm's Length While Gripping a Towel. For the Hang at Arm's Length, try 3 sets of 10 second hangs from the pull-up bar. Keep adding 10 seconds to each hang until you can conquer 3 sets of 60 second hangs with 30 seconds of rest in between.

Core Strength: The exercises that will help build your core strength are these: Hanging Leg Raises, V-Sit Ups, Crunches, Planks, and many other core exercises. For the Hanging Leg Raises, you will hang from the pull-up bar and lift your legs to a 90-degree angle. Perform 3 sets of 6. Alternatively, try holding your legs at the top for 10 seconds followed by 60 seconds of rest.

Latissimus Dorsi Strength: The exercises that will help build your latissimus dorsi strength are these: Seated Lat Pull-Down, Inverted Row, Assisted Pull-Up (like using the bands that Justin suggested), and Negative Pull-Up. For the Negative Pull-Up, you will jump above the bar or stand on a box. Then you will work to lower yourself back down. The eccentric motion is great for muscle building (hypertrophy) and will lead to an overall strength increase.



Recipe of the Month: Mini Key Lime Cheesecakes

Ingredients:

- 1/3 cup Graham Cracker Crumbs
- 1 tsp Unsalted Butter
- 1 Pinch Table Salt
- 4 oz Low Fat Cream Cheese (at room temperature)
- 6 Tbsp Plain Fat Free Greek Yogurt (at room temperature)
- 1/3 cup Sugar
- 1 Large Egg
- 2 ½ tsp Fresh Lime Juice (from Key Limes if possible)
- 2 tsp Lime Zest (plus extra for garnish)
- 6 Tbsp Light Whipped Topping



★★★★★ 5 Stars- Margarita Hays, HR Manager

Directions:

Preheat oven to 325 degrees. Line a regular-size muffin pan with 6 paper cupcake liners.

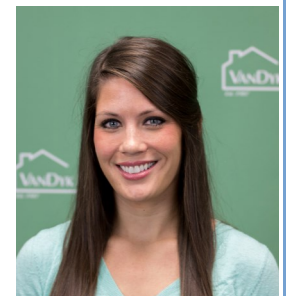
In a small bowl, combine graham cracker crumbs, melted butter, and salt. Evenly divide crumb mixture into bottom of cupcake liners (about 1 Tbsp in each); press down lightly with the back of a spoon to flatten. Bake 5 minutes.

While crust bakes, beat together cream cheese, yogurt, sugar, egg, lime juice, and lime zest until smooth. Evenly pour mixture among prepared pan (about a rounded ¼ c in each); bake until set on top, about 20 minutes.

Let cool completely (about 1 hour); garnish each cake with 1 Tbsp whipped topping and lime zest.

Enjoy!

*By: Shelby Losinski
Licensing Specialist*



Quote of the Month

*Whether you think you can,
or you think you can't --
you're right!*

-Henry Ford





*Dear Margarita,
The other day, I sent an email to a coworker that was misinterpreted. She thought that I was angry with her, but nothing could be further from the truth. The situation caused hurt feelings. Since then I apologized to her. I believe I was able to mend the relationship. Can you give me some insight on how to avoid misinterpretations in the future?
-Misunderstood*

Dear Misunderstood,
I congratulate you for “making it right” with your coworker! It’s highly likely that the tone of your email was the issue. In face to face communication, we rely on non-verbal cues, like facial expression, body posture and voice tone to interpret and predict other people’s behavior. Without these important non-verbal cues, our imaginations fill in the blanks of what the person sending the message intended. This can lead to misunderstanding and damaged relationships. You can avoid this by following a few guidelines:

Use the technique, **Flowers-Fact-Flowers**. Check out the two examples below:

Email #1 contains just the facts....

*Sarah, I need the Spencer report by 5pm today so I don't miss my deadline.
Phillip*

Email #2 starts with flowers and ends with flowers. The flower section of the email is underlined.

*Hello Sarah,
I appreciate you working late yesterday to finish up the Spencer project. Can you please forward it to me by 5pm today so I don't miss my deadline? Thanks so much!
Phillip*

- ♦ Don't use ALL CAPS in your emails. This conveys that you are yelling at the reader.
- ♦ Avoid overuse of punctuation (!!!!). This conveys that you are demanding something.
- ♦ Be courteous by using 'please' and 'thank you'.

Use of these simple techniques will go a long way in promoting goodwill in any email you send.
Let me know if this was helpful.

-Margarita

Have a work issue you would like advice on?

Please email: hr@vandykmortgage.com.

If I don't have the answer, I'll find an expert who does.

This year we are introducing our "Hero List", a ranking of the top originators and teams in the company based on the number of units produced each month and year to date. We congratulate everyone who is on the list and encourage you to strive to make your way up the list!

**TOP
20
LOs
YTD**

LOAN ORIGINATOR	UNITS	RANK
Daen Manriquez	89	1
Justin Kelly	77	2
Shawn Miller	74	3
Tim Hart	72	4
Joe White	53	5
Jon Stoneburner	47	6
Mario Flores	44	7
Shawn Landez	44	7
Bill McDonald	44	7
Michael Burchette	40	10
Brittney Bennett	39	11
Katrina Lockard	39	11
Caitlin VanDyk	39	11
Keith Riley	39	11
Robert Young	35	15
Sean Moore	35	15
Amy Garmon	34	17
Thecia Maurone-Toth	31	18
Lourdes Villamil	31	18
Shyanne Steed	30	20

**TOP
20
TEAMS
YTD**

BRANCH	MANAGER/LEAD	UNITS	RANK
723	Shawn Miller	180	1
724	Justin Kelly	173	2
493	New Mexico	155	3
123	Grand Rapids	121	4
714	Tampa Corporate	119	5
212	Michael Burchette	106	6
401	David Viox	92	7
235	Daen Manriquez	89	8
517	Stephen Katz	82	9
131	Mario Flores	78	10
453	Tim Hart	74	11
488	Shawn Landez	72	12
551	Jon Stoneburner	66	13
586	Bill McDonald	65	14
721	Brian Forrester	60	15
204	Adam Wilson	57	16
530	Chris Kenworthy	54	17
200	Daren Crockett	53	18
511	Joe White	53	19
208	Amy Garmon	42	20

*These lists are compiled using numbers from the previous month.

TOP 20 TEAMS for June*

Branch #	MANAGER/LEAD	Units	Rank
723	Shawn Miller	35	1
724	Justin Kelly	35	1
401	David Viox	32	3
493	Bill Vering	31	4
123	Grand Rapids	25	5
714	Tampa Corporate	25	5
235	Daen Manriquez	21	7
517	Stephen Katz	21	8
212	Michael Burchette	19	9
530	Chris Kenworthy	19	9
488	Shawn Landez	18	11

Branch #	MANAGER/LEAD	Units	Rank
511	Joe White	15	12
453	Tim Hart	13	13
551	Jon Stoneburner	12	14
200	Daren Crockett	11	15
208	Amy Garmon	11	15
586	Bill McDonald	10	17
204	Adam Wilson	9	18
721	Brian Forrester	9	18
131	Mario Flores	8	20
560	Keith Reily	8	20
600	Pembroke Pines	8	20

*These lists are compiled using numbers from the previous month.

TOP 20 ORIGINATORS for June*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	21	1	Katrina Lockard	7	16
Shawn Miller	16	2	Caitlin VanDyk	7	16
Joseph White	15	3	Linda Austin	7	16
Tim Hart	13	4	Michael North	7	16
Brittney Bennett	12	5	Denny Umphreys	6	20
Shawn Landez	12	5	Natalie Boehm	6	20
Justin Kelly	11	7	David Viox	6	20
Joseph Longobardi	10	8	Richard Ruble	6	20
Jon Stoneburner	9	9	Amy Garmon	6	20
John Kenworthy	9	9	Annie Garron	6	20
Sean Moore	9	9	David Lerer	6	20
Patty Adamson	8	12	Stephen Katz	6	20
Robert Young	8	12	Shyanne Steed	6	20
Keith Riley	8	12	Lourdes Villamil	6	20
Bill McDonald	8	12			

*These lists are compiled using numbers from the previous month.



Happy Birthday!

July 3	Damon Ferguson	July 11	Sarah Casagrande	July 18	Vicky Schram
	Brooke Varn	July 12	Kristine Kuss		Christy Schwartz
July 4	Ankoo Patel	July 13	Ryan Atkins	July 24	Lee Simanek
July 5	Rachel Heeb	July 14	Sarah Baisley	July 25	Tony Akins
July 6	Randy Creed		Shawn Landez		Brian Eddy
July 7	Vivian Bonilla		Josh Schwartz	July 27	Shannon Russell
July 8	Zuzana Kivakaite	July 16	Karen Marconi	July 29	Cody Heyboer
July 9	Bryan Lovell	July 17	Rick Bennett		Shawn Miller
	Robert Young	July 17	Brent Verleger	July 30	Jenna Francis
July 10	Jo Harvey				



Randy Creed
Misty Koldenhoven
Attila Kossanyi
Eli Salhaney
Mary Spirou



Emily VanVliet



Edward Boback
Natalie Boehm
Tanya Canarte
Carrie Edgerson
Thor Grasteit
Ashleigh Newcomb
April Ohmer
Delores Richardson
Julie Tighe



Joseph Emmons
Damon Ferguson
Michael Masciocchi
Justin Meade
Alicia Nyquist
Jami Reilly
Kelly Sherwood
Rayna White-Jenkins



Nicole Erickson
Erin Nivison
Gabrielle Yulis



Sarah Smith



Heather Cox
Rhonda Francis
Julia Railey



Ashley Straight



Jacob Keglro



Daniel Neuman



Keith Riley



Joe Dishinger

HAPPY
Anniversary!



To: Yesenia Sifuentes

I want to give a huge shout out to Yesenia, our front desk Guru at Corp GR. She is so helpful. Never complains and is always so willing to help a client, LO, or anyone who needs her assistance. She always has a smile on her face. If you haven't met her, do yourself a favor and say, hello! Truly valuable employee.

-Nick Green, Loan Originator

Bryan Newell

This past weekend, Saturday afternoon I had a friend that needed to get pre-approved quickly to be able to submit an offer on a home that was only accepting offers from pre-approved buyers. I called Bryan Newell and asked if he could speak to her and work on the pre-approval, not only was he ok with working on a beautiful sunny Saturday afternoon he was about to get on a parade float representing VanDyk Mortgage. As soon as he got done he got the job done and she was able to submit their offer. GREAT JOB!

-Patty Lacey, Chief Risk Officer



Jennifer Autry
Transaction Coordinator
Department 517
Atlanta , GA

Jennifer is excited to be joining VanDyk Mortgage! Jennifer is from Snellville, GA. She believes customer service is the number one priority. By taking care of our customers, we can grow the company as well as gain returning customers. Jennifer's biggest passion in life are her children. She enjoys playing an active role in making their dreams come true and being involved in their after school activities. Welcome aboard Jennifer!

Catherine Storms
Receptionist
Department 001
Clearwater, FL



Cathy is excited to join VanDyk Mortgage. She was born in West Chester, PA and raised in Seminole, FL. She aims to treat customers with respect, patience and kindness. Cathy enjoys being involved with her family, friends and church. Welcome to the team Cathy!

Michelle Miller
Junior Processor
Department 001
Clearwater, FL

Michelle is delighted to be joining the VanDyk Mortgage team! She was born and raised in Evanston, IL but claims Texas as her home state. Michelle believes that a satisfied customer will be a returning customer. Michelle loves football and is a huge Dallas Cowboys fan. Welcome to the VanDyk family Michelle!





Hunter Kanuszewski
Lock Desk Specialist
Department 001
Grand Rapids, MI

Hunter is excited to be joining VanDyk Mortgage! Hunter was born and raised in Rockford, MI and attended Rockford High School. Hunter is currently attending Grand Rapids Community College pursuing a degree in Business Management. Welcome to the team Hunter!



Rosemarie Malijen
Team Loan Originator
Department 211
Mission Viejo, CA

Rosemarie is thrilled to be joining VanDyk Mortgage. Rosemarie was born in Texas but raised in California. She aims to provide great customer service by listening to her clients goals and always being upfront and honest with them. Rosemarie enjoys playing tennis. She is currently learning how to play pickleball. Welcome to VanDyk Rosemarie!



Tina Wilkinson
Senior Processor
Department 001
Clearwater, FL

Tina is excited to be joining VanDyk Mortgage. She was born and raised in Dallas, TX. She wants to keep her customers informed to avoid any problems. Tina has a passion for singing and spending time with her grandkids. Welcome to the team Tina!



Sarah Taylor
Transaction Coordinator
Department 159
Rockford, MI

Sarah was born and raised in Hastings, MI and is thrilled to be joining VanDyk Mortgage. She believes customer service, in this industry, is based on honest and authentic relationships. Sarah enjoys being active, being with her family and spending time with her German Shepard, Bear. Welcome aboard Sarah!



Latoya Harris
Team Loan Originator
Department 759
Upper Marlboro, MD



Latoya comes to VanDyk with over 10 years experience in the mortgage industry. She listens to each and every one of her clients to make sure she understands their individual situations. Latoya is the Vice President for the Washington D.C. Chapter of the Veteran's Association of Real Estate Professionals. In this position, she meets with local, state and federal officials to fight on behalf of our veterans for housing programs, grants and homeownership education. Welcome to the VanDyk family Latoya!

Stephen Volmar
Loan Originator
Department 545
Las Vegas, NV



Stephen was born and raised in Farmington, UT, and is excited to become a part of VanDyk Mortgage. He believes good customer service come from treating people the way they would like to be treated. Stephen loves to travel and enjoys spending time with his pets. Welcome aboard Stephen!

welcome
to the
family



welcome
to the
family

This month we would like to take a moment and welcome the newest addition the VanDyk Family!

The VanDyk Mortgage family would like to give our warmest welcome and Congratulations to Kaitlyn and Jon Barnes. Proud Parents of Macoy Russell Barnes born Monday July, 8 2019. Baby Mac weighed in at 9 lbs, 4 oz. Parents Kaitlyn and Jon and siblings Cohen, Emmarie and Lainey are very excited and the family is doing well! Warmest congratulations on the birth of your sweet baby boy!

DEPARTMENT DIRECTORY

ACCOUNTING

Appraisal Billing

All questions relating to appraisals, this includes VA, invoices and payments, and any other general accounting questions:

accountingclerk@vandykmortgage.com

Check and Wire Requests

All check and wire requests go through the intranet under accounting department and then accounting request forms.

Expense Approvals and Account Authorizations

All expenses requiring approval from Accounting or questions regarding expenses should be directed to:

accounting@vandykmortgage.com

Invoices, Bills and Expense Report Questions

Any items needing to be paid or reimbursed. This includes all questions regarding submitted bills and expense reports: bills@vandykmortgage.com

PNC Credit Card Issues, Receipts & Monthly PNC Report

Receipts for items paid on the PNC company credit card, monthly PNC reports and any general questions regarding PNC credit card transactions should be directed to: receipts@vandykmortgage.com

Vendor Relations

Any vendor-related inquiries relative to a new vendor seeking to do business with VanDyk Mortgage, or a current vendor with questions or concerns, please contact:

vendorapproval@vandykmortgage.com

CLOSING & WIRES

Closing

Closing issues and questions should be directed to:

Vicki Buck, Closing Manager

vbuck@vandykmortgage.com

Christopher VanAst, Assistant Closing Manager

cvanast@vandykmortgage.com

Wires

Wire issues and questions should be directed to:

wirespecialists@vandykmortgage.com

COMPLIANCE

All compliance-related questions and communications should be directed to:

compliance@vandykmortgage.com

AD Approval

Ad approval is for any items that may face the general public. This varies anything from a business card for loan originators to review of social media pages, please email:

adapproval@vandykmortgage.com

Title Approval

For renewing or adding either Title Companies or Escrow Companies to our approved list please

email: titleapproval@vandykmortgage.com

FUNDING DOCUMENT REVIEW

Funding Document Review and Funding Number issues and questions should be directed to:

fundings@vandykmortgage.com

Dakota (Cody) Heyboer, Loan Delivery Team Lead

heyboer@vandykmortgage.com

Angela Corson, Loan Delivery & Funding Manager

acorson@vandykmortgage.com

Jon Barnes, Chief Secondary Officer

jbarnes@vandykmortgage.com

HUMAN RESOURCES/PAYROLL

Company 401(k) Plan

Questions regarding the Company's 401(k) plan can be directed to: 401k@vandykmortgage.com

Employee Benefits

PTO balances and requests, health, dental, vision, FSA, or any other benefit-related questions should be directed to: benefits@vandykmortgage.com.

HR CONTINUED ON NEXT PAGE

HUMAN RESOURCES/PAYROLL

CONTINUED...

Employee Complaints

Any employee-employee complaints can be directed to hrconcerns@vandykmortgage.com where the communication will be contained and kept confidential. Additionally, this email can also be used for all employee suggestions, questions, or issues with established rules of conduct, policies, or practices. No employee will be penalized, formally or informally, for voicing a complaint in a reasonable, business-like manner.

Payroll

Questions regarding commission calculations, bonuses, processing payroll, direct deposit, and W4 changes should be directed to payroll@vandykmortgage.com.

New Hires, Terminations, and Time Clock

Requests to hire, questions about the onboarding process, employee transfers, employee terminations, exit interviews, and time clock issues can be directed to hr@vandykmortgage.com.

Referrals

All employee referrals and fee splitting approvals should be directed to referral@vandykmortgage.com.

Timesheets

Completed employee timesheets should be submitted to timesheets@vandykmortgage.com.

IT

IT and Encompass Support

For any IT or Encompass related issues, questions on computers, phones, or company software please create a help desk ticket at helpdesk.vdmc.net.

LEGAL

Consumer Complaints

If, for any reason, you encounter a customer who is dissatisfied with the service or product he or she has received please direct them to the “Complaints Resolution” link found at the bottom of vandykmortgage.com. This online complaint form must be filled out to begin the process. If a complaint is received by a phone call, please direct them to the complaint portal on the company website. Any issues with the complaint process can be directed to: complaints@vandykmortgage.com.

Legal Issues and Regulatory Actions

Notices of pending legal or regulatory actions require immediate attention. Please direct all matters to: legal@vandykmortgage.com.

LENDING

Post-Closing issues and questions should be directed to: postclosing@vandykmortgage.com.

LICENSING

Licensing issues or questions can be directed to:

licensinginfo@vandykmortgage.com

MARKETING

We provide VanDyk Mortgage’s branches and individual loan originators with material as needed. For design and marketing requests please visit: vdmc.net/dept/marketing.

SECONDARY MARKETING

Lock Desk

Questions regarding locking a loan, lock extensions, changes to locked loans and pricing engine logins can be directed to secondary@vandykmortgage.com.

SERVICING

Questions regarding interim serviced loans, VanDyk serviced loans, and where a borrower should make their payment can be directed to: servicemyloan@vandykmortgage.com