

CORPORATE NEWSLETTER



September 2019



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Continue reading for an inside look at our Appraisal department!

VanDyk Appraisal Department

Mission: Simply.....the BEST quality appraisals available to fully support our lending decisions.

Who are the people behind the scenes working their appraisal magic?



Connie Kern: Appraisal Department Specialist. Connie will be celebrating her 10th anniversary with VDM in December. She and her husband Dave have been married for 34 years, together they have two children and four grandchildren with another one on the way in 2020!



Amy Lyn Cornwell: Appraisal Department Specialist. Amy started with VanDyk in the summer of 2015. She was born and raised in Michigan and enjoys her family time with her husband, their 4 boys, 1 girl and two dogs. She is currently enjoying football season with 3 of her boys! In her spare time she enjoys working on her newly built pole barn house, camping, fishing and sitting on the back porch!



Kara Youngs: Appraisal Department Specialist. Kara manages and handles all Florida Appraisal orders. She has a 7-year-old Son, Davey, who keeps her very busy whether it's watching him play sports or doing fun activities together. In her free time, Kara loves playing volleyball, softball, working out and her new favorite, running Spartan Races.



Ric Nivison: Appraisal Department Manager. As a Certified Residential Appraiser for 25 years, Ric has worked with, or for, VanDyk for that entire time; the last 10 years as an employee of the company. Currently Ric splits time between the Michigan Office in the summer, and the Florida Office when it's cold in Michigan. He is always looking for an excuse to take the RV some place new and interesting.

To better help you provide accurate expectations to your Borrowers and Realtor Partners, we have put together a short article to help you educate everyone on how the appraisal process proceeds. We can't cover everything in a single short article, so we anticipate updated articles in the future:

- ◆ **The appraisal is not complete when the Appraiser completes their inspection of the Subject property.** The reality is that the appraisal process begins with the property inspection. Prior to inspecting the Subject property, all the Appraiser can do is put together some public property information. The purpose of public records is to inform the public on what they are being taxed for. It is not to provide accurate and dependable property data. Once the Appraiser has physically inspected the Subject property and knows what they are appraising, then they can begin the appraisal process and start to assess data to make a value determination. This is the most time-consuming part of the process.
- ◆ **Appraisal Completion Dates:** Appraisers accept new orders based on whether they believe they can complete them within the requested time frame we request (currently 7 days in most markets). The inspection date is not indicative of the completion date. The due date is when the report should be expected.
- ◆ **Property Access:** It is assumed that the property will be made available to the Appraiser on the date they request, as this will also affect the completion date. If property access is delayed, for any reason, you should anticipate the completion date will be equally affected. This is most important with the current rebound in the Refinance Market. If Borrowers are not able to make the property immediately available, this could delay the completion of the report.
- ◆ **Report Types:** If you are processing a loan on a 2-4 family property, you should be ordering that product specifically. We make certain that the required addendums, the Rent Comparables Section and the DD-216 Operating Income Statement, are included and submitted with the report. We send a separate email on every order to make sure there is no misunderstanding by the Appraiser regarding what is required. If you remember that a 1007 Rent Schedule is a Single Family only product, this will help with order placement. It is a totally different product from the Rent Comparables Section of the 2-4 Family report which is included with every 2-4 Family Report.

For any questions you have regarding appraisals, a member of the Appraisal Department is always available to answer them. We ask that all communication be sent directly from Encompass/Mercury so the message will go to the Appraisal Specialist assigned to the order and a shared appraisal inbox, also anyone opening the order has all the communication notes so if someone is out it won't be missed. If you are unable to reach the specialist on the order, please reach out to Ric via chat or (616) 262-6086.

HR Corner: Continuing Education and Renewals

It's that time of year, again – Continuing Education (CE) and Renewal time! Each state licensed Mortgage Loan Originator (MLO) must complete CE every year in order to be eligible to renew their license(s). CE and renewals are two different things. CE is the education part and renewals are the submission part of your license in the NMLS. CE must be completed before you can submit your renewal in the NMLS. I will help each of VanDyk's MLOs with their CE and renewal process. However, completing your CE and renewal on time is YOUR responsibility.

More Information about CE:

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires that state licensed Mortgage Loan Originators (MLOs) complete 8 hours of NMLS approved continuing education (CE) annually. The SAFE Act also stipulates that a state licensed MLO *"may not take the same approved course in the same or successive years to meet the annual requirements for continuing education."* NMLS has interpreted the term "successive years" to mean two years in a row. To ensure compliance with this provision of the SAFE Act, courses that contain the same course content are considered the same course and cannot be taken two years in a row by an MLO. Taking the same course two years in a row will result in CE not being counted for license renewal, which could result in your license being suspended.

Before registering for a course, check the course description in the NMLS Course Catalog to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content with another course use the same unique course title or unique title phrase which is stated at the beginning of the course description. Do not take a course with the same title or title phrase two years in a row. Most of VanDyk's MLOs use My Mortgage Trainer to ensure that they do not complete the same course two years in a row as this education provider monitors to ensure the successive years rule is not violated. The discounted price for the standard 8-hour CE course with My Mortgage Trainer is \$36.

Some states have additional state specific hours that must be completed in addition to the 8 hours. New York has a 3-hour state specific CE requirement in addition to the standard 8-hour CE. FL also has a 1-hour state specific CE requirement that can be completed as one of the hours in the 8 hours of CE education. These are just a few of the many states that require additional state specific CE hours. If you are not sure what you need, please ask.

CE must be completed each year by December 31st; however, some states have an early deadline for CE and/or Renewals. The states with an early CE deadline include the following:

- DC – November 1st
- DE – December 1st
- GA – October 31st
- IA – December 1st
- ID – December 1st
- KY – November 30th
- MN – December 1st
- UT – December 15th
- WA – December 15th
- WY – December 1st

It is very important to complete your CE on time. The only time an MLO does not have to complete CE is if they completed their SAFE 20 for the first time in that same year. For example, if a new MLO completed their SAFE 20 in 2019 they would not have to complete CE in 2019. However, that MLO would still be required to submit a Renewal. **Keep in mind, it may take up to 7 days after completion for your CE to post in your NMLS account.**

More Information about renewals:

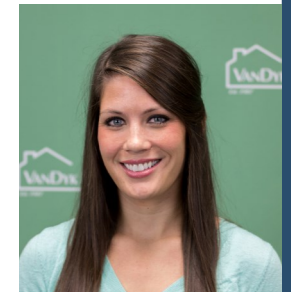
Renewal season opens on November 1st. CE and renewals are **DIFFERENT!** You are not eligible to renew your license until your 2019 CE has been completed AND posted in your NMLS account. It is highly recommended that you complete your CE at least 7 days prior to the renewal date in order for the education provider to transfer the results to the state on time.

All renewals must be submitted by December 31st. As stated previously, there are a few states with an early renewal deadline.

Additionally, records must be up to date at time of renewal.

This includes your residential address, mailing address, disclosure questions, and employment history listed in your NMLS account to name a few. Amendments to your record **CANNOT** be made through the renewal feature. If you need to make changes to your record before you attest to its accuracy, we strongly recommend that you submit necessary updates through the “Filing” tab immediately, and prior to November 1st, in order to allow sufficient time for the review of changes prior to renewal. In addition, you should review your license status and confirm that you have no outstanding license items that need to be cleared and the license is in a full “Approved” status in order to avoid a potential fine or other enforcement action for false attestation. Waiting till November or December to submit amendments and/or to clear outstanding license items may delay the approval of your license renewal application. Please complete your CE and renewals timely to avoid any disruption to your employment. If you have any questions regarding CE or renewals, please reach out to Shelby Losinski at slosinski@vandykmortgage.com. I am more than happy to help you through this process and make it as easy as possible for you.

By: Shelby Losinski
Licensing Specialist





Realtor of the Week

Great for filming many realtors in one session.

How it works:

- Film a quick introduction of yourself that can be used for all realtors.
- One camera is on realtor and the LO is offscreen.
- LO asks 3 questions (Ex. Tell us about yourself, Why did you get into realty? What sets you apart from other agents?)

Tip: Send the questions to the realtors ahead of time so they can think about what they would like to say. Discourage realtors from writing a script, it looks very unnatural. Plan to shoot about 10 minutes with each realtor.

Examples:

- <https://www.dropbox.com/s/o15bbjmim31mbw2/Peter%20Ortega.mp4?dl=0>
- <https://www.dropbox.com/s/u3cl70iox5755fe/Pang%20Tao.mp4?dl=0>
- <https://www.dropbox.com/s/7sxi28kkici9qk7/Adam%20Benmbark.mp4?dl=0>
- <https://www.dropbox.com/s/ksg01vb8e9amm8n/Travis%20Gero.mp4?dl=0>

Realtor Interviews

Great for sharing in-depth information about mortgage related topics on social media platforms.

- Have a conversation with a realtor about types of loan programs, mortgage misconceptions, owning vs renting, etc.
- 2 or 3 cameras set up or one 4k camera shot wide.

Tip: Less is more. Try to break up the interview into small segments on different topics and just cover the basics. When videos get over a couple minutes long they essentially become unwatchable.

Examples:

- <https://www.dropbox.com/s/e60q15wf0tzlgb1/loan%20programs%20202.mp4?dl=0>
- <https://www.dropbox.com/s/fophmcfjalfzup/4%20pillars.mp4?dl=0>

Scripted LO videos

Great for sending out an introductions, a thank you, or informing about upcoming events to clients.

- One camera on the LO reading script from our teleprompter.

Examples:

- <https://www.dropbox.com/s/2rahaotbngvbiw3/May%2022%20event%20v2.mp4?dl=0>
- <https://www.dropbox.com/s/l30321vtd6pusei/Ryan%20McManus%20Introduction.mp4?dl=0>

Realtor Ride Along

Invite a realtor along on a car ride to talk about themselves and real estate.

- Go pros with suction cups or a phone on a windshield mount

Examples:

- <https://www.dropbox.com/s/9ttxktrtrfw4xpc/Leidys%20Diaz.mp4?dl=0>
- <https://www.dropbox.com/s/2r5p3d3o760bh0w/ep2%20boxes.mp4?dl=0>

Animation

We've got several animations that can be branded to you, or you can send us a script or voice recording and we will make an animation for you.

Examples:

- <https://www.dropbox.com/s/2r5p3d3o760bh0w/ep2%20boxes.mp4?dl=0>
- <https://www.dropbox.com/s/ly89hlsj2gwjray/Julie%20Tighe%20Whiteboard.mp4?dl=0>
- <https://www.dropbox.com/s/im98a43n8d93fnk/Local%20lender.mp4?dl=0>
- <https://www.dropbox.com/s/zzrrap8zwzj5n5n/Still%20Renting.mp4?dl=0>

All of these ideas our VanDyk LOs and Marketing team have developed. If you have an original idea for a video or animation, let us know and we'll make it happen! Contact Kyle at kfournier@vandykmortgage.com for more tips on how to get the most out of your video or submit a marketing ticket to start filming today!

I am sure most of you have already noticed the recent weather change into cooler temperatures. With cooler temperatures, you are at a higher risk of pulling muscles and developing an exercise related injury. Here are some tips to prevent injury and properly take care of your muscles during the colder months.

Always incorporate a warm-up into your workout. This should be done at the beginning to heat up your muscles. This warm-up can be anywhere from 5-10 minutes long. Stretch after your warm-up and after your workout.

Wear proper workout attire. In the colder months, wear warmer clothes to keep your muscles warm. If it is colder than 55 degrees, opt for pants instead of shorts if you are working out outside. If you are just walking to the gym, throw on a light jacket and pants that you can take off once you are inside the gym.

Listen to your body. Your body will give you signals if it needs a break from working out. Make sure to listen to your body and allow it time to rest and recover from your workout.

Make sure you hydrate. Your body needs water to function and even more water when you are working out.

Cross Train. Having your body well balanced will help to prevent muscle imbalances. When you have a big imbalance, certain muscles will work harder to overcompensate, which can lead to injury in either side. Use a foam or stick roller to roll out any sore muscles.



Supplements to Help Heal Injuries:

If you do get injured, here are some supplements to help with the healing process.

Vitamin C – Helps to stimulate the body's production of collagen. Collagen is found in the body's tendons, muscles, skin, ligaments, bones, and multiple tissues. Having more collagen can help rebuild these parts of the body. The recommended daily dosage of Vitamin C after an acute injury is about 1000 mg.

Protein – Is one of the building blocks of muscles and bones. Increasing your protein intake during a time of injury may help minimize the loss of muscle mass and function. The recommended daily dosage of protein intake for injury repair is 1.5-2.5 g/kg.

Calcium and Vitamin D – Are important for strong and healthy bones. The most common injury related to a lack of calcium and Vitamin D is a stress fracture. This is common in runners. The recommended daily dosage of Vitamin D is 600-800 international units.

Zinc – Is vital to your immune system and important in cell function and wound healing. The recommended daily dosage of Zinc is 8 mg for females and 11 mg for males.



Recipe of the Month: Tomato and Olive Penne

Under 30 Minutes (4 servings)

Ingredients:

- Salt and pepper
- ¼ cup olive oil
- 2/3 pound (2 cups) cherry tomatoes, halved or quartered
- ¼ teaspoon crushed red pepper (optional)
- ¼ cup chopped fresh parsley
- 1 pound penne, or other short pasta
- 2 cloves garlic, thinly sliced
- 1 teaspoon dried oregano
- ¼ cup Kalamata olives, pitted and sliced
- ¼ cup grated Parmesan cheese, plus more for serving

Directions:

In a large pot of boiling salted water, cook penne according to package instructions until al dente, about 13 minutes. Drain.

Meanwhile, in a large skillet, heat olive oil over medium heat. Add garlic, and cook, stirring, until just golden, about 1 minute. Add cherry tomatoes, oregano, crushed red pepper, ½ teaspoon salt, and ¼ teaspoon pepper. Reduce heat to low, and cook, stirring, until tomato juices run, about 3 minutes.

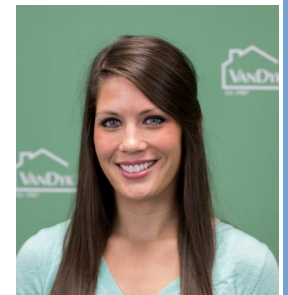
Add penne, olives, parsley, ¼ cup Parmesan to the skillet and toss to combine. Serve with more cheese if desired.

Enjoy!



Corporate taste test of the recipe was voted 4.7 out of 5 stars! ★★★★★

*By: Shelby Losinski
Licensing Specialist*



Quote of the Month



Life is like a camera, focus on what is important. Capture the good times.

Develop from the negatives.

And if things don't work out, take another shot.

Dear Margarita,

I really like my job and the people I work with. Many of us at VDM are customer service focused. We all know the importance of exceeding our customers' needs and finding resolutions when needed; however, I think that sometimes we forget to also treat one another as customers, internal customers that is. Can you please share some tips that will help remind us all of the importance of this and perhaps also share relevant examples?

Thank you,

VDM Internal Customer

Dear VDM Internal Customer,

Thank you for your note. I think sometimes we forget that without each other, there is no Company. The better we serve one another, the better we serve our external customers. We are a team and it takes ALL of us at VanDyk to make the magic happen! Here are a few tips for our readers:

Reflect a spirit of kindness. We don't have to be as formal as we are with our external customers, but the spirit of kindness must prevail. Remember to regularly use phrases such as: "Please and Thank you". Recognize your co-workers with a smile and call them by name. Be kind when making requests.

Don't let emails get buried without a response. When you receive an email, let the person know you received it. Don't just let the email sit in your inbox for days. A simple "Got it" or "Thanks. I'll get back to you on this", acknowledges receipt of the message. If you need to do a little research in order to give an accurate response, let the person know that you will look into it, and will follow up. *Don't forget to follow up!*

When your co-worker makes a mistake... don't point out the mistake to others. We all come to work expecting to do our very best. So when we do make mistakes, let's inform the person directly of what occurred. I guarantee they'd rather hear it from you than from others you spoke to about it.

Develop a positive attitude. Your attitude is reflected in everything you do. It not only determines how you approach your job and your co-workers, but it also determines how they respond to you. Avoid complaining. Do whatever it takes to get the job done—and done right.

Anticipate your coworker's need. When your coworker request information, don't just send what was requested, also send the attachment or other related information that you know would be helpful.

The better our internal customer service, the stronger our Company becomes.

*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.*

By: Margarita Hays
HR Manager



September 2019 | CORPORATE NEWLETTER Hero's list for August*

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	128	1
Tim Hart	105	2
Justin Kelly	99	3
Shawn Miller	93	4
Joe White	83	5
Mario Flores	69	6
Jon Stoneburner	67	7
Keith Riley	67	7
Shawn Landez	66	9
Bill McDonald	59	10
Michael Burchette	57	11
Katrina Lockard	54	12
Brittney Bennett	50	13
Amy Garmon	50	13
Sean Moore	49	15
Leith Grasteit	49	15
Caitlin VanDyk	47	17
Chris Kenworthy	44	18
Shawn Bloom	44	18
Thecia Maurone-Toth	43	20
Shyanne Steed	43	20

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	245	1
723	Shawn Miller	232	2
493	New Mexico	213	3
123	Grand Rapids	166	4
714	Tampa Corporate	156	5
235	Daen Manriquez	128	6
401	David Viox	126	7
517	Stephen Katz	125	8
131	Mario Flores	123	9
212	Michael Burchette	121	10
488	Shawn Landez	111	11
453	Tim Hart	107	12
204	Adam Wilson	102	13
721	Brian Forrester	99	14
551	Jon Stoneburner	93	15
586	Bill McDonald	93	15
200	Daren Crockett	86	17
511	Joe White	83	18
530	Chris Kenworthy	80	19
560	Keith Riley	67	20

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

TOP 20 TEAMS for August*

Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	38	1
493	Bill Vering	33	2
131	Mario Flores	26	3
204	Adam Wilson	26	3
714	Tampa Corporate	25	5
123	Grand Rapids	24	6
517	Stephen Katz	23	7
212	Michael Burchette	23	7
235	Daen Manriquez	22	9
401	David Viox	22	9
453	Tim Hart	20	11

Branch #	MANAGER/LEAD	Units	Rank
488	Shawn Landez	20	11
200	Daren Crockett	17	13
586	Bill McDonald	16	14
721	Brian Forrester	16	14
723	Shawn Miller	16	14
560	Keith Riley	13	17
530	Chris Kenworthy	12	18
551	Jon Stoneburner	12	18
426	Kevin Hilderbrant	11	20
511	Joe White	11	20
582	Bobbie Donaldson	11	20

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



TOP 20 ORIGINATORS for August*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	22	1	Justin Kelly	10	11
Tim Hart	20	2	Daren Crockett	10	11
Mario Flores	13	3	Charlie Kemp	9	13
Keith Reily	13	3	Shawn Bloom	9	13
Leith Grasteit	13	3	Michael Burchette	9	13
Sean Moore	12	6	Caitlin VanDyk	8	16
Bill McDonald	12	6	Adam Wilson	8	16
Joe White	11	8	Jon Stoneburner	8	16
Kevin Hilderbrant	11	8	Annie Garron	8	16
Shawn Landez	11	8	Stephen Katz	8	16

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



September 1	Heather Cox	September 14	Courtney Eley	September 24	James Beebe
	Tina Wilkinson		Monique Garcia		Ashley Plummer
September 3	Elizabeth Bsales		September 15	Ashleigh Newcomb	September 25
September 5	Brian Morgan	September 16	Jeremy Favazza	September 26	Jordin Hunting
September 6	Kara Youngs	September 18	John McMahon		Janet Labriola
September 8	Kelly DeCamp	September 19	Andrea Redfield		Daen Manriquez
	Mario Flores I	September 20	James Barach	September 28	Nancy Meek
	Tim Hart	September 21	Ciara Jones	September 29	Gabriela Cernas-Frantz
Misty Koldenhoven	Rosemary Morel		Sarah Vollink		
September 10	April Ohmer	September 23	Don Ivers	September 30	Eddie Bielecki
September 12	Cheryl Korson	September 23	Ryan McManus		Rachel Donovan
	Sarah Smith	September 23	Jessica Rodriguez-Mendez		



Karen Marconi
Kylea McPhearson



Michelle Locke
Andrea Redfield
Adam Wilson



Olha Morekhodova



Andrew Brown
Ashely Favazza
Christine Schrader



Linda Austin
Luke Ham
Jameson Heidenreich
Emily Kremer



Eric Bridges
Kalan Walters



Fred Dopman



Lisa Myers



Stephen Katz
Jessica Sirois



Shannon Reichelderfer





To: Cynthia Sena

I just want to give a shout out to Cynthia Sena our Processing Manger. She is truly such a great Manager to work with and for. She ALWAYS takes the time to help with any file and jump in with anything I may need assistance with and never misses a beat. I genuinely feel so grateful for her and don't know what I would do without her and her expertise and positive and willingness to always help. Our branch is definitely stronger because of her leadership. She is the BEES KNEES! Thanks Cyn!

-Misty Koldenhoven, Processor

To: Mackenzie Wright

I just wanted to let you know what an improvement the new hire process has been! Mackenzie has been right on top of all of it and it has gone so much more smoothly than in previous hires! I appreciate all of the team's efforts.

-Angela Corson, Funding and Loan Delivery Manager



Kelsey Beam
Transaction Coordinator
Department 208
Griffin, GA

Kelsey is excited to be joining VanDyk Mortgage! Kelsey was born and raised in Atlanta, GA. She believes that customers are the number one priority and should be treated with the highest level of respect. Kelsey loves reading, shopping, and spending quality time with her family. Welcome aboard Kelsey!

WELCOME

To the VanDyk Family!



Yolanda Frame Jr.
Jr. Processor
Department 006
Clearwater, FL

Yolanda is thrilled to be joining VanDyk Mortgage! Yolanda was born and raised in Albany, NY. She comes to VanDyk with over 20 years of mortgage experience. Yolanda believes that repeating the customers needs back to them will make them feel like they are being listened to. Welcome aboard Yolanda!



Jodi Cutler
Processor
Department 006
Clearwater, FL

Jodi is very excited to be joining VanDyk Mortgage! Jodi was born and raised in Pocatello, ID. Her customer services philosophy is that the customer always comes first. Jodi enjoys, skiing, traveling, swimming and nature. Welcome to the team Jodi!



Danielle Frazier
Jr. Processor
Department 006,
Clearwater, FL

Danielle was born and raised in Tarpon Springs, FL. She is very excited to be joining VanDyk Mortgage. She believes that customer service is the foundation of any successful business. Customers are our first priority and they should feel like their business is appreciated. Danielle loves cooking, shopping and traveling. Welcome Aboard Danielle!



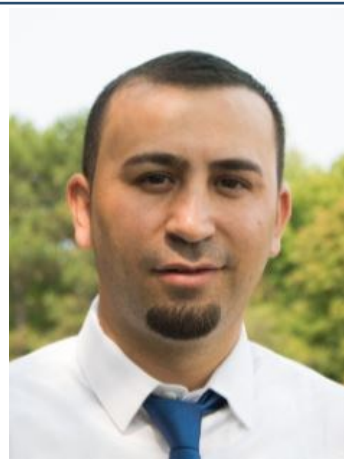
Larry Le
Branch Manger
Department 176
Little Elm, TX

Larry is excited to be joining VanDyk Mortgage! Larry was born in Tampa, FL and raised in Houston, TX. His customer service philosophy is to leave the world a better place than when he found it, but his favorite hobby is fatherhood. Welcome to the VanDyk Family Larry!



Adrienne Drew
Marketing Manager
Department 001
Clearwater, FL

Adrienne is excited to be joining VanDyk Mortgage! Adrienne was born and raised in Macon, GA where she attended Peach County High School, from there she went on to Valdosta State University where she earned her degree in Marketing. Welcome aboard Adrienne!



Juan Herrera
Loan Originator
Department 174
Wyoming, MI

Juan is very excited to be joining VanDyk Mortgage! Juan believes in being himself when he is serving others. He believes that authenticity in your interactions, conversations and in your life will make your clients day. Juan loves to play soccer, go in bike rides, and watch movies with his family. Welcome to the team Juan!



Liz Eyer
Post Closing Specialist
Department 001
Grand Rapids, MI

Liz is excited to be joining VanDyk Mortgage! Liz was born and raised in Carson City, MI. She believes in treating customers the way she would expect to be treated. Liz has two children and has been in the mortgage industry for 20 years! Welcome to the team Liz!



Andrew Collins
Systems Developer
Department 001
Grand Rapids, MI

Andrew is excited to be joining VanDyk Mortgage. This is his first job in the mortgage industry and is very excited to learn everything about it. Andrew is originally from Virginia, but has been calling West Michigan home for over seven years. His hobbies include origami and painting with watercolors. Welcome to the team Andrew!



Caroline Sutherland
Senior Loan Originator
Department 211
Mission Viejo, CA

Caroline was born in Loma Lino, CA and was raised in Post Falls, ID. Customer service is her high priority. She believes that communication with clients and real estate agents during the transaction is key, even if it is bad news. Caroline loves to travel with her husband and family.

Welcome to the family Caroline!

WELCOME

To the VanDyk Family!



Jeff Metz
Team Loan
Originator
Department 211
Mission Viejo, CA

Jeff was born in Yorba Linda, CA. He is very excited about joining VanDyk Mortgage. Jeff believes that building relationships with his clients is key. He is passionate about being a father. He loves to golf, play tennis and spend time with his children. Welcome aboard Jeff!

Tom Webb
Branch Manager
Department 175
Cincinnati, OH



Tom is excited to be joining VanDyk Mortgage! He was born and raised in Cincinnati, OH. He started out as a Loan Officer in early 2013. Currently, Tom is licensed in OH, KY, and IN. He strongly believes in making the home buying process as fun and as simple as possible. Welcome to the VanDyk family Tom!

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