

CORPORATE NEWSLETTER



October 2019



Follow along as the new features of our corporate intranet are explained in detail. Be sure to check out our newest section, **TECH TIPS!**

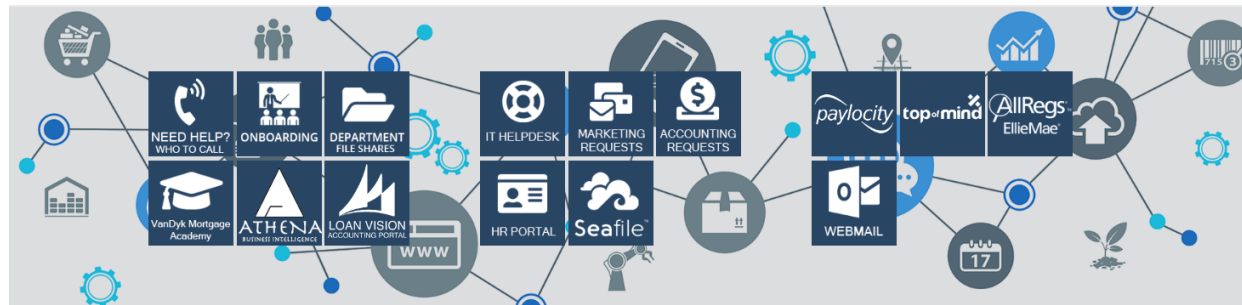
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You asked, we listened! Around the time we rolled out the new gamification points system on the corporate intranet, we introduced a “Provide Feedback” button. Over the course of the last few months we compiled a list of the requests you were asking for and are pleased to announce the completion of those requests with a newly enhanced intranet!

Enhancement 1:

New tiled menu system. No more submenus. Everything is right in front of you and just a click away!



Enhancement 2:

The search bar has been moved to the bar below the headers making it more prominent and keywords are active on all posts and announcements including newsletters and lending announcements. For example, searching for “homestyle” will pull up any post containing the word homestyle.



CATEGORIES

- Recent Posts
- Challenges
- Corporate Communications
- HR - New to VanDyk
- Internal Job Postings
- Lending Announcements



Lending Announcement September 19 2019

VanDyk Mortgage / Challenges / September 19, 2019 / No Comments / 1

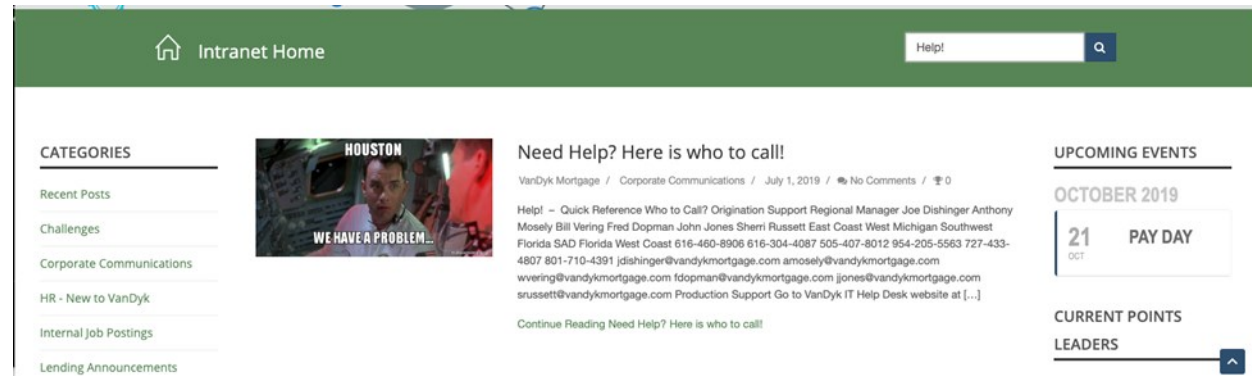
Attachments: CHENOA – VDM FHA RATE ADVANTAGE and HOMEReady ONLY September-13-2019-1 CHENOA- Correspondent-Lending-Guide-Version-6.4-September-13-2019-2 Condo Full Review Conventional Matrix September 2019 Fannie Mae eligibility-matrix8.7.19 Fannie Mae Fixed Rate and ARM Conventional Matrix September 2019 Fannie Mae HomeStyle Matrix September 2019 FHA 203k Matrix September 19 2019 FNMA 1077 short form High Balance Matrix September 2019 Jumbo Wells [...]

Continue Reading Lending Announcement September 19 2019

Challenge Completed ✓

Enhancement 3:

Are you stuck and need some help? We created a section listing staff and department personnel that you can reach out to get you the help you need. This section can be accessed by clicking on the “Need Help?”, tile or by entering keyword “Help!”, in the search box.

NEED HELP? Here is who to call!
VanDyk Mortgage / Corporate Communications / July 1, 2019 / No Comments / 0

Help! - Quick Reference Who to Call? Origination Support Regional Manager Joe Dishinger Anthony Moseley Bill Vering Fred Dopman John Jones Sherri Russett East Coast West Michigan Southwest Florida SAD Florida West Coast 616-460-8906 616-304-4087 505-407-8012 954-205-5563 727-433-4807 801-710-4391 jdishinger@vandykmortgage.com amoseley@vandykmortgage.com wvering@vandykmortgage.com fdopman@vandykmortgage.com jones@vandykmortgage.com srussett@vandykmortgage.com Production Support Go to VanDyk IT Help Desk website at [...]

Continue Reading Need Help? Here is who to call!

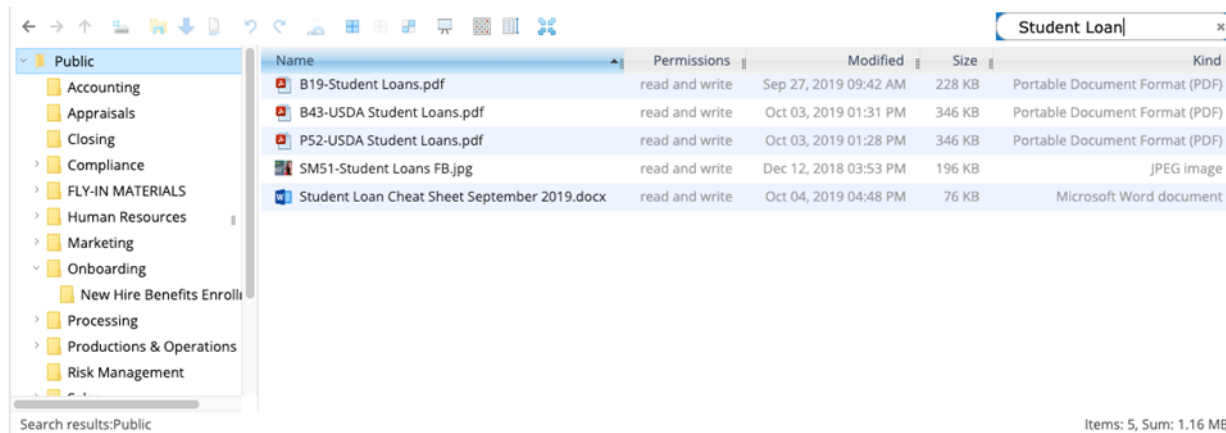
UPCOMING EVENTS
OCTOBER 2019
21 PAY DAY
OCT

CURRENT POINTS LEADERS

Enhancement 4:

We completely re-wrote the interface for the department file shares which are now searchable! You no longer have to dig through multiple folders to find that one matrix you need. Just enter the name of the file you’re looking for and hit enter.

***Note the file search is different from the content search. The two are not linked.**



Search results:Public

Name	Permissions	Modified	Size	Kind
B19-Student Loans.pdf	read and write	Sep 27, 2019 09:42 AM	228 KB	Portable Document Format (PDF)
B43-USDA Student Loans.pdf	read and write	Oct 03, 2019 01:31 PM	346 KB	Portable Document Format (PDF)
P52-USDA Student Loans.pdf	read and write	Oct 03, 2019 01:28 PM	346 KB	Portable Document Format (PDF)
SM51-Student Loans FB.jpg	read and write	Dec 12, 2018 03:53 PM	196 KB	JPEG image
Student Loan Cheat Sheet September 2019.docx	read and write	Oct 04, 2019 04:48 PM	76 KB	Microsoft Word document

Items: 5, Sum: 1.16 MB

Enhancement 5:

We have added an events calendar to the main page. Payroll dates and any upcoming events will be listed here. If you would like an event listed please send an email to itsupport@vandykmortgage.com and we can get your event placed in the calendar.



FHA Single Unit Condominium Approval Process

VanDyk Mortgage / Corporate Communications / October 7, 2019 / No Comments / 0

As many of you may have heard, effective with FHA Case Numbers issued on or after October 15, 2019, lenders will have the ability to approve an FHA mortgage for a condominium in a project that is not on FHA's Approved Condominium list. To those who have been around long enough to remember FHA's old [...]

[Continue Reading FHA Single Unit Condominium Approval Process](#)

UPCOMING EVENTS

OCTOBER 2019

21 PAY DAY
OCT

Enhancement 6:

We have made the filters on the company directory more streamlined and much easier to use. Branches are now sorted by their respective regions and the corporate departments are all listed in the drop down above the branches. We have also added the additional search capabilities to allow for a search by region #, branch # or the state the employee is located in.

DIRECTORY LISTINGS

All Employees

Corporate

Clearwater Operations

Select a Department


Select a Branch

- Region 2 - Joe Dishinger
- 121 - Verleger - Grand Rapids, MI
- 131 - Flores - Muskegon - MI
- 208 - Amy Garmon
- 302 - Elgas - Cadillac, MI
- 304 - Rhodes - Mishawaka - IN
- 401 - Young - Cincinnati - OH
- 426 - Hilderbrand - Greenville - MI
- 468 - Pacey - Charlotte - NC
- 488 - Landez - Fort Wayne - IN
- 511 - White - Holt - MI
- 517 - Katz - Atlanta - GA
- 530 - Kenworthy - Cockeysville - MD
- 560 - Riley - Toledo - OH
- 586 - McDonald - Princeton - TN

Directory Search

search by name, email, branch #, region #, or state

Total Entries:11



tvandyk@vandykmortgage.com
Office: (616) 940-3000

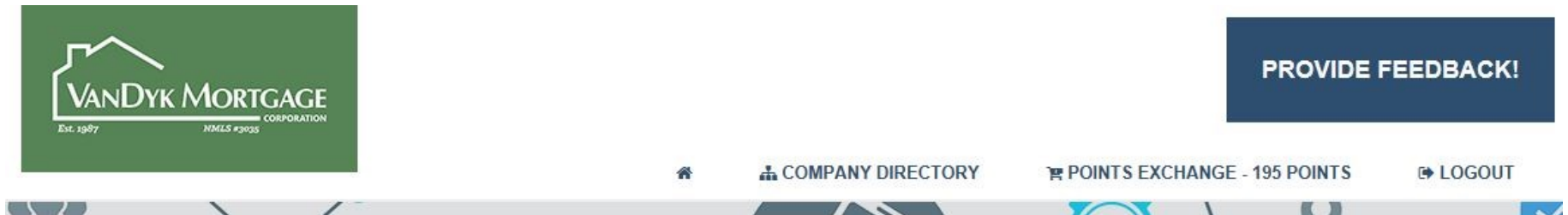
Tom VanDyk

President
Senior Management - Corporate
Direct Report: Tom VanDyk

13577 Feather Sound Drive Sixth Floor
Clearwater FL 33762

Enhancement 7:

Finally, we moved the VDM Points Exchange to a more prominent location and it is now displayed on all pages. We will be adding additional VDM Swag to the store in the coming days as well as a way to purchase points.



Thank you for taking the time to provide feedback and as always if there is something you would like to see on the intranet please use that feedback button and send in your suggestions!

By: Justin Meade
Director of Technology



Top 5 Reasons Why You Should Consider Using a Health Savings Account

A Health Savings Account, or HSA for short, is a type of bank account that allows you to save money for medical expenses on a tax-advantaged basis. Choosing to use this type of savings account can help to empower consumers to make affordable health care choices that best fit their needs. Throughout the United States, over 20 million people have chosen to open a Health Savings Account coupled with their High Deductible Health Plan (HDHP) much like you are able to do with VanDyk Mortgage's Medical HSA 3000 plan. This month, I'd like to share some of the top reasons why YOU should consider utilizing an HSA, and how it can help you to make more affordable health care choices.

The Balance is Yours

When you make contributions to your HSA, it stays there forever, until you spend it of course. With an HSA, there is no 'use it or lose it' clause, even if you decide to move off of the qualifying High Deductible Health Plan. The balance in your account can even earn interest!

You'll Be Better Prepared for the Unexpected

As much as we might like to, we can't plan for everything. Sometimes, medical expenses arise rather unexpectedly. Contributing to an HSA alleviates some of that pressure by helping you to prepare a cushion for these sorts of things. You can even use your HSA funds to reimburse yourself for qualified medical expenses that you paid for out-of-pocket. Qualified expenses can range anywhere from bandages and first aid, to vision exams, to surgeries.

The Tax Advantage

As I mentioned, an HSA is a tax-advantaged savings account. Any money contributed to this account is tax-free. This means that you'll be able to save money for your medical expenses much quicker than if you were not enrolled in an HSA. Of course, there are annual limits to what can be contributed. In 2019, a consumer may contribute \$3,500 if they're enrolled in a self-only health plan, and \$7,000 if they're enrolled in a family health plan. In 2020, these limits will rise to \$3,550 and \$7,100, respectively.

You Can Use Your HSA Balance on Others

When you contribute to an HSA, the funds in your account are not limited to being spent on yourself; you can actually spend this money on anyone you claim on your income taxes. You can do this regardless of whether or not the other person is enrolled in your medical plan with you. This makes an HSA a phenomenal tool for paying medical expenses for the whole family.

You Can Invest Your HSA

The last notable perk of opening an HSA is that you have the ability to invest your savings into a wide variety of mutual funds. The best part about this is, the income generated from investing your savings is generally tax-free income. You can then save that money for future medical expenses, re-invest it, or even save it for retirement.

By: Sarah Shilling
HR Generalist



Meet the New Faces in the Marketing Department. Please welcome *Adrienne Drew, Paola Calderon, Alexa Smart, Jacqueline Amick and Lani Hutchison!*



Adrienne Drew – Marketing Manager

Adrienne was originally born and raised in Georgia but has resided in Florida since 2002. She graduated with a bachelor's degree in Business Administration with a concentration in Marketing from Valdosta State University. Adrienne is married with two children and in her spare times enjoys going to the beach, riding bikes, watching her Georgia Bulldogs play football and spending time with her family. Adrienne loves working in the field of marketing because she enjoys seeing her work come to life and is results driven. She is excited to work at VanDyk because she enjoys meeting new people and being able to help others achieve their goals. Adrienne manages the Marketing team and the day-to-day functions of the department to ensure that all the needs of our LO's are being met, and we stay within compliance as an organization.

Paola Calderon – Marketing Media Specialist

Paola graduated from the USF Zimmerman School of Advertising and has a certificate in Visualization and Design from the College of Arts. In her spare time, she enjoys creating videos, painting, and spending time with her family. Paola is also a volunteer for the Farmworkers Association of Florida because she enjoys being able to give back. Paola started her career in Marketing & Advertising because of her passion for art and interest in the creation of online communities. Paola is responsible for all aspects of VanDyk's Social Media Marketing. She can assist you all with content strategy, developing brand awareness, generating inbound traffic and cultivating leads and sales via social media channels.



Alexa Smart – Marketing Assistant

Alexa was born and raised in Grand Rapids, MI before moving to Chattanooga, TN to attend Southern Adventist University. She received her B.B.A. in Marketing and a B.A. in International Studies-Spanish Emphasis. After studying abroad in Argentina for a school year, she discovered her passion for traveling, and has traveled to 14 different countries so far. During her spare time, Alexa enjoys playing competitive volleyball, going to the movies, spending time with family and friends and writing reviews to maintain her Yelp Elite member status! Alexa is excited to work for VanDyk because she sees the passion that is behind all the work everyone does. Her favorite thing is working with the entire Marketing team because since day one she has truly felt like part of a team! As a Marketing Assistant, Alexa is responsible for managing the Top of Mind database, creating campaigns in Top of Mind, assisting with weekly marketing pieces and campaigns and having weekly calls with her LO's. Marketing Assistants are the main point of contact for the LO's that choose to sign up for our marketing program.



Jacqueline Amick – Sales Generalist

Jacqueline was born and raised in Saint Petersburg, FL and graduated with her BFA in Intaglio Printmaking from the University of South Florida in Tampa. In her free time, she works as a visual artist, entering in gallery shows around the country and showed her most recent work in a solo exhibit this last year. Jacqueline works mainly in mixed media but is currently working on a wallpaper series. She loves being active outside and going on river & canoe trips with friends and her 8-month-old Boykin Spaniel, Siddalee. Jacqueline plays a major role in our new hire onboarding process and may be one of the first people you interact with in the Marketing department. She also has recently began assisting Lindsey with events and promo items as needed to further develop her career.

Lani Hutchison – Marketing Assistant

Lani is the newest addition to the Marketing department and is originally from Columbus, OH. She moved to Florida five years ago to attend the University of South Florida where she studied Mass Communications with a concentration in Public Relations, and stayed active in a community service fraternity, Alpha Phi Omega. After graduation, she worked in recruiting, but realized her passion was for marketing and started working as a marketing assistant at a residential real estate firm. Lani lives in Tampa with her boyfriend and dog. In their free time they like to stay active and enjoy Florida's amazing weather. Most weekends she can be found at the dog beach in Fort de Soto! Lani is excited to work at VanDyk because it's a company that has a family-like culture. She is passionate about Marketing because it allows her to be creative and feel like she is making a difference. As a Marketing Assistant, Lani will be responsible for managing the Top of Mind database, creating campaigns in Top of Mind, assisting with weekly marketing pieces and campaigns and having weekly calls with her LO's. Stay tuned for an updated assignment list as we assign LO's to Lani that are on the marketing program.



She is looking forward to working with you all!

We might have quite a few new faces in marketing, but our other team members are also here to support you each day with your marketing needs! From graphic design to event management to customized videos – we have you covered! Say Hello to the Rest of the Marketing Team!



Kim Laughlin
Marketing Business Manager



Lindsey Magness
Marketing Event Coordinator



Alec Coleman
Marketing Specialist



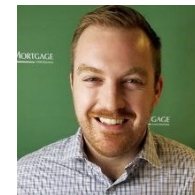
Courtney Eley
Junior Graphic Designer



Kyle Fournier
Marketing Video Specialist



Michelle Simoes
Marketing Assistant



Terrence Donlin
Marketing Assistant

Happy Fall! This month I challenge you to incorporate a stair workout once a week into your exercise routine. This can be done on the Stairmaster at the gym or the stairs of your home.

Outlined below is an example of what a 20-minute stair workout looks like. Enjoy!

3 Minutes	Steady pace, not skipping steps (warm-up)
1 Minute	Bump up the speed
1 Minute	Slow back to a steady pace
2 Minutes	Skip a step
1 Minute	Bump up the speed
1 Minute	Slow step up to booty kickback
1 Minute	Turn sideways while stepping up (don't skip steps)
1 Minute	Switch sides
1 Minute	Turn forward and bump up the speed faster than you did the last sprint
1 Minute	Slow back to a steady pace
1 Minute	Slow the speed down and lunge up the stairs
1 Minute	Bump up the speed, everything you got
5 Minutes	Steady pace, not skipping steps (cool-down)



HEALTH & FITNESS TIPS of the Month

Recipes of the Month: Pumpkin Spice Donut Holes & Pumpkin Pie Parfaits

I sure hope you love pumpkin because this month's recipe of the month is all about that pumpkin! I couldn't pick just one. So, here's a whole lot of pumpkin and more pumpkin!



Pumpkin Pie Parfait: *Makes 2 servings*

Ingredients

2 scoops of vanilla protein powder
1 frozen banana, sliced
4 ice cubes
2 Tbsp. pumpkin puree
1 cup almond milk (add more if needed while blending)
Pinch of pumpkin pie spice
Cinnamon to taste
1 spoonful of unsweetened applesauce (optional)
Almond or Greek yogurt
2 tsp. chia seeds

Directions:

Combine all ingredients except yogurt in a high-speed blender and blend until smooth. Split smoothie into two glasses and layer with yogurt. Top with chia seeds.



By: Shelby Losinski
Licensing Specialist

Pumpkin Spice Donut Holes:

Makes 12 donut holes (serving size is 2 donut holes)

Ingredients:

½ cup almond meal
½ cup Protein Powder
1 tsp. pumpkin pie spice
¼ tsp. salt
½ cup pumpkin puree
¼ cup maple syrup
1 egg
¼ cup almond milk
1 Tbsp. coconut oil
½ tsp. vanilla extract
Coconut oil spray

Cinnamon Toppings

1 Tbsp. cinnamon
1 Tbsp. coconut sugar

Directions:

Preheat the oven to 350 degrees.

Mix all dry ingredients together in a medium bowl.

Add in wet ingredients and stir until fully combined.

Spray cake pop mold with coconut oil.

Spoon batter into each hole. Bake at 350 degrees for 12-15 minutes or until a toothpick comes out clean. Let cool for 5 minutes and remove mold. Stir together coconut sugar and cinnamon. Take each donut hole and roll into the mixture, making sure it's fully coated.



Quote of the Month



A mind is like
a parachute.
It doesn't
work if it isn't
open.
- Frank Zappa

*Dear Margarita,
I love my job, but I'm stressed. As a result, I've not been feeling well and I'm packing on additional weight. Can you provide tips on how I can manage my stress?
-Stressed Out.*

Dear Stressed Out,

It's not surprising that you are experiencing stress. Studies suggest that 80% of workers feel stressed at work. Anyone who has ever held a job will at some point have felt the pressures of work-related stress. Even if you love what you do, any job can have stressful elements. Perhaps you have numerous deadlines to meet, a challenging coworker, unclear expectations. Whatever it may be it can be overwhelming. A stressful environment can contribute to problems such as headache, stomachache, sleep disturbances, short temper and difficulty concentrating. Chronic stress can result in anxiety, insomnia, high blood pressure and a weakened immune system. Those who experience excessive stress often deal with it in unhealthy ways such as: overeating, eating unhealthy foods, smoking or abusing drugs and alcohol. So how can you/we manage stress and avoid making unhealthy choices?

Experts provide the following advice:

Track your stressors and develop healthy responses. Keep a journal for a couple of weeks to see which situations create the most stress and how you respond to them? Did you yell? Did you go to the vending machine for a snack? Study your reaction and replace the bad habits with good ones. Perhaps you can take a short break and walk around the building or keep healthy snacks at workspace that you can choose from.

Take time to recharge. Schedule time off to relax and unwind so you return to work invigorated and ready to perform at your best.

Talk to your Supervisor. Employee health has been linked to productivity at work, so your boss has an incentive to create a work environment that promotes employee well-being. Start by having an open conversation with your Supervisor. The purpose isn't to lay out a list of complaints but rather to come up with an effective plan for managing the stressors you've identified so you can perform at your best on the job.

Build a support network. Carving time out with family and friends can be helpful.

Exercise and Nutrition. Activities such as yoga, dancing, walking can raise the heart rate and which in turn is effective in increasing mood, health and energy. Minimize excess sugar and refined carb intake.

If you are a Supervisor, here are a few suggestions you can implement to reduce stress among your team:

Set clear (or clearer) goals for your team members.

Recognize your employees for their accomplishments and contributions. A simple (*"Thank you for the good work on that difficult project"*) will go a long way with your team.

Give employees adequate control over how they do their work. Workers are more productive and able to deal with stress better if they have some control over and flexibility in how they perform their work.

Create a pleasant working environment. Keep the place clean, keep noise levels low. Bring in a plant or fresh flowers.

Encourage Team Bonding. When the teams are strong, there is greater accountability to each other and better communication as well as greater trust. Include teambuilding activities in your staff meetings or schedule a retreat where employees can share experiences and learn to work together effectively.

*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



Ctrl+T to Create a Table

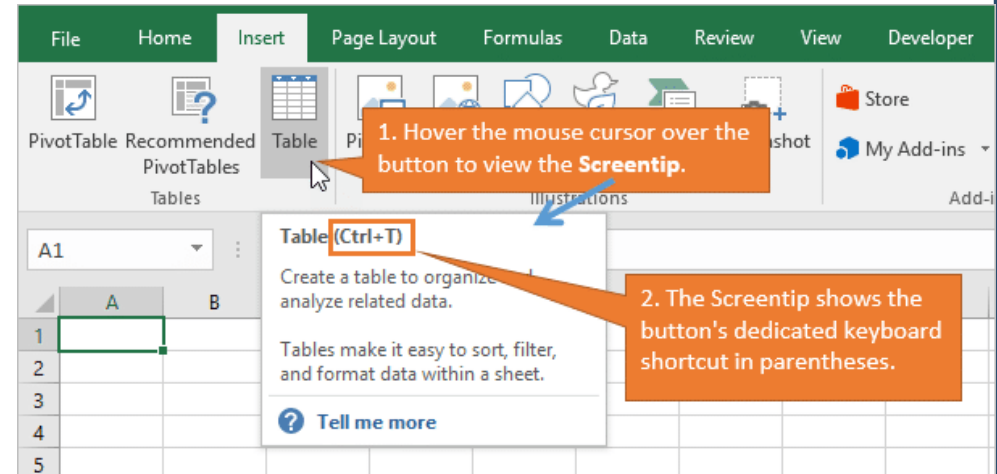
If you are using Excel Tables then you won't need the Ctrl+Enter shortcut as often. That's because Excel Tables automatically fill the formulas down a column for you. It's just one of the many great benefits of using Excel Tables. I'm a huge fan of them.

Note: This functionality (Ctrl-T to Create a Table) is only available in more modern versions of Excel. Excel 2017 and later.

BEFORE: Normal data range.

AFTER: Format data as a Table
Ctrl + T

Date	Customer	Region	Quantity
1/5/2015	Customer 4	West	15
3/12/2015	Customer 1	Midwest	20
3/16/2015	Customer 6	West	25
3/27/2015	Customer 3	West	14
4/16/2015	Customer 6	Northeast	16
4/16/2015	Customer 7	Midwest	40
4/25/2015	Customer 6	South	20
4/28/2015	Customer 6	Midwest	10
7/3/2015	Customer 2	West	29
7/6/2015	Customer 6	Midwest	10



The keyboard shortcut to format your data as a Table is Ctrl+T. The shortcut is different in different language versions of Excel, so hover over the Table button on the Insert tab of the ribbon to see what the shortcut is for you.

Emp ID	Region	Retail Price	Discount	Net Price
10001	East	100,000	25,000	=[@[Retail Price]]-[@Discount]
10002	East	150,000	30,000	120,000
10003	East	200,000	35,000	165,000
10007	West	400,000	55,000	345,000

Don't like the Table Formulas?
You can turn them off!

Bonus tip: If you have tried Tables but don't like the weird formulas (called structured reference formulas), you can turn those OFF. Here is an [article that explains how to turn](#)

Checkout this video on a [Beginners Guide to Excel Tables](#) to get

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

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	151	1
Tim Hart	124	2
Justin Kelly	107	3
Shawn Miller	102	4
Joe White	101	5
Jon Stoneburner	79	6
Mario Flores	78	7
Keith Riley	78	7
Shawn Landez	71	9
Bill McDonald	71	9
Michael Burchette	63	11
Leith Grasteit	62	12
John Kenworthy	61	13
Katrina Lockard	59	14
Brittney Bennett	58	15
Amy Garmon	56	16
Caitlin VanDyk	55	17
Sean Moore	55	17
Shyanne Steed	53	19
Shawn Bloom	50	20
Daren Crockett	50	20

TOP 20 TEAMS YTD

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	272	1
723	Shawn Miller	270	2
493	New Mexico	238	3
123	Grand Rapids	190	4
714	Tampa Corporate	167	5
235	Daen Manriquez	151	6
131	Mario Flores	146	7
517	Stephen Katz	145	8
401	Young/Viox	144	9
212	Michael Burchette	139	10
204	Adam Wilson	136	11
453	Tim Hart	126	12
488	Shawn Landez	122	13
721	Brian Forrester	116	14
551	Jon Stoneburner	110	15
586	Bill McDonald	109	16
530	Chris Kenworthy	108	17
200	Darren Crockett	107	18
511	Joe White	101	19
560	Keith Riley	78	20

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

TOP 20 TEAMS for September*

Branch #	MANAGER/LEAD	Units	Rank
723	Shawn Miller	37	1
204	Adam Wilson	34	2
530	Chris Kenworthy	28	3
724	Justin Kelly	27	4
493	New Mexico	25	5
123	Grand Rapids	24	6
131	Mario Flores	23	7
235	Daen Manriquez	23	7
200	Daren Crockett	21	9
517	Stephen Katz	20	10
453	Tim Hart	19	11

Branch #	MANAGER/LEAD	Units	Rank
212	Michael Burchette	18	12
401	David Viox	18	12
511	Joe White	18	14
551	Jon Stoneburner	17	15
721	Brian Forrester	17	15
586	Bill McDonald	16	17
121	Brent Verleger	12	18
488	Shawn Landez	11	19
560	Keith Riley	11	19
714	Tampa Corporate	11	20

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



TOP 20 ORIGINATORS for September*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	23	1	Adam Wilson	10	11
Tim Hart	19	2	Shyanne Steed	10	11
Joe White	18	3	Daren Crockett	10	11
John Kenworthy	17	4	Mario Flores	9	14
Leith Grasteit	13	5	Shawn Miller	9	14
Brent Verleger	12	6	Stephen Katz	9	14
Jon Stoneburner	12	6	Luke Ham	9	14
Bill McDonald	12	6	Brittney Bennett	8	18
Keith Riley	11	9	Catlin VanDyk	8	18
Joseph Longobardi	11	9	Mario Flores II	8	18
			Justin Kelly	8	18

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



October 1	Shannon Reichelderfer	October 20	Emily Kremer	October 23	Bill Vering
	Dakota Shaw		Tracy Lucas		Karen Widmeier
October 3	Terrence Donlin		Stacey Van Schenck	October 24	Bobbie Donaldson
October 7	Loree Haugom	Trudi Burke	Alexa Smart		
	Mary Hotta	October 21	Nicole Erickson	October 25	Jaqueline Amick
October 8	Christine Schrader		Chad Landez	October 26	Charlotte Cummings
October 9	Tom Smith		Vicki Buck		Michelle Simoes
October 13	David Lerer	October 22	Ryan McAllister	October 27	Kami Konyndyk
October 14	Holly Anderson		Wendy Skytta	October 28	Kelly Sherwood
October 15	Latoya Harris		Matthew Suchecki	October 30	Lisa York
October 17	Ric Nivison				



Cindy Nelson
Dean Thompson



Angela Corson



Sarah Baisley



Charlotte Cummings



Ann Arras



Jeffery Rich
Lourdes Villamil



Kim Laughlin
Caitlin VanDyk



Lisa Myers



Lisa Jenkins



Tim VanDyk





To: HR Department and Orientation Presenters

The onboarding has been a true pleasure. The Van Dyk team has truly exceeded my expectations. Being part of this team is very exciting to say the least.

-Christopher Silvera, Loan Originator

To: Ken Frachiseur

Ken Frachiseur kicked butt on one of my loan closings. He went above and beyond on my file to get it rushed through to close on time before a buyer went out of town. He reached out to us to help us figure out the best way to get the loan closed. He was able to work out solutions on a file that had some moving parts, that was super refreshing to know we have underwriters working so hard with us to get our deals to work out. Ken, thank you very much for your help on the Cowen loan, who is also a realtor that refers us business. This was a huge help in getting his personal home loan closed on time.

-Shawn Miller, Branch Manager



Teo Pfister
Team Loan Originator
Department 176
Little Elm, TX

Teo was born and raised in Arad, Romania. She is very excited to be joining VanDyk Mortgage! Teo believes in treating everyone with the utmost respect and making every person she works with feel important. Teo loves traveling and experiencing new adventures. Welcome to the VanDyk Family Teo!



Roy Salonga
Transaction Coordinator
Department 211 Mission Viejo, CA

Roy is excited to be joining VanDyk Mortgage! Roy was born and raised in Covina, CA. He believes that customer service is very important in this industry and always puts customers first. Roy Really enjoys spending time with his family.

Gabriela Cernas-Frantz
Receptionist
Department 723
Tampa, FL



Gabriela was born in Sayula, Mexico and raised in Tampa, FL. She is thrilled to be joining VanDyk Mortgage! She aims to make the best first impression on our customers and make them important. Gabriela enjoys visiting botanical gardens, reading watching movies and drinking coffee. Welcome to the team Gabriela!



Taryn Chatel
Technology Training Manager
Department 001
Grand Rapids, MI

Taryn is thrilled to be joining VanDyk Mortgage! Taryn was born and raised in Kingsford, MI. She knows that customers drive business and that customer service is very important in this industry. Taryn enjoys traveling with her family and drinking coffee. Welcome aboard Taryn!



Christopher Silvera
Loan Originator
Department 737
Miami, FL

Christopher is excited to be joining VanDyk Mortgage! Christopher was born and raised in Miami, FL. He aims to establish a relationship with his clients or any person he serves. Once that relationship is established, he outlines a plan of action to ensure he upholds the value of the brand or company he represents. Christopher's main hobby is getting to know the city better and being part of it's growth.



Brad King
Branch Manager
Department 219
Boca Raton, FL

Brad is excited to return to VanDyk Mortgage! Brad was born in Philadelphia, PA and raised in Boca Raton, FL. He attended the University of Central Florida. Brad brings a lot of experience to the company because he has over 15 years of experience in the industry. Welcome back Brad!



Jonathan Gonzalez
Loan Originator
Department 218
Grand Rapids, MI

Jonathan was born in Mexico City, Mexico, but raised in Waukegan, IL. He aims to always be available to customers to answer their questions. Jonathan loves soccer and watching his children play sports. He is very excited to be joining VanDyk Mortgage! Welcome to the team Jonathan!

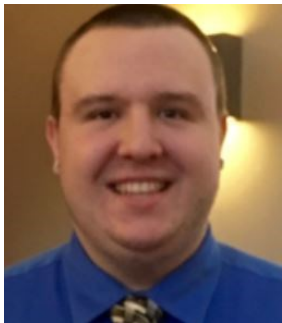


Karen Hancock
Processor
Department 551
Sarasota, FL

Karen was born and raised in Hudson, MA. She aims to treat customers like family and give them the best service she can. Karen loves collecting antiques and spending time with her family and her pets. She is very excited about joining the team here at VanDyk. Welcome aboard Karen!

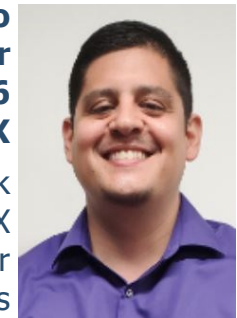
WELCOME

To the VanDyk Family!



Trevor Toczydlowski
Transaction Coordinator
Department 131
Muskegon, MI

Trevor is thrilled to be joining VanDyk Mortgage! Trevor was born and raised in Grand Rapids, MI. He aims to go above and beyond for every customer he works with. Trevor loves watching sports and very passionate sports teams. Welcome aboard Trevor!



Sean Montenegro
Loan Originator
Department 176
Little Elm, TX

Sean is excited to be joining VanDyk Mortgage! Sean was born in Houston, TX and raised in Dallas, TX. His customer service philosophy is to listen to his clients closely and always be thinking of how he can satisfy their needs. Sean enjoys painting and composing audio productions. Welcome to the team Sean!

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