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IN THIS MONTHS ISSUE WE HEAR FROM OUR SERVICING DEPARTMENT , AS THEY ANSWER SOME FREQUENTLY ASKE QUESTIONS. SCROLL DOWN TO SEE!



By: Tom Smith
VP of Servicing

The Servicing Department

The Servicing Department is responsible for the processing, and collection of monthly mortgage payments for all loans in the Company's Fannie Mae, Freddie Mac and Ginnie Mae Portfolios. In addition, we also process and collect payments on the company's interim portfolio of loans. The interim portfolio consists of Conventional, FHA, VA, Rural Housing and Bond Authority loans that are awaiting a determination by secondary if the loan will be retained in the company's portfolio, or if it will be transferred to another investor. Currently there are about 1350 loans in the company's portfolio and the interim portfolio will run between 300-600 loans on a month to month basis. Payments received are split with principal and interest remitted to the investor of the loan, taxes, insurance and any applicable mortgage insurance deposited to the customers escrow account for payment of future tax, insurance and mortgage bills. Any accounts that a payment has not been received on, collection efforts are then initiated. These actions are phone calls, letters, emails, property visits loan modifications for serious delinquent accounts to possible foreclosure.

Commonly asked questions?

Q1: My customer mailed in their payment 2 days ago, today they received a transfer letter, should that put a stop payment on the check?

Answer: No, we follow standard practice in the industry and will forward any payment received after the transfer to the new investor.

Q2: Why does my customer get a message that their account number is invalid when trying to set up an online account?

Answer: The online account for any customer is not activated until the Secondary Department notifies Servicing that the loan will be retained. If the Customer has a payment due before activation, we will process a phone payment at no additional charge with their bank routing and account number. The numbers to call are (616) 974-9258 or (727) 214-6410.

Q3: My customer called, and they received a tax, and or insurance bill and we set the loan up with an escrow account, what's up?

Answer: Mortgagors with an escrow account will still receive a copy of the billings for tax and insurance, in addition to the lender. It's a standard practice so they are aware of what they are being billed.

Q4: My customer has a question on their account, who should they contact?

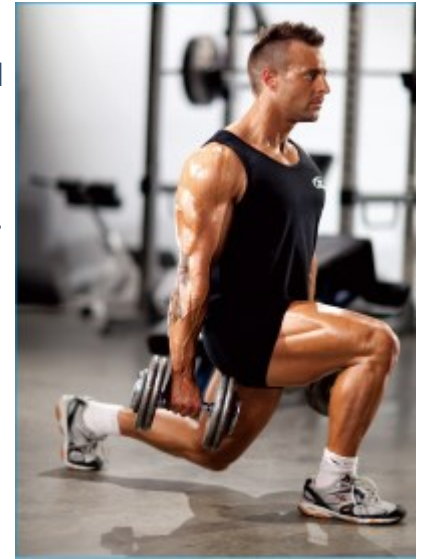
Answer: For faster service they can use the same email address that you do, servicemyloan@vandykmortgage.com When emailing us please include the loan number so we can identify the proper information. We answer all emails before we leave each day, most within minutes.

Q5: My customer called and said their payment went up, why?

Answer: Federal regulations require all lenders to complete an escrow analysis on each account at least once every twelve months. Customers that receive notification of an escrow shortage, resulting in a payment increase, are the result of increases in their taxes, insurance or both since the loan closed.

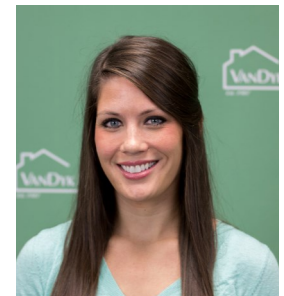
HEALTH & FITNESS TIPS OF THE MONTH

Did you know that for every hour you spend sitting, your life expectancy decreases by two hours? Research shows that the more time you spend sitting, the shorter and less healthy your life will tend to be. Research has also found that sitting for more than three hours a day causes 3.8 percent of all-cause deaths in the 54 countries surveyed. So, how do you sit less when your job requires you to work at a desk? Invest in a stand-up desk. Stand up desks are a quick change that immediately reduces your sitting time. Keep in mind, you will have to build up your standing time since it will take your body some time to acclimate to this change. Try standing for ten minutes each hour and then slowly increase the time you spend standing while working. Ideally, you want to sit for a maximum of three hours a day. Another way to combat the effects of sitting is to walk 20-25 minutes per day. Walking at least twenty minutes a day may add anywhere from three to seven years to your lifespan. The reason sitting is so detrimental to your health is that when you sit, there is a lack of muscle contraction. The lack of muscle contraction decreases blood flow throughout your body. This results in the reduction in efficiency of the biological processes. One study discovered that blood flow to the main leg artery was impaired by 50



percent by sitting for merely one hour. It has also been found that the systems that process blood sugar are activated within 90 seconds of standing up after sitting for a long period of time. Another way to decrease your sitting time and strengthen your bones is to incorporate weight-bearing exercise into your weekly routine. The physical movements of weight lifting or using your own body resistance counteracts the cellular degeneration that occurs when sitting. On the next page is a breakdown of what a week of cardio and weight-bearing exercises may look like. By adding in a similar workout regime, you can allow your body the chance to live a longer and healthier life.

*By: Shelby Losinski
Licensing Specialist*



Monday: Cardio Day

Run or walk 20-30 minutes at a moderate to fast pace.

Tuesday: Arm and Back Day

3 sets of 10 Push ups

3 sets of 10 Dips using a chair or bench

3 sets of 20 Lateral Pull-Downs

3 sets of 15 Bicep Curls with a dumbbell of your choice

3 sets of 10 Lateral Raises with a dumbbell of your choice

3 sets of 10 Pull ups

-Optional: Walk for 20 Minutes

Wednesday: Circuit Day

Bike for 5-10 minutes

Do the following circuit 3-5 times

-10 Burpees

-50 Jumping Jacks

-10 Squats

-20 Butt kicks

-100 Jump Ropes

-20 High knees

-Rest for 30 seconds

Walk 10 minutes

Thursday: Leg Day

3 sets of 15 Squats with your choice of weight

3 sets of 10 Lunges on each leg with your choice of dumbbells

3 sets of 50 Calf-Raisers with your choice of dumbbells

3 sets of 20 Deadlifts with your choice of weight

3 sets of 20 Abductor and Adductor machine rotating between the two

-Optional: Walk for 20 Minutes

Friday: Cardio and Ab Day

Run a warm up mile

Stretch

Run a fast mile (You can eventually build up to 6 miles for this)

Run a cool down mile

50 Bicycle crunches

20 Leg Raises

50 Sit Ups

1 Minute Plank

Saturday: Circuit Day

Walk 5-10 minutes

Do each exercise for 30 seconds, repeat 3-5 times

-Skaters

-Squat Jumps

-Push-ups

-Jog in place

-Wall sits

-Rest

Walk 5-10 minutes

Sunday: Active Rest Day

Take an easy walk or bike ride for 20 minutes

100 Crunches

All Week: Make it a goal to sit three hours or less per day.





By: Aaron Nemeth
Payroll Specialist

While sick leave is not a new concept, state mandated policies are now becoming a more prevalent occurrence. Effective 3/29/2019 VanDyk Mortgage has adopted the following policy for Paid Sick Leave and the following changes for our current PTO policy to remain in compliance with state laws, where employees are. The states which were affected by the recent changes are the following, Arizona, California, Maryland, Michigan, and Washington. While employees who are outside of these states will not have any changes for Paid Sick Leave, the PTO Policy changes made are effective for anyone on the policy. Below is a quick breakdown of some of the changes made regarding both policies.

Paid Sick Leave

This is a new policy developed in response to the changes in state mandated policy. Under this policy employees are given a total of 40 hours at the beginning of every calendar year. Negative balances are not provided and once you use up the 40 hours, there is no additional amount given until a new year starts. Under this policy there is no pay out of unused hours at either year end or termination. There is a myriad of reasons these hours can be used, and we suggest you reference the email/information that was sent to all employees on 3/29/2019. This policy can also be found on the HR/Payroll Shared folder on Seafire where reasons for eligible Sick Time is shown.

PTO Policy

With the mandate of changes regarding Sick Leave, we had to make some adjustments to our current PTO policy to remain in compliance.

Paid Sick Leave Policy and PTO Policy Changes

There were two minor adjustments that were made to our policy. First, PTO taken can now be used in one hour increments as opposed to the 4 hour increments as stated in our previous version of the policy. Secondly, there was an additional tier added to the policy for accrual amounts. This tier was added so that new hires after 3/29/2019 will earn hours at hire date however are not permitted to use these hours until after 90 days of employment are completed. For an employee's first year of employment under both versions of the plan, a total of 12 days will be accrued.

Frequently asked questions

Q: Do all employees now receive both PTO and Sick Time?

A: No. Eligible employees will receive either PTO or Sick time, but never both. To be eligible for PTO, an employee must be a full time, non-sales employee. All other employees not receiving PTO will receive the Sick Time Policy, provided they work a minimum of 12 hours per week on average.

Q: If I am a sales person not located in the states listed in this article, do I receive Sick Time under the new policy?

A: No, you will continue to receive neither PTO or Sick time. Only states effected will receive the Sick Time Policy.

Q: If I was on the PTO policy before 3/29/2019, will I see any difference in my accruing or payouts?

A: No, there will be no change in your accruing and you will see no change in payout or carryover amounts.

Q: Should my state mandate paid sick leave, will I be notified of changes?

A: Absolutely, we expect states to follow in the foot steps of these current states. Should this occur employees will be updated on who will start to receive Paid Sick Leave.

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	39	1
Tim Hart	37	2
Justin Kelley	31	3
Shawn Miller	25	4
Jon Stoneburner	23	5
Bill McDonald	23	5
Caitlin VanDyk	22	7
Mario Flores	20	8
Joseph White	18	9
Amy Garmon	16	10
Michael Burchette	16	10
Robert Young	15	12
Shawn Landez	15	12
Keith Riley	14	14
Patricia Adamson	13	15
Brittney Bennett	12	16
Michael Martin	12	16
Lourdes Villamil	12	16
Michael Bishop	11	19
John Kenworthy	11	19
Sean Moore	11	19
Heather Daley	11	19
Shyanne Steed	11	19

**TOP
20
TEAMS
YTD**

BRANCH	MANAGER/LEAD	UNITS	RANK
724	Justin Kelly	69	1
723	Shawn Miller	63	2
493	New Mexico	57	3
123	Grand Rapids	53	4
714	Tampa Corporate	47	5
212	Michael Bishop	45	6
235	Daen Manriquez	39	7
453	Tim Hart	38	8
131	Mario Flores	36	9
517	Stephen Katz	33	10
586	Bill McDonald	33	10
551	Jon Stoneburner	29	12
401	David Viox	28	13
488	Shawn Landez	24	14
530	Chris Kenworthy	20	15
200	Daren Crockett	19	16
511	Joseph White	18	17
208	Amy Garmon	17	18
600	Pembroke Pines	16	19
721	Brian Forrester	16	19
204	Adam Wilson	15	21

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

TOP 20 TEAMS for March*

Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	69	1
723	Shawn Miller	63	2
493	New Mexico	57	3
123	Grand Rapids	53	4
714	Tampa Florida	47	5
212	Michael Burchette	45	6
235	Daen Manriquez	39	7
453	Tim Hart	38	8
131	Mario Flores	36	9
517	Stephen Katz	33	10
586	Bill McDonald	33	10

Branch #	MANAGER/LEAD	Units	Rank
551	Jon Stoneburner	29	12
401	David Viox	28	13
488	Shawn Landez	24	14
530	Chris Kenworthy	20	15
200	Darren Crockett	19	16
511	Joseph White	18	17
208	Amy Garmon	17	18
600	Pembroke Pines	16	19
721	Brain Forrester	16	19
204	Adam Wilson	15	21

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

TOP 20 ORIGINATORS for March*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	18	1	Michael Martin	6	12
Justin Kelly	16	2	Christine Rose	6	12
Tim Hart	16	2	Darnell Mahone	6	12
Shawn Miller	13	4	Brittney Bennett	5	18
Caitlin VanDyk	8	5	Katrina Lockard	5	18
Mario Flores	8	5	Kevin Hilderbrant	5	18
Bill McDonald	8	5	Michael Rhodes	5	18
Joseph White	7	8	Keith Riley	5	18
Robert Young	7	8	Shawn Landez	5	18
Amy Garmon	7	8	Joseph Longobardi	5	18
Lourdes Villamil	7	8	Kathryn Paige	5	18
Jon Stoneburner	6	12	Sarah Baisley	5	18
Thecia Maurone-Thoth	6	12	Michael Burchette	5	18
Shawn Bloom	6	12			

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

Happy Birthday!

April 1	Raul Parrado
April 2	Keith Riley
April 8	Matt Heeringa
April 9	Cindy Doyle
	Joseph Emmons
	Lindsey Kuhnle
April 11	Nick Green
	Aaron Nemeth

April 14	Darla Pfeiffer
April 16	Brian George
April 20	Parker Lillie
April 23	Stacie Blatchford
	John Marras
April 25	Ray Rau
April 29	Lawrence Green
April 30	Shelby Losinski

HAPPY
Anniversary!



Andrew Fountain
Margarita Hays
Stephanie Herrera
Ashley Plummer
Enjoli Sexton



Loree Haugom
Robert Hill
Sarah Vollink



Tonya Antunes
Candi Bell
Ken Frachiseur



Emily Henson
Mitch Macomber



Diane Balcom
Kristine Kuss
Dan Magnano
Michael North
Rosemarie Simanek



Micahael Bishop
Laura Lella
Lindsey Magness
Kelly Scanlon-Martin



Willa Mattingly



Joseph Longobardi



Loralynne Ball
Katlin Fisher
Brian Forrester
Justin Kelly
Bryan Lovell
Richard Passanante
Cyndi Walker
Karen Widmeier



Richard Nivison
Christopher Van Ast



Daen Manriquez



Nancy Meek
Loan Originator
Department 211
San Diego, CA

Nancy Meek is a longtime resident of the Phoenix area and is excited to help her clients achieve homeownership in the beautiful Southwest! Although she is relatively new to the mortgage industry, she prides herself in providing excellent customer service and is available when most are not. She knows what it's like to be in her client's shoes and gets to know them on a personal level. Outside of work, she is passionate about healthy living and blogs about everything from nutrition to exercise.



Julie Bacon
Loan Originator
Department 171
Grand Rapids, MI

Julie was born and raised in Grand Rapids, MI and has been in the mortgage industry for over 25 years! Before coming to VanDyk, Julie was working for Lake Michigan Credit Union. She has held every position in the industry from receptionist to Sales Management to Loss Mitigation. She really does know the mortgage process from beginning to end.

Julie is also the current President of the Michigan Mortgage Lenders Association-West Chapter. When she is not at work she enjoys, spending time with her two daughters Keaghan and Ava, golfing, writing sharing her blog and traveling. Julie loves to travel out of the country to experience new cultures. She was most recently in Mexico but has travelled to Iceland, Belize, the Dominican Republic, Turks and Caicos, and St. Martin. Her goal is to get to the Maldives!



Russell Menengian
Loan Originator
Department 453
Fort Myers, FL

Russell was born in the Bronx, NY and raised in Bergenfield, NJ. He attended the DeVry Institute where he earned his AASE. Prior to working in the mortgage industry, he was in the Insurance business in Georgia, where he owned two agencies. Russell, when not at work enjoys spending time with his wife and children. As a new comer to Florida he also enjoys exploring all that Florida has to offer. His travels to Israel, Italy and Germany are among his favorites. Russell's other hobbies include, golfing and fishing.

comer to Florida he also enjoys exploring all that Florida has to offer. His travels to Israel, Italy and Germany are among his favorites. Russell's other hobbies include, golfing and fishing.

Ryan Atkins
Loan Originator
Department 545
Las Vegas, NV

Ryan is originally from California but moved to California 12 years ago. Ryan Attended the University of Idaho. There he received a B.S. in History with a minor in Journalism. Previously Ryan was working in the Energy industry. There he worked as an energy trader where he bought and sold electricity and natural gas. This is his first year in the Mortgage industry and is excited to bring his exceptional customer service skills to VanDyk. When Ryan is not learning the ins and outs of the mortgage process, he enjoys playing golf, tennis, working out and stating heavily involved in his children's actives. Ryan is a black belt in Lean Sigma Six A fun fact about Ryan is that he appeared on Wheel of Fortune. He finished in 2nd place and won \$5,000 cash and \$1,000 in steaks! Yum!



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

ADapproval 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