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6th Annual Golf-N-Give at Scott Lake Country Club

The 6th Annual Golf-N-Give event to benefit Arbor Circle was a success! The event took place on the beautiful course of Scott Lake Golf Club in Comstock Park, Michigan. This year we had 99 golfers participate. This annual event facilitates networking (and fun!) to participating foursomes and sponsors throughout the day. Along with 18 holes, golfers had options to test their luck at contest holes, including longest drive, putting green and closest to the pin. The event concluded with a live auction and delicious steak dinner. Arbor Circle is West Michigan's most comprehensive provider of mental health counseling, substance abuse treatment and family development programs. Every year, Arbor Circle empowers over 15,000 people to overcome life's unexpected challenges. VanDyk Mortgage is pleased to be a partner in helping Arbor Circle achieve their mission.

Together we raised over \$11,600!



Pictured above: Justin McDowell, Bob Barss, Jeff Lump and Ryan VanDyk.

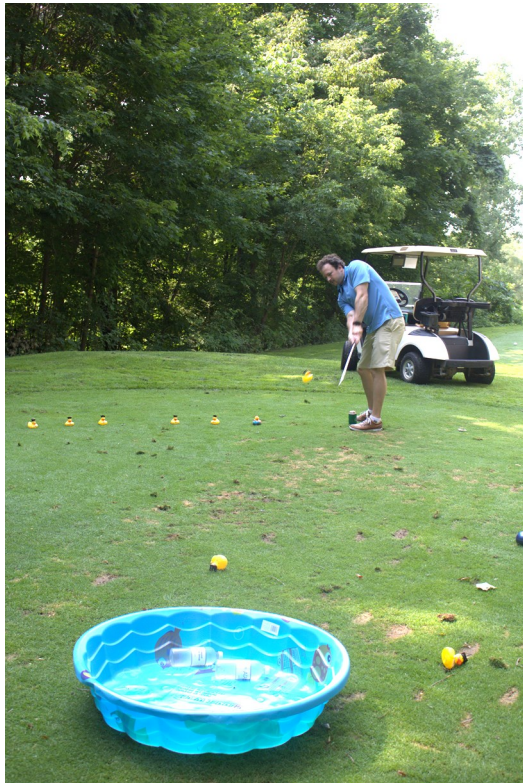


Tom VanDyk, addressing the golfers before the raffle and dinner.



Pam Parker, LO. Winning a game of closest to the pin.







Congratulations to **Katrina Lockard's Team** who won the event!

Left to Right: Andy Straub & Melissa Rhoads from Keller Williams-Rivertown, Anthony Mosely– Regional Mgr. West MI, Katrina Lockard - VanDyk LO, Randy Lockard – Pro Plus Home Inspection



Winner of the Raffle

Adam Sims, ReMax Realty



Winner of the 50/50 Raffle

Micky Ackerman – Keller Williams/North



\$2,100 was raised on the live auction and \$395 was raised on the 50/50 raffle.

A BIG THANK YOU!.. To those who did their part in making the event a success! All of Anthony Mosley's team worked hard to get items donated for the auction and raffle – we had some great items this year!



Lindsey Magness, Mariko Stusse, Pam Parker, Natalie Boehm, Julie Bacon, Katrina Lockard, Julie Tighe, Bryan Newell, Mackenzie Wright, Annette Ream and Yesenia Sifuentes.



BY:



Kim Laughlin
Marketing Business Manager



Anthony Mosley
Regional Manager



Joe Dishinger
Regional Manager

We would like to give a special shout out to all of our wonderful sponsors for the event.



Keith Riley
Branch 560
Toledo, Ohio

Constructing a Professional Email

It is important for us as employees to communicate with each other in a professional manner. It is even more important to communicate with our customers professionally. Here are a few tips on how to write a professional email:

Greet the person you are writing to. The standard, formal greeting is “dear”, however, it may seem odd addressing a stranger over the internet as Dear. Other respectable but less common options include Greetings or Salutations. When possible, it is best to put the recipient’s name followed by a comma or colon, as in these examples:

- ◆ Dear Gary,
- ◆ Dear Mrs. Walker:

If you are not sure whether a woman you are writing is a Ms. Or Mrs., then Ms. Is usually the best option. If your recipient has a gender-neutral name, simply put their full name.

- ◆ Dear Jessie Smith,

Explain what you are writing about. There are two questions you need to answer when writing an email. What are you hoping to make happen, and how can the person you’re writing help? A few examples are:

- ◆ I am writing to inquire about the status of Tim Hansen’s loan.

While stating your purpose, you want to be direct, but not to the point of seeming rude. This may seem like an awkward balancing act. It is better to seem more formal than too casual in an email. Especially if the recipient is a new contact, you want the first email to them to be exceptionally polite.

Remember to keep it short. Be respectful to your readers time. If the email is too lengthy, they will likely start to skim and miss important information. If it is an important subject that requires further discussion, think of a different way to communicate about it instead of through an email. Use your message to set up a meeting or discussion.

Wrap up with a closing line. Your email should conclude with one sentence that makes your meaning clear and may even nudge the reader to take action for what comes next. This is also a way of winding down the conversation.

- ◆ I look forward to speaking with you. Please look over the attached document and let me know if any changes need to be made.



Remember to incorporate the **Flowers-Facts-Flowers** strategy covered in the *July Newsletter* to ensure that the tone of your message promotes goodwill.

Sign off with an appropriate closing. There are a lot of ways to end an email before adding your name. Some of the most reliable options are:

- ◆ Sincerely,
- ◆ Thank you,
- ◆ Thanks again,
- ◆ Best regards,
- ◆ Respectfully,

Line Spacing is important. For proper email formatting, you always double space after *Dear Name of Recipient*, double space after starting a new paragraph, and double space after your closing.

The final and most important step in this process is to **proofread before you send**. Make sure your greeting looks right (there is nothing worse than realizing you sent an email with the recipient's name spelled wrong). Make sure that your requests are straightforward and easy to understand. This is also your last chance to catch any typos.

Imagine sending an email to a client that they feel has so many mistakes and is too casual that they no longer want to do business with you. It happens, and these few easy steps can help you write the perfect email! Please see an example of a professional email.

Dear Jason,

Thank you for taking the time to speak with me yesterday!

Could you please have the completed documents returned to me today, no later than 6pm. I appreciate all of your help.

Thank you,

Julie

Did you know we are over half of the way through 2019? Have you reached your New Year's Resolution goals yet? Time does not wait for anyone. Here are some tools you can use to help motivate you to reach those New Year's Resolutions that you may have forgotten about by now. It is never too late to get back on track with your health and fitness goals.

Pre-Workout:

What is pre-workout? Pre-workout is any supplement, usually a powder drink mix, that claims to boost workout performance if you consume it beforehand. This can help you to lift heavier and increase your workout endurance.

There are many pre-workouts on the market. However, not all of them are good for you so keep an eye on the ingredient list when picking out a pre-workout. Some ingredients that are found in a typical pre-workout that are proven to improve exercise performance are carbohydrates, caffeine, and beetroot juice. Many experts recommend eating carbs before a workout because your body uses blood glucose and glycogen (stored carbs) as its main energy source when working out. Therefore, having a pre-workout that contains carbs in it will help to increase your energy levels for your workout. The theory behind caffeine is that it helps you to workout harder and longer because caffeine helps muscles burn more fat for fuel upfront and preserves glycogen. Beetroot juice has been shown to increase the body's levels of nitric oxide and improve cardiovascular performance. Look for pre-workouts with these three ingredients.

Pre-workout can be a great tool to give you that extra boost of energy to push through your workout and reach your fitness goals. If you are leery about trying pre-workout, eat some carbs and drink a cup of coffee thirty minutes before your workout to get a similar result.

BCAA:

What is BCAA? BCAA stands for branched-chain amino acid. BCAAs are a group of three essential amino acids: leucine, isoleucine, and valine. These are the building blocks your body uses to make proteins.

BCAAs are considered essential because, unlike non-essential amino acids, your body cannot make them. Therefore, it is essential to get them from your diet. BCAAs are taken to boost muscle growth, enhance exercise performance, and reduce muscle soreness after exercise. I, personally, have noticed a big reduction in my soreness level after exercise when I use BCAAs. BCAAs also have a few other benefits in addition to the main benefits discussed earlier. These additional benefits include lowering blood sugar levels, enhancing weight loss, reducing complications in liver disease, replenishing electrolytes, and reducing fatigue during exercise. The brands that I recommend for BCAA are XTEND BCAA and Bodytech Critical Aminos XT.



Recipe of the Month:

Zucchini & Caramelized Onion Egg Muffins

Makes 6 muffins (serving size is 2 muffins)

Ingredients:

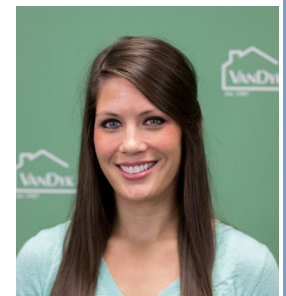
- 1 tsp. olive oil
- 1 zucchini, diced
- ¼ cup yellow onion, diced
- Pinch of salt
- Dash of garlic powder
- 6 eggs
- 3 egg whites (or ½ cup liquid egg whites)
- Coconut oil spray (or regular oil spray)

Directions:

- Preheat oven to 350 degrees.
- In a small pan over medium heat, add olive oil. Sauté zucchini and onion for about 8 minutes. Season with salt and garlic powder.
- Spray muffin tins with coconut oil spray.
- Combine eggs and egg whites in a bowl and whisk to combine.
- Scoop the veggie mixture into the muffin tins so that veggies are spread evenly. Pour egg mixture over veggies into muffin tins.
- Bake for 20-25 minutes.
- Store in a meal prep container after the eggs have cooled. These are good for up to 4 days. Enjoy!

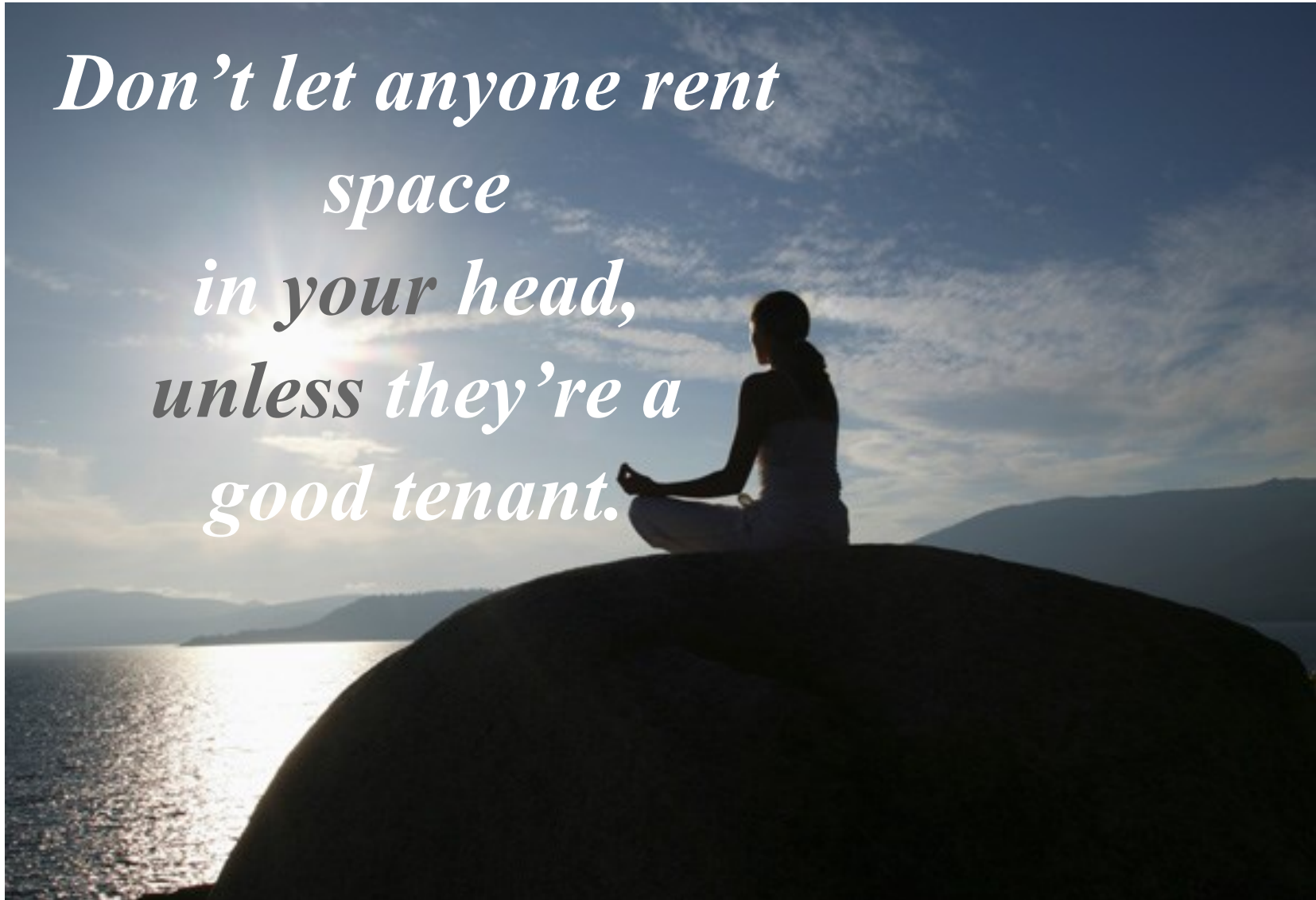


By: Shelby Losinski
Licensing Specialist



Quote of the Month

*Don't let anyone rent
space
in your head,
unless they're a
good tenant.*





Dear Margarita,

I have a heavy workload that requires concentration and I often have deadlines to meet. While I like many of my colleagues and consider them friends, there are one or two people who regularly want to socialize causing me to get behind on my work. What can I do to reduce the interruptions without coming across as “unsocial”?

-Not-So-Chatty-Cathy

Dear Not-So-Chatty-Cathy,

That’s a legitimate concern. Chatting with colleagues builds rapport, which builds relationships and makes you a better collaborator. It can enhance your office environment and make it a friendlier place to work, but at the same time you have responsibilities that often require your full attention. Here are a few strategies/lines that may help:

- Ask them if you can talk another time. Let them know you’re working on a project that has to be completed today. Most people will understand completely.
- If this colleague is also a friend perhaps you can say...

“Jill, I totally want to hear this story – can we do it over cocktails instead of in earshot of the whole office?”

OR...

“I can’t chat with you now, but can we meet up for lunch in the breakroom?”

- Stand and walk towards your office door. This is a sure fire way to let your colleague know you are busy and have other matters to tend to. If you don’t have an office door, stand and say:

“I need to see/call someone about an important issue that came up.”

Or,

“Sorry, but there’s something I need to take care of right now”.

If you’re having a constant issue with a colleague and you need to put more teeth into it try this:

“We’ve been spending a huge amount of time talking at my desk and I want to let you know that I need to change that. I need to focus on work as I’m falling behind. If you have a question that you need to ask me, it’s fine to email me, but I can’t keep chatting during the day. I hope you can understand.”

If your requests for less banter fall on deaf ears and your colleague is a constant distraction, it’s time to bring the matter to the attention your Supervisor. Let me know if this was helpful.

-Margarita

Note: If you want to chat with a colleague, before starting the conversation, ask if this is a good time to interrupt. Remember to respect your co-workers time and commitments.

hr@vandykmortgage.com.

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

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

**TOP
20
LOs
YTD**

Loan Originator	Units	Rank
Daen Manriquez	106	1
Justin Kelly	89	2
Shawn Miller	86	3
Tim Hart	85	4
Joe White	72	5
Jon Stoneburner	59	6
Mario Flores	56	7
Shawn Landez	55	8
Keith Riley	54	9
Katrina Lockard	48	10
Michael Burchette	48	10
Bill McDonald	47	12
Brittney Bennett	46	13
Amy Garmon	44	14
Thecia Maurone-Toth	41	15
Caitlin VanDyk	39	16
Chris Kenworthy	38	17
Robert Young	37	18
Sean Moore	37	18
Shyanne Steed	37	18
Lourdes Villamil	37	18

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
723	Shawn Miller	216	1
724	Justin Kelly	207	2
493	New Mexico	180	3
123	Grand Rapids	142	4
714	Tampa Corporate	131	5
212	Michael Burchette	121	6
235	Daen Manriquez	106	7
401	David Viox	104	8
517	Stephen Katz	102	9
131	Mario Flores	97	10
488	Shawn Landez	91	11
453	Tim Hart	87	12
721	Brian Forrester	83	13
551	Jon Stoneburner	81	14
586	Bill McDonald	77	15
204	Adam Wilson	76	16
511	Joe White	72	17
200	Daren Crockett	69	18
530	Chris Kenworthy	68	19
208	Amy Garmon	56	20

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

TOP 20 TEAMS for July*

Branch #	MANAGER/LEAD	Units	Rank
723	Shawn Miller	36	1
724	Justin Kelly	34	2
493	Bill Vering	25	3
721	Brian Forrester	23	4
123	Grand Rapids	21	5
517	Stephen Katz	20	6
131	Mario Flores	19	7
204	Adam Wilson	19	7
488	Shawn Landez	19	7
511	Joe White	19	7
235	Daen Manriquez	17	11

Branch #	MANAGER/LEAD	Units	Rank
200	Daren Crockett	16	12
212	Michael Burchette	15	13
551	Jon Stoneburner	15	13
560	Keith Riley	15	13
208	Amy Garmon	14	16
530	Chris Kenworthy	14	16
453	Tim Hart	13	18
401	David Viox	12	19
586	Bill McDonald	12	19
714	Tampa Corporate	12	19

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



TOP 20 ORIGINATORS for July*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Joe White	19	1	Thecia Maurone-Toth	10	10
Daen Manriquez	17	2	Allen Keller	10	10
Keith Riley	15	3	Katrina Lockard	9	13
Tim Hart	13	4	Kevin Hilderbrant	9	13
Mario Flores	12	5	Chris Kenworthy	9	13
Jon Stoneburner	12	5	Sarah Baisley	9	13
Shawn Miller	12	5	Daren Crockett	9	13
Justin Kelly	12	5	Patricia Adamson	8	18
Shawn Landez	11	9	Shawn Bloom	8	18
Amy Garmon	10	10	Michael Burchette	8	18

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



August 1	Diane Schupbach
August 2	Brian Forrester
	Rayna White-Jenkins
August 3	Chance Unger
August 5	Angela Ross
August 6	Eric Bridges
	Christine Rose
August 8	Jameson Heidenreich
	Darnell Mahone
	Daniel Neuman
	Julie Tighe
August 9	Rhonda Francis
August 9	Anthony Mosley
August 9	Kathryn Paige

August 11	Diana Harvey
	Michelle Miller
	David Saly
August 12	Gil Januszewski
	Joseph Longobardi
August 13	Krisanne Dearden
	Angela Hart
August 14	Sheena Dixon
August 14	Peggy Trout
August 15	Kelly Scanlon-Martin
August 16	Sylvia Bell
August 16	Cameron Dewey

August 17	Adam Wilson
August 18	Connie Kern
	Willa Mattingly
August 20	Shawn Bloom
	Pam Parker
August 22	Tanya Canarte
August 25	Mario Flores
	Luke Ham
	Dean Thompson
August 26	Rosemarie Simanek
August 27	Jonathan Johnson
August 29	Delores Richardson
August 30	Holly Grimley



Karen Ferranti
Amy Garmon
Holly Grimley
John Jones
Sherri Russet
Samantha Tackett



Vivian Bonilla
Talia Bryant
Alixandria Gruta
Dwight Hudson



Carol Dupuis
Bryan Newell
Barbara Strickland
Maria Venzor Olivas



Jenna Francis
Alison Wambach



Vicky Schram



Mariko Stusse



Sean Moore



Michael Rhodes
David Viox



Anthony Mosley



Stacey Dettling
Robert Young



Jon Barnes
Justin McDowell





To: Jen Kersey and Deana Daniels

For the fast and excellent turnaround time on our July file that came in with a short lead time. The realtors on this file were extremely impressed with the VanDyk Mortgage team, closing this file in 13 days! Thank You!

-Mario Flores, Branch Manager



Cassandra Jones
Underwriter
Department 007
Clearwater, FL

Cassandra is excited to be joining VanDyk Mortgage! Cassandra was born and raised in New York City. She listens to her customers with the intent to understand. Her goal is to always smile, even if she is just speaking to someone on the phone.

Cassandra has been in the mortgage industry for 25 years. She left the business to serve our country. Cassandra is very passionate about getting involved with homeless veterans projects.



To the VanDyk Family!



Jordin Hunting
Processor
Department 204
Clearfield, UT

Jordin was born and raised in West Haven, UT. She is excited to join VanDyk Mortgage. She aims to provide the best home buying experience possible

for her customers. Jordin has been in the mortgage industry for seven years. She believes in living her life to the fullest, surrounded by people she loves. Welcome the team Jordin!



Paola Calderon
Marketing Media
Specialist
Department 001
Clearwater, FL

Paola is thrilled to be joining VanDyk Mortgage! She is from Kissimmee, FL. She believes

that treating others as you wish to be treated will provide the highest quality of customer service. Paola is passionate about graphic design and videography. She enjoys making documentaries in her spare time.

Welcome to VanDyk Paola!



Heidi Parkinson
Final Documents Specialist
Department 001
Flint, MI

Heidi was born and raised in Davison, MI., there she attended Davison High school. This is her first job in the mortgage industry and is thrilled to be joining VanDyk Mortgage. She believes that good customer service comes from putting the customers first to understand their needs. She is excited to start and learn something new. Welcome Aboard Heidi!



Jami Wright
Branch Manager
Department 217
Salt Lake City, UT

Jami enjoys exploring, camping and traveling with her husband and children. She was born and raised in Heber City, UT. She believes that customer service is the heart of this business. She wants to treat her clients like a close friend so that they feel they are being taken care of. Jami is eager to be joining VanDyk Mortgage, Welcome to the team Jami!



Ashley Pereida
Transaction Coordinator
Department 211
Mission Viejo, CA

Ashley is excited to be joining VanDyk Mortgage! Ashley was born and raised in Walnut Creek, CA. She always tires to go the extra mile for her clients to ensure great customer service. Ashley loves playing tennis and also enjoys interior design. Welcome aboard Ashley!



Alexa Smart
Marketing Assistant
Department 001
Clearwater, FL

Alexa is a Michigan native having being born and raised in Grand Rapids, MI. She is thrilled to be joining VanDyk Mortgage. She believes that being accommodating to whatever the customer needs is the key to great customer service. Alexa recently graduated from Southern Adventist University with a degree in both Marketing and International Studies. Alexa is passionate about volleyball... and from what we hear she's really good at it! She has been playing for almost 14 years and says it never gets old! Welcome to the team Alexa.



Jackie Amick
Sales Generalist
Department 002
Clearwater, FL

Jackie is excited to be joining the team at VanDyk Mortgage. She was born and raised in Saint Petersburg, FL. Jackie believes great customer service comes from being helpful and treating everyone with respect. Jackie's favorite thing to do in her spare time is to cook and to bake. Welcome to VanDyk Jackie!



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