



TABLE OF CONTENTS

FEATURED ARTICLE	2
HEALTH & FITNESS	3
HR CORNER	4
MARKETING SPOTLIGHT	5
TOP 20 LO'S AND TEAMS-YTD	6
TOP 20 TEAMS-MONTHLY	7
TOP 20 ORIGINATORS-MONTHLY	8
BIRTHDAYS	9
ANNIVERSARIES	10
NEW EMPLOYEES	11
DEPARTMENT DIRECTORY	12

THIS MONTH IN OUR FEATURED ARTICLE, QUALITY CONTROL AND THE IMPORTANCE OF PREFUNDING AND POST CLOSING QUALITY CONTROL.



*By: Patty Lacey
Chief Risk Officer*

QUALITY CONTROL-The Department behind the scenes.

The mortgage industry has undergone significant transformation over the past several years. One area that has gained greater attention is the manufacturing

quality of mortgages that are being originated.

Loan quality is generally defined as mortgage loan files that contain accurate and sufficient documentation supporting a borrower's ability and willingness to repay. Acceptable and adequate collateral is also a key element of a quality loan. In addition, a quality loan meets internal corporate requirements, investor guidelines, and general eligibility standards as well as applicable federal, state, and local laws and regulations.

An effective, fully integrated quality control program can provide our business great value in these ways:

- ◆ **Predictable Output-** Regardless of the path a lender takes to sell a loan into the secondary market or place into its own portfolio, having a loan that meets investor expectations or the lender's own requirements is a key tenet of risk management.
- ◆ **Reliable Data** - Ensuring that loans are manufactured with a high degree of quality helps keep that data as reliable as possible.
- ◆ **Reduced Cost to Produce** - A lender's QC process contributes to business profitability and long-term success. QC pays for itself.

Prefunding quality control - Why it Matters

Prefunding quality control brings QC to the forefront of the loan manufacturing process. Effective PFQC provides a substantial return on your QC investment because it prevents closing loans with defects. The pre-funding quality control loan process has to include a review of certain data points and documents for accuracy and completeness. In addition to preventing closing loans with defects, the feedback to the underwriter, processor, originator, or closer is more real-time (i.e., closer to the mistake) and allows for immediate correction of the underlying issue and more effective root cause analysis. Prefunding QC can have significant impact on your quality and profitability.

Post-closing quality control - Why It Matters

The post-closing QC process answers the question, "Is the loan you closed, the loan you thought you closed?" If the loan is not exactly as expected, (i.e., if any errors are detected), the lender has a responsibility to remediate the loan and act to eliminate errors on future production. It may also indicate a problem with the lender's manufacturing process that could impact other loans not reviewed, which could have implications beyond the loan being remediated and result in greater unknown risk, QC is one of the lender's most valuable loss-prevention controls.

The road to quality – it's a journey,

Achieving a level of high-quality loan production is more of a journey than a destination. Ten years ago, good loan quality was considered a loan that performed as expected. Today, good loan quality means a loan that was manufactured as expected. As the industry experiences the benefits of high-quality loans and efficient loan manufacturing, loan quality will need to be expanded to include lower costs-to-produce and faster, more streamlined processing experiences for consumers in addition to quality manufacturing and performance.

HEALTH & FITNESS TIPS OF THE MONTH

SUGAR DETOX:

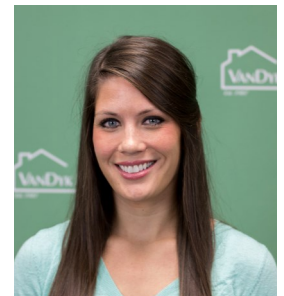
Sugar...you may think sugar is innocent and oh so sweet, but it does not love your body back the way you love it. I challenge you to do a week-long sugar detox this month. It is important for your body to detoxify from sugar and other unhealthy elements every few months. I know how difficult it can be to cut sugar out of your life. I have a sweet tooth, so I understand the struggle. Sugar is truly addictive. Research has proven that when people binge on sugar and then restrict, the body creates an endogenous opioid which is released in the body much like the chemicals that are released from drugs. In fact, PET and CAT scans of food addicts look almost identical to that of drug addicts and alcoholics!

How do you cut out sugar?

- ◆ Fill up on protein instead. By filling up on protein, it will cut your sugar cravings.
- ◆ Eat more healthy fat. By eating more healthy fat in your diet, it will satiate your hunger. Avocados and coconut oil are some examples of healthy fats that you should include in your diet.
- ◆ Limit your carbs. By limiting your carbs, it'll help to reduce your sugar cravings.
- ◆ Fight sugar withdrawal headaches with rosemary. Rosemary helps circulate blood flow, especially to the head.
- ◆ Combat your cravings with cinnamon. Cinnamon adds a natural earthy sweetness to foods. This tricks your mind into thinking you are getting your "sugar fix."
- ◆ Naturally detox your liver with turmeric.
- ◆ Improve digestion with Thyme.
- ◆ Get at least 8 hours of sleep in every night. By getting enough sleep, it will help you resist reaching for sugar to wake you up during the day.
- ◆ Meal prep and cook your own food. By planning ahead and cooking your own food, you can control what ingredients you consume.

Eventually your body will learn that it does not need sugar to survive. Your energy levels will begin to rise naturally without sugar and your body will feel much better. Good luck!

*By: Shelby Losinski
Licensing Specialist*



Calling all employees that want to share the VanDyk mission by actively doing!

Do you love the company you work for?

Do you remember how confusing and overwhelming it can be when starting at a new job? Help enhance a new hire's onboarding experience by inquiring about the Mentor Program! The program seeks to improve each new employee's work experience from the time of hire until approximately 3 months after start date. This supports the new employees' transition in becoming a productive member of the VanDyk Mortgage team. Research shows that by jump starting workplace relationships, we can increase job satisfaction and thus aid in retention.

How does it work?

We want to have an active pipeline of trained and engaged mentors. As an onboarding team we want to educate our employees on this new and exciting program and identify employees we feel would be a good fit. The first step is to email Allison Bandeen, HR Generalist to state your interest in learning more about the program. To make this mentorship program succeed we want to make sure our mentors are engaged with the program and find value in their development as an employee, as well as development for the new employee. Ultimately, the Hiring Manager and Human Resources will work together to identify a mentor for each new hire, however if we know your interested it will streamline the process! If you are selected as a mentor, you will receive a list of guidelines and expectations for this role. Human Resources will then set up a call with you to discuss any questions you may have on the process. We want to set you up for success!

HR CORNER

What do we look for in a mentor?

Mentors provide one of the first impressions of the Company, as a result they should possess the following attributes:

- Customer oriented focus
- Knowledgeable of the Company's mission, values, vision, and strategic priorities.
- Possess leadership qualities
- Conveys a positive image of the organization and industry
- Willingness to assist others to be successful

So, what does a mentor actually have to do?

Aside from being the go-to person for answering questions, the mentor also ensures that the workspace (if applicable) is prepared for the new hire; demonstrates the cultural values of the organization, and helps the new hire in making connections with the team. They should encourage participation in meetings and Company activities, pass along information about the company that new hires may not know to ask. Starting Day 1, they will also set up weekly meetings for the first few weeks to create a check in point and to develop a strong working relationship. Please keep in mind being a mentor is added responsibility to your day to day and these activities should not interfere with your productivity in day to day!

Sound like something you would be interested in?

Please email Allison at abandeen@vandykmortgage.com with any questions, or to state interest!

By: Allison Bandeen
HR Generalist



The Marketing Department is excited to announce that the VanDyk Mortgage promo website is up and running! This website allows you to view the promotional items that we have in stock for you to order. Simply go to VanDykPromo.com, browse the items that are currently available and in inventory, and submit a marketing ticket with the item and quantity you would like. The cost of each item is listed, along with a picture of the item. Please submit your request at least 7 business days before you need the items to ensure they will arrive on time. Special order items are available by request, please submit a marketing ticket with the description of what you are looking for. We are always happy to accommodate special order items, just keep in mind there will be a higher minimum quantity with these orders plus a setup fee.

WE'VE GOT YOU COVERED

From pens to wine stoppers, our marketing swag will help you stand out! These items are great for open houses, prospect opportunities, Lunch & Learns – whatever the occasion, we've got the right promo items for you! Ordering is simple – just follow the three steps below.

HOW IT WORKS



Browse the marketing items we have available on this site.



Decide what items and the quantities you'd like to order.



Submit a request with the items you'd like to marketing.vdmc.net.



By: Cheyney Delaney
Marketing Manager

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
Bill McDonald	10	1
Daen Manriquez	9	2
Patti Adamson	7	3
Justin Kelly	7	3
Mario Flores	6	5
Michael Burchette	6	5
Shyanne Steed	5	7
Joseph White	5	7
Jon Stoneburner	5	7
Brain Forrester	5	7
Elizabeth Hole	5	7
Daren Cockett	4	12
Caitlin VanDyk	4	12
Amy Garmon	4	12
Tim Hart	4	12
Angela Pacey	4	12
Heather Daley	4	12
Bobbie Donaldson	4	12
Shawn Miller	4	12
Michael Bishop	4	12

**TOP
20
TEAMS
YTD**

BRANCH #	MANAGER/LEAD	UNITS	RANK
723	Shawn Miller	17	1
724	Justin Kelly	15	2
123	Grand Rapids	13	3
203	Michael Burchette	12	4
493	New Mexico	12	4
517	Stephen Katz	12	4
131	Mario Flores	11	7
586	Bill McDonald	11	7
200	Daren Crockett	10	9
714	Tampa Corporate	10	9
235	Daen Manriquez	9	11
721	Brian Forrester	7	12
401	David Viox	6	13
551	Jon Stoneburner	6	13
600	Pembroke Pines	6	13
488	Shawn Landez	5	16
511	Joseph White	5	16
204	Adam Wilson	4	18
208	Amy Garmon	4	18
453	Tim Hart	4	18
468	Angela Pacey	4	18
582	Bobbie Donaldson	4	18
728	Dan Magnano	4	18
759	Sheena Dixon	4	18

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

TOP 20 TEAMS for January*

Branch #	MANAGER/LEAD	Units	Rank
723	Shawn Miller	17	1
724	Justin Kelly	15	2
123	Grand Rapids	13	3
203	Michael Burchette	12	4
493	New Mexico	12	4
517	Stephen Katz	12	4
131	Mario Flores	11	7
586	Bill McDonald	11	7
200	Daren Crockett	10	9
714	Tampa Corporate	10	9
235	Daen Manriquez	9	11
721	Brian Forrester	7	12

Branch #	MANAGER/LEAD	Units	Rank
401	David Viox	6	13
551	Jon Stoneburner	6	13
600	Pembroke Pines	6	13
488	Shawn Landez	5	16
511	Joseph White	5	16
204	Adam Wilson	4	18
208	Amy Garmon	4	18
453	Tim Hart	4	18
468	Angela Pacey	4	18
582	Bobbie Donaldson	4	18
728	Dan Magnano	4	18
759	Sheena Dixon	4	18

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

TOP 20 ORIGINATORS for January*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Bill McDonald	10	1	Elizabeth Hole	5	7
Daen Manriquez	9	2	Daren Crockett	4	12
Patti Adamson	7	3	Caitlin VaDyk	4	12
Justin Kelly	7	3	Amy Garmon	4	12
Mario Flores	6	5	Tim Hart	4	12
Michael Burchette	6	5	Angela Pacey	4	12
Shyanne Steed	5	7	Heather Daley	4	12
Joseph White	5	7	Bobbie Donaldson	4	12
Jon Stoneburner	5	7	Shawn Miller	4	12
Brian Forrester	5	7	Michael Bishop	4	12

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



Happy Birthday!

February 1	Kylea McPherson
February 2	Alec Coleman
February 3	Andrew Fountain
	Mary Spirou
February 7	Lisa Myers
	Ashley Straight
February 8	Justin Kelly
February 12	Heather Daley
	Amy Garmon

February 15	Barbara Binder-Olds
February 17	Jennifer Anderson
	Carrie Edgeron
February 20	Derek Holden
	Jami Reilly
February 22	Justin Vanlede-Zinn
February 23	David Viox
February 26	Michael Schaeztle

HAPPY
Anniversary!



Tony Akins
Christin Klomprens
Edward Wentzel



Linda Hansen
Brooke Hartle-Dixon
Mark Lopez



Leith Grasteit
Ray Rau
Justin Vanlede-Zinn



Andrea Chapman
Kelley DeCamp
Jason Hornback
Lori Manse
Michael Schaetzle



Michael Burchette
Lee Simanek



James Keglör



Tricia Woods
Kara Youngs



Elizabeth Bsales



Shawn Bloom
Shawn Landez



Lindsey Kuhnle



Dakota Shaw
Loan Originator
Department 208
Milner, GA

Dakota is excited to be joining VanDyk Mortgage! She has been in the mortgage industry two years and is excited to continue. Dakota feels her greatest accomplishment is being a proud mother of two beautiful children. When Dakota is not closing loans and serving her customers, she is enjoying the outdoors! Dakota enjoys fishing, hunting, kayaking, you name it! Despite being an active hunter, she absolutely loves all animals, from lizards to lions. One of her biggest goals in life is to open a rehabilitation center for domesticated and exotic State animals. She wants to become the next biggest animal sanctuary like Noah's Arc, located in Locust Grove, GA.



Allen Keller
Team Loan Originator
Department 721
Spring Hill, FL

Allen is originally from the great State of New York, but has lived in Florida for over 30 years. He has a bachelors in Finance from Boston University and has been in the Mortgage Industry for over 16 years. When he is not serving his customers he enjoys spending time with his granddaughter.





John Halpin
Accounting Specialist
Accounting/Finance
Grand Rapids, MI

John is a recent graduate of Grand Valley State University with a degree in Finance. He is originally from Plymouth, Michigan, but came to the Westside of the state for school. John loved this side so much he decided to stay. We are glad he did! When not at work he enjoys

traveling, hiking, reading and attempting to golf. Another hobby he really enjoys is snowboarding, but due to his hatred of the cold, this hobby is suffering.

Stacie Blatchford
Loan Originator
Department 401
Mason, OH

Stacie comes to VanDyk with 6 years of Mortgage experience, starting out as a loan officer assistant. Prior to working in the Mortgage Industry she worked as a retail buyer. She attended the University of Toledo where she received a degree in Marketing. Stacie has been married for over 20 with her husband Bill. They have 2 children, Ashley, 20 and Robby, 18. During her free time she enjoys running, exercising and spending time with her family.



Gary Fields
Loan Originator
Department 762
Seminole, FL

Gary is a recent transplant from Newburg, Indiana, to Florida. He is excited to enter into a new market for Mortgage Industry. Gary is a graduate of the Ohio University where he majored in Business Management and Technology. He has been in the Mortgage industry for over 18 years and feels like he utilizes his education in his day to day life.

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