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**Happy New Year! Scroll down and see how our Production team is getting ready for the new year and how they can help you be a true success at VanDyk!**

## Hello and Happy New Year!!!

2018 was a big year for VanDyk Mortgage and we took some big steps towards enhancing the support we are offering to our sales and production teams. In July 2018 we implemented the Production Support department for you to leverage in your day to day business. Since then we have seen a lot of success with working 1-1 with many of you to help you originate more loans and process/close them more quickly and efficiently. It has been a pleasure being able to help and get to know so many of you and find out more about your business. We are looking forward to a very successful 2019!

For anyone who isn't familiar with Production Support and what we can help you with, a menu of services with examples of the different areas is available is attached to this article and may also be found on our intranet site: <https://vdmc.net/dept/production/index.php/>

Some of the more common scenarios we see come across the Production Support Inbox:

- ◆ AUS unexpectedly referring and you need a second set of eyes to help figure it out
- ◆ Loan Beam results drastically different than what you were expecting from your review of the tax returns
- ◆ Help with running GUS or LPA for the first time (or anytime!)
- ◆ Guidance on setting up a brokered loan
- ◆ Brainstorming on how to make a pre-approval happen
- ◆ General Encompass "how to" – for example adding/removing borrowers, co-mortgagors, etc.
- ◆ A second set of eyes to double check something for you

Another area Production Support has been working hard to improve is new hire Encompass training. We have revamped the Encompass New User training to make it geared more towards Loan Originators, and make it more hands on as well. We've changed it so it is not just a lecture and listen series of webinars, and have added hands on training so we can make sure that your new LOs have a working knowledge with how to apply loan templates, complete a loan application, run various services needed to pre-approve borrowers, generate pre-approval letters and navigate within the e-folder. In Q1 of this year we will be outlining a similar program for Loan Processors.

We have also recognized the need for more training and continuing education with the various loan products and systems. In January we will be rolling out several training modules for our production teams that will cover many topics including VA and 203k, MA-VENT, the Drive Report, running and analyzing GUS, HPML, Gift Funds, Manual Underwriting and more. In February we will release the VanDyk Mortgage loan certification program. While we are in the slower months for loan production we hope that all our Loan Originators, Transaction Coordinators and Loan Processors will take advantage of the training modules. The goal with the training will be for everyone to improve their knowledge so we can improve loan production efficiencies with smarter loan originations.

*By: Rich Passanante  
Production Operations Manager*



## Production Support Menu of Services

### Encompass

General Assistance in 1003 Completion  
Completing the 2015 Itemization  
Swapping Templates  
Adding/Removing Borrowers  
Ordering Services  
Tips and Tricks

### Credit

Re-Issuing Credit  
Ordering Supplements  
General guidance on ordering re-scores

### AUS

Tips and Tricks  
Help Running, maneuvering AUS systems Including:  
♦ DU, DO, LP and GUS

### MI Quotes

Pulling new quotes  
Determining correct factors  
General information regarding different MI types and programs  
Setting up different MI programs including:  
♦ Borrower-paid up front, Financed and Sprint Premiums

### MAVENT

Assistance with QM/ATR issues  
Assistance in determining HPML/High Cost Concerns  
Cost Concerns  
Helping troubleshoot/Problem solve other MAVENT findings

### Pipeline Views and Reports

Creating new views  
Updating Views  
How to become efficient in maneuvering through view options  
Building reports

### Appraisals/Mercury

General assistance in using the appraisal/Mercury system

### Origination/ Processing

General assistance in processing files  
E-folder help  
Adding/Fulfilling conditions  
Setting up Brokered loans  
Reviewing Income calculations including Loan Beam  
Helping Structure more complex deals and setting them up for success

**If you have a problem or question and do not know where to start – start with us!**

## Why you Should Almost NEVER Boost a Facebook Post

There are some things in life you're not supposed to do – wear white after Labor Day, break New Year's Resolutions, and boost every Facebook post.

Simply boosting a post is rarely a good idea, especially if it is done often. When you boost, specific targeting capabilities are out of your control, and it leads to little or no next steps being taken, like clicking through to your website or filling out a landing page or sign up form.

That's right, boosting Facebook posts isn't necessarily the best way to get your content in front of people. You want to get the most bang for your buck when you're promoting your business, so we're here to break down the difference between boosting Facebook posts and running Facebook ads.

### Boosted Posts vs Facebook Ads

Boosted posts are **NOT** the same thing as Facebook Ads. While both promotions cost money, boosted posts have limitations compared to ads – mainly when it comes to audience targeting and campaign objectives.

Are you looking for likes and comments on a post? Boosting may be right for you. But boosted posts more than likely won't make anyone take **ACTION**. Want somebody to act after seeing your ad, like clicking a Contact Us or Sign Up Now button? Ads may be a better solution.

### When To Boost:

Boosts are optimized for engagement, such as likes and reactions. Check out the post to the right – if you saw this scrolling through your feed, you might like it. You might even heart it. But are you compelled to sign up for their services? Probably not.

### Here are some instances when you may want to boost a post:

- ◆ Important announcements you want to share.
- ◆ Promoting an event for more RSVPs.
- ◆ Something you'd posted that is already performing well organically.

Like everything, boost in moderation. More times than not, it can be a waste of money, especially if done often.



Along with offering more business objectives, ads are more robust than boosted posts in a few ways:

- ◆ In-depth targeting capabilities – you can target users based on demographics such as location, interests, & behaviors - you can even create custom audiences based on contact information like email addresses.
- ◆ Your budget is optimized by showing your ad to the most relevant audiences.
- ◆ More ad placement options, such as right column ads, Instagram ads, and mobile ads.

Please contact the marketing department for more information or to help you market on Facebook correctly. Please fill out a marketing request at [marketing.vdmc.net](http://marketing.vdmc.net). Let's make sure your marketing budget is put to good use!



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**Buffer For Agencies**  
[buffer.com](http://buffer.com) [Learn More](#)



*By: Jessica Oliver  
Marketing Media Specialist*



*By: Cheyne Delaney  
Marketing Manager*

# HEALTH & FITNESS TIPS OF THE MONTH

## What are Macros?

Macros are short for Macronutrients. Macronutrients are molecules that our bodies use to create energy for themselves. Macros are primarily fat, protein, and carbohydrates (carbs). These three categories are what you eat the most of. Fat provides 9 calories per gram, protein offers 4 calories per gram, and carbohydrates deliver 4 calories per gram. When you are counting macros, you merely add up the fat, protein, and carbs you ate that day.

### Why is it better to count Macros rather than Calories?

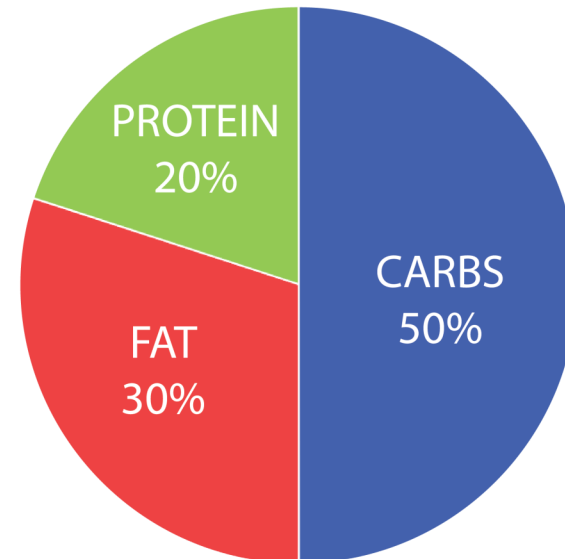
Most people think that if you eat less calories than you burn, then you will lose weight. That is true. However, if you are not eating the right foods, you may also be losing muscle weight in the process. Which may result in not achieving your desired look. Counting macros and counting calories takes approximately the same amount of time, so you might as well count the one you can benefit from the most. People also tend to feel fatigued when they are just counting calories. Whereas, most people who count macros report having more energy or the same energy levels as before.

It is better to count macros rather than counting your calories because counting macros forces you to look at what types of food you are eating and how much of each. Thus, causing you to eat healthier foods for your body. Counting macros is also a good way to get a handle on portion control. Becoming aware of portion control and what you are consuming can help a person lose between 2-5% of body fat in a month. Some healthy carbs include leafy greens, whole grains, and root vegetables. Healthy protein includes fish, turkey, nuts, eggs, and grass-fed beef to name a few. And healthy fats include avocados, coconut oil, and various nuts.

Counting macros helps to curb your hunger and balance your energy levels throughout the day. A macro diet emphasizes the value of whole foods over processed foods. Which is another healthy habit to incorporate into your lifestyle.

### How much of each should I be eating?

Your perfect amount of macro consumption in a day is called “macronutrient ratio.” Each person’s particular “macronutrient ratio” depends on various factors such as height, weight, activity level, and age. If you want to figure out your specific “macronutrient ratio,” you can use one of the many macro apps like MyFitness Pal and My Macro+, or you can speak to a Registered Dietitian. “Generally, for adults 19 years and older, the macronutrient breakdown recommendation is 45-65% calories from carbohydrates, 10-35% from protein, and 20-35% from fat,” says Cohn.



# HEALTH & FITNESS TIPS OF THE MONTH

**To estimate your calorie goal**, you will want to figure out your current calorie need for maintenance. You can figure that out by using the **Harris-Benedict Formula**:  $BMR \text{ (basal metabolic rate)} \times \text{activity level} = \text{your daily amount of calories (DAC)}$ . To find your BMR, you will use one of these two formulas: Female BMR or Male BMR. Female BMR =  $655 + (4.35 \times \text{weight in pounds}) + (4.7 \times \text{height in inches}) - (4.7 \times \text{age in years})$ . Male BMR =  $66 + (6.23 \times \text{weight in pounds}) + (12.7 \times \text{height in inches}) - (6.8 \times \text{age in years})$ . You will choose your activity level number from the following categories: Sedentary (little or no exercise) = 1.2, Lightly active (light exercise/sports 1-3 days per week) = 1.375, Moderately active (moderate exercise/sports 3-5 days per week) = 1.55, Very active (hard exercise/sports 6-7 days per week) = 1.725, or Extra active (very hard exercise/sports and physical job or 2x training) = 1.9. After you have your daily calorie amount, you will reduce that by 10-20% to determine your weight loss calorie goal. An example of this for a 2,000-calorie maintenance person that wants to lose weight is reducing the 2,000 calories by 20% to 1,600 calories a day. The macronutrient ratio of this would be 50% carbohydrates, 25% protein, and 25% fat. This also breaks down to 800 calories (200 grams) of carbs, 400 calories (100 gm) of protein, and 400 calories (44.5 gm) of fat daily.



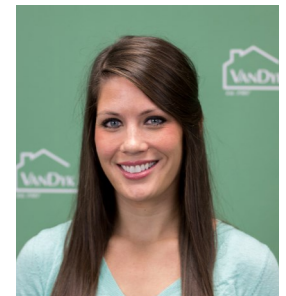
There are six guiding principles of Macro dieting that Hundt suggests.

These are as follows:

- ◆ If you're hungry, add more protein as it is the most satiating nutrient. Fiber is also filling.
- ◆ If you're tired, add more fibrous veggies to ensure sufficient energy from carbs.
- ◆ If you're not losing weight, lower your carbohydrate intake, especially with dinner.
- ◆ If you have sugar cravings, balance your blood sugar better with more protein and fiber and remove all sugar.
- ◆ If you are losing weight too fast, add 5 to 6 bites of starch, such as sweet potato, oatmeal, or squash with one meal per day.
- ◆ If you are losing muscle mass, add more protein – ideally, an extra 5 to 6 bites of protein per day – and add strength training to your workouts.

If you are planning to incorporate a new diet into your life this year, I highly encourage you to choose counting macros over other dieting. It will give you the most results for the same amount of time as using a different method. Have a happy and healthy new year!

**By: Shelby Losinski**  
Licensing Specialist



## Are You Using the iFlex App?

*Do you have an FSA or Dependent Care FSA? Did you know that Infinisource has a Mobile App that could make managing your FSA easy?*

### Use the iFlex App:

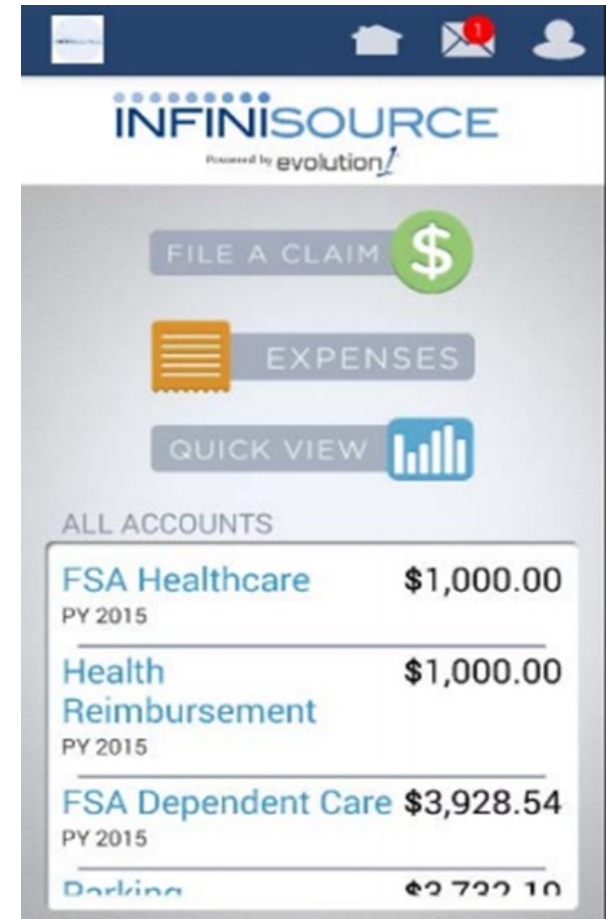
You have your phone with you all the time. Why not use the iFlex App to review your account information, take a photo of a receipt, and submit a claim for your FSA right away?

### The iFlex App connects you with the details

- Quickly check your available balances 24/7
- Access your account details easily
- View charts summarizing your account(s)
- Click to call or email Customer Service

### Provides additional time-saving options

- View claims requiring receipts
- Submit medical FSA claims
- Take a picture of a receipt to submit for a claim
- View transaction details
- Using Expense Tracker, enter medical expense information and supporting documentation to store for later use in paying claims via your health benefits website
- Report a lost or stolen debit card







**The iFlex App is easy, convenient, and secure**

- Simply login to the app using your same health benefits website username and password
- No sensitive account information is ever stored on your mobile device; secure encryption is used to protect all transmissions

**Follow these steps to download the iFlex App:** Visit the iTunes App Store or the Android Market (Google Play) to download the Infinisource app on your Mobile Device. Once installed, enter the Username and Password to log in (this is the same set of credentials you would use to login to [www.infinisource.com](http://www.infinisource.com)) **If this is your first time logging in,** login using the following format for **BOTH** your username and password:

The first letter of your first name, your last name, the last 4 digits of your SSN Ex: jdoe1234

**For other useful resources pertaining to FSA accounts, such as instructions on how to file a claim online, changing your password, or how to make a repayment, please visit:** [https://www.infinisource.com/resources/fsa\\_resource\\_center/participants#video](https://www.infinisource.com/resources/fsa_resource_center/participants#video)



**By: Brenna Piersma  
HR Generalist**



DECEMBER HERO LIST\*

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	169	1
Shawn Miller	140	2
Mario Flores	124	3
Justin Kelly	121	4
Joseph White	120	5
Keith Riley	115	6
Katrina Lockard	107	7
Tim Hart	106	8
Brian Eddy	93	9
Jon Stoneburner	92	10
Grant Alexander	81	11
Shawn Landez	78	12
Sean Moore	70	13
Elizabeth Hole	69	14
Patti Adamson	68	15
Kevin Hilderbrant	67	16
Brian Forrester	64	17
Thecia Maurone-Toth	61	18
Heather Daley	61	18
Caitlin VanDyk	61	18

**TOP 20 TEAMS YTD**

BRANCH #	MANAGER/LEAD	UNITS	RANK
123	Grand Rapids	392	1
723	Shawn Miller	330	2
493	New Mexico	319	3
724	Justin Kelly	317	4
714	Tampa Corporate	21	5
600	Pembroke Pines	180	6
235	Dean Manriquez	169	7
131	Mario Flores	167	8
517	Stephan Katz	154	9
203	Michael Burchette	146	10
401	Robert Young	143	11
488	Shawn Landez	135	12
721	Brian Forrester	134	13
545	Brian Eddy	126	14
551	Jon Stoneburner	126	14
511	Joseph White	120	16
204	Leith Grasteit	119	17
560	Keith Riley	116	18
200	Daren Crockett	113	19
586	Bill McDonald	110	20

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

# TOP 20 TEAMS for December\*

Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	30	1
723	Shawn Miller	21	2
493	New Mexico	19	3
714	Tampa Corporate	18	4
123	Grand Rapids	17	5
235	Daen Manriquez	14	6
200	Daren Crockett	12	7
453	Tim Hart	11	8
551	Jon Stoneburner	11	8
721	Brian Forrester	11	8
203	Michael Burchette	10	11

Branch #	MANAGER/LEAD	Units	Rank
204	Adam Wilson	8	12
426	Kevin Hilderbrant	8	12
511	Joseph White	8	12
530	Chris Kenworthy	8	12
586	Bill McDonald	8	12
729	Denny Umphreys	8	12
131	Mario Flores	7	18
488	Shawn Landez	7	18
545	Brian Eddy	6	20
703	Thecia Maurone-Toth	6	20
783	David Lerer	6	20

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

# TOP 20 ORIGINATORS for December\*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	14	1	Kurt Kennedy	7	9
Mario Flores	11	2	Thecia Maurone-Toth	6	14
Tim Hart	11	2	David Lerer	6	14
Katrina Lockard	10	4	Daren Crockett	5	16
Jospeh White	8	5	Bill McDonald	5	16
Kevin Hilderbrant	8	5	Sean Moore	5	16
Jon Stoneburner	8	5	Keith Riley	5	16
Denny Umphreys	8	5	David Kelly	5	16
Shawn Miller	7	9	Michael Burchette	5	16
Annie Garron	7	9	Christine Rose	5	16
Shyanne Steed	7	9	Caitlin VanDyk	5	16
Michale Bishop	7	9			

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



# Happy Birthday!

<b>January 1</b>	Olha Morekhodova
<b>January 3</b>	Elizabeth Virella
<b>January 4</b>	Connie Gregg
<b>January 9</b>	Laura Carucci
<b>January 11</b>	Alan Ditaway
	Kevin Hilderbrant
	Brian Skaar
<b>January 13</b>	Emily Henson
<b>January 15</b>	Andrew Midgley
<b>January 16</b>	Mark Lopez
<b>January 18</b>	Noah Smethwick
<b>January 19</b>	Alice Davis

<b>January 20</b>	Deborah Lawson
	Bryan Newell
<b>January 21</b>	Amy Lyn Cornwell
<b>January 22</b>	Patti Adamson
	Lourdes Villamil
<b>January 23</b>	Julie Fisher
<b>January 29</b>	David Donaldson
	Corey Hill
<b>January 30</b>	JJ Darnell
<b>January 31</b>	Cynthia VanDyk
	Lindsey Magness

**HAPPY**  
*Anniversary!*



Heather Daley  
Ciara Jones  
Spencer Lewallen  
Michael Martin  
Matthew Putnam



Rachel Heeb  
Amanda Root



Jeremy Favazza  
Zuzana Kivakaite  
Richard Ruble  
Kendal Walker



Corey Hill  
Derek Holden  
Katrina Lockard



Angela Ros



Miranda Balkema  
Cheryl Korson  
Bill McDonald  
Aaron Nemeth  
Denny Umphreys



Brad Chatel



Patti Adamson



Stacey Flores



Tonya Herrera



Cindy Doyle

## EMPLOYEE SHOUTOUTS



**To: William Vering**, never have I worked for someone who has given so much of himself to make our employment better, to help make us better, and to make our company better!

**IT Department-** For persevering and finishing a job that was complicated and confusing. They stuck with it handing off the baton to the next until the problems were resolved. In a world of technology where our primary resource to do our job is technology, they handled the task.

**Jon Barnes**, For doing an amazing job of communicating our servicing policy to help me understand VDM role in vetting those that we do business with, and, pushing away those that wouldn't uphold the rigorous standards that keep our clients borrowers for life. During a recent servicing issue for one of my borrowers, he pushed the issue to the servicer so that they were able to start working on finding the resolution.

All of these model trust. Because of this type of service, I know I can trust VDM to do what is best for all involved. Great job to all of them!!!

*-Rachel Donovan, Senior Loan Originator*

**To: Jo Harvey**

Jo did an outstanding job putting together a file I was working on. It had 3 borrowers and she did an amazing job!

*-Deanna Daniels, Underwriter*



**Mary Ann Knowles**  
**Transaction Coordinator**  
**Department 208**  
**Milner, GA**

Mary Ann comes to VanDyk with over 25 years experience in the Mortgage industry. She enjoys working in the industry because it is more than just a house the borrower, it is a home where memories are made. When she is not at work she enjoys camping, riding her 4-wheeler, baseball, scrapbooking, hanging out with her dog and listening to music. She also cannot pick a favorite food because there are too many to name. Have any suggestions for her to try? Let Mary Ann know!



**James Barach**  
**Loan Originator**  
**Department 401**  
**Cincinnati, OH**



James has over 15 years in the Mortgage Industry! He earned a Bachelor of Communication Arts from the University of Cincinnati, James is a devoted father and husband and his favorite place is wherever his family is. He also has a strong passion for boats and worked in the industry before coming to VanDyk Mortgage. He is very passionate about antique boats and their restoration. Feel free to ask him about it, he wants to share his boating knowledge with you!







**Pam Parker**  
**Loan Originator**  
**Department 170/(Team 123)**  
**Grand Rapids, MI**

We Would like to welcome back Pamela to VanDyk Mortgage! Pamela is originally from Peru and moved to the United States to attend college in Las Vegas studying Hospitality Management. She took these skills to the restaurant industry before moving to Michigan and decided to take her skills to the Mortgage industry. Pamela speaks three languages, Spanish, English, and Italian. When Pamela is not at work she loves volunteering in the community and posting pictures of her pit bulls on Instagram.



**Dylan Dengelegi**  
**Team Loan Originator**  
**Department 721**  
**Palm Harbor, FL**

Dylan, is relatively new to the Mortgage Industry, but is excited to continue to grow in his career here at VanDyk Mortgage! Dylan graduated from Florida Atlantic University, where he double majored in Marketing and Managerial Entrepreneurship. When Dylan is not at work he enjoys staying active, playing tennis, traveling, skiing and golfing. He also coaches football for Walter J. Sickles High School. Go Gryphons!

**Cole Weir**  
**Loan Originator**  
**Department 200**  
**Pocatello, ID**

Cole was born in Utah, but now is proud to call Pocatello, ID home. While Cole is new to the Mortgage industry he has approximately 9 years of experience in the financial industry. When he is not at work he loves to play with his two sons, Simon and Dawson: playing board and coaching high school wrestling. Cole also enjoys traveling with his wife and his preferred mode of transportation is cruise by far. Ask him where he has been!





**Mario Flores II**  
**Loan Originator**  
**Department 131**  
**Muskegon, MI**

Mario is excited to join the VanDyk Family by joining another Mario Flores at Branch 131! Mario comes to VanDyk with a background in sales. He was a Sales Manager at Best Buy. When Mario is not working he enjoys playing basketball, going to concerts, musicals and watching anything with Hugh Jackman in it. He says he has watched the Greatest Showman too many times, and so should you!



**Nate Smith**  
**Transaction Coordinator**  
**Department 131**  
**Muskegon, MI**

Nate comes new to the Mortgage Industry after working in High School Academics and Coaching for many years. He is excited to use his people skills in a whole new way as a Mortgage Professional. Nate has called the Lakeshore home for over 15 years and West Michigan home for over 45! Nate is married to his sweetheart and has three children. When he is not learning the Mortgage industry he enjoys coaching football, stopping at Biggby Coffee and spending time with his wife and friends.



**Bobbie Koerner**  
**Final Documents Specialist**  
**Servicing Department**  
**Flint, MI**

Bobbi comes to the Servicing Department after working in Customer Service for over 14 years. She is married, had three children and one grandchild. When Bobbie is not spending time on the boat with her family, you can find her baking, doing yoga, or finding a creative project to dive into.

# 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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:vendorapproval@vandykmortgage.com)

## CLOSING & WIRES

### Closing

Closing issues and questions should be directed to:

Vicki Buck, Closing Manager

[vbuck@vandykmortgage.com](mailto:vbuck@vandykmortgage.com)

Christopher VanAst, Assistant Closing Manager

[cvanast@vandykmortgage.com](mailto:cvanast@vandykmortgage.com)

### Wires

Wire issues and questions should be directed to:

[wirespecialists@vandykmortgage.com](mailto:wirespecialists@vandykmortgage.com)

## COMPLIANCE

All compliance-related questions and communications should be directed to:

[compliance@vandykmortgage.com](mailto: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](mailto:adapproval@vandykmortgage.com)

### Title Approval

For renewing or adding either Title Companies or Escrow Companies to our approved list please

email: [titleapproval@vandykmortgage.com](mailto:titleapproval@vandykmortgage.com)

## FUNDING DOCUMENT REVIEW

Funding Document Review and Funding Number issues and questions should be directed to:

[fundings@vandykmortgage.com](mailto:fundings@vandykmortgage.com)

Dakota (Cody) Heyboer, Loan Delivery Team Lead

[cheyboer@vandykmortgage.com](mailto:cheyboer@vandykmortgage.com)

Angela Corson, Loan Delivery & Funding Manager

[acorson@vandykmortgage.com](mailto:acorson@vandykmortgage.com)

Jon Barnes, Chief Secondary Officer

[jbarnes@vandykmortgage.com](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:hr@vandykmortgage.com).

### Referrals

All employee referrals and fee splitting approvals should be directed to [referral@vandykmortgage.com](mailto:referral@vandykmortgage.com).

### Timesheets

Completed employee timesheets should be submitted to [timesheets@vandykmortgage.com](mailto: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](http://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](http://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](mailto: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](mailto:legal@vandykmortgage.com).

## LENDING

Post-Closing issues and questions should be directed to: [postclosing@vandykmortgage.com](mailto:postclosing@vandykmortgage.com).

## LICENSING

Licensing issues or questions can be directed to:

[licensinginfo@vandykmortgage.com](mailto: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](http://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](mailto: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](mailto:servicemyloan@vandykmortgage.com)