

THIS MONTH FOLLOW ALONG AS WE HEAR FROM OUR SECONDARY DEPARTMENT.



ALSO TAKE A LOOK AT OUR NEWEST  
SECTION "POSITIVE ADVICE FOR POSITIVE PEOPLE"

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There have been many predictions and lots of headlines surrounding the idea that the US economy is headed for a recession and how this will impact the mortgage industry. By all indications, we are well past due for some sort of recession according to traditional timelines. The New York Federal Reserve uses treasury yield curves as a predictor of potential recession, on June 4<sup>th</sup> they published that there is a 29% probability of a US recession in the next 12 months. If you go to almost any major news outlets, you can find an article which predicts that within the next 2 years we're on our way towards a recession. Our good friend Barry Habib three weeks ago made a bold prediction that mortgage rates could hit record lows again in the next 12 months as the yield on the 10-year treasury potentially snowballs to record lows. Lots of numbers, lots of opinions and a whole lot of white noise on both sides of the equation.

The wonderful thing about statistics are that you can twist them to the argument you are trying to make. Typically, when economists look for signs of a potential recession in the US, they're looking at several factors. The 4 most common indicators are:

**The Yield Curve** – this is the curve the Federal Reserve said shows a 29% probability of a recession. This is comparing the yield on short term bonds against longer term bonds, typically comparing the 2-year bond against the 10-year bond. When this becomes concerning is when the curve become inverted, meaning the yield on 2-year treasuries exceed that of 10-year bonds. This has happened 6 times going back to 1978, 5 of those times preceding a recession. We are not yet inverted but hoovering dangerously close.

**The Stock Market** – the thought process is that the stock market will fall as a recession approaches. The stock market has been a steady force over the last 12 months, we're up in the stock market compared to where we were this time last year.

**Employment and Unemployment Data** – Spending by consumer is about 60% of the economy on an annual basis. When people don't have jobs, their spending, obviously, decreases. This causes money flowing into and through the economy to drop. Unemployment is at 3.6% as of 6/7/2019 and has been constant at or below 4% for the last 12 months. Anyone who wants a job today, has a job.

**Home Prices** – Typically home prices begin declining leading into a recession.

There are of course many, many more factors to predicting a recession. Inflation, GDP, consumer sentiment, wage growth. Remember when I said statistics are wonderful because you can twist them to make whatever argument you want? Those that are clambering that a recession is in our future are grabbing the two or three pieces of information that make that argument. The same goes for those on the other side of the equation, pointing towards all the stable and positive economic news that a recession is still a way out. I'm not going to make any prognostications on either side other than to say the only good way to know when a recession will take place is hindsight after you've gone through it. What all this recession talk has done is create doubt on Wall Street as everyone tries to avoid being the last person without a chair when the music stops. This has caused mortgage rates to become good again. We haven't seen this kind of rally over a 6-month period since 2010.

Here's some statistics I really like, feel free to twist them in whatever fashion you see fit. 1 in 4 loans closed from January of 2016 to December of 2018 could be refinanced and have 0.250% lower rate than their original transaction. We've seen almost 17% appreciation nationwide in housing values over that same time span. Mortgage purchase applications for homebuyers have hit the highest levels since 2010. Access to getting a mortgage for a homebuyer are the most lax they have been since 2009. Whether a recession is on the horizon or not, today is a good day to be in the mortgage industry.



*By: Jon Barnes*  
*Secondary Manager*



*By: Shelby Losinski  
Licensing Specialist*

## How to Make Workouts Fun:

- \* **Get a workout buddy** – Working out with friends feels less like a chore when you do it together.
- \* **Try new things** – Like hot yoga or kickboxing.
- \* **Make a workout playlist** – Music can make your workout go by quicker and make it much more enjoyable.
- \* **Dance** – Take a day to just dance as your workout. Many cities offer salsa or hip-hop classes that are a great workout.
- \* **Take a pre-workout drink before your workout** – Many come in powder form. These will get you energized to workout and power through any tough moves.
- \* **Schedule a massage for after your workout** – This will give you something to look forward to during your workout.
- \* **Wear bright, fun clothing** – Bright clothes just make a workout more energized and fun.
- \* **Be Positive** – Go into your workout with a positive attitude and the more fun you will have.

## Recipe of the Month: Spicy Sesame Zoodles

- Sauce**
- ½ cup almond butter
  - ¼ cup sesame oil
  - ¼ cup low-sodium tamari
  - ¼ cup rice vinegar
  - 2 Tbsp. chili paste
  - 1 Tbsp. honey
  - 1 garlic clove, minced
  - 1 tsp. fresh minced ginger

## Zoodles

- 1 tsp. olive oil
  - 4-6 zucchini spiralized
  - Salt and pepper to taste
- Optional Garnish:**  
sesame seeds




## Directions

In a medium bowl, add all ingredients for the sauce and stir until well combined. Set aside. Coat a medium sauté pan with olive oil over medium heat. Add zoodles and season with salt and pepper. Cook zoodles for about 2 minutes, stirring. Add sauce to zoodles and stir to combine. Cook until sauce is warm and remove from heat. Portion into bowls. Garnish with sesame seeds. Enjoy!



## *Quote of the Month*



*There are three kinds of people.  
Those who make things happen  
Those who watch things happen  
And those who ask, “What the heck  
happened?”*

*-Casey Stengel*

## How to Support a Co-Worker Through a Personal Crisis

### *Positive Advice for Positive People*

Given the time that we spend with our co-workers it's inevitable that you will form bonds. Shared experiences such as having lunch together, laughing at inside jokes, working on the same project can turn colleagues into personal friends. What happens when a close colleague encounters a personal crisis? Whether it's a divorce, caring for a family member with an illness, or death in their family. What do you say? How can you help? Should you help? It's wise to strike a balance between offering your support and respecting your colleague's privacy. Here's some tips on how to handle the situation and preserve the working relationship:

#### **Be approachable**

Ignoring the issue is not the way to handle the situation. Everyone wants to feel acknowledged and comforted during tough times. It can be challenging however, to know what to say and how to convey support in an appropriate way. When you don't know what to say, simply say something heartfelt... like, *"I'm so sorry to hear about the loss of your brother"*.

#### **Don't try to fix it ... but do offer specific help**

Don't offer advice unless they ask for it. The goal should be to make your coworker comfortable and cared for. Ask questions like *"How are you holding up?"* to try and understand how he or she is feeling. Avoid vague statements like *"Let me know if there is anything I can do"* or asking, *"How can I help"*. Instead,

offer assistance in the following ways: *"I'm running out for lunch can I pick up a meal for you?"* Or *"I'm calling XYZ vendor, do you want me to touch base with him on your project?"* Or, bring in their favorite tea or coffee.

#### **Don't point out the bright side of things.**

People who are going through a crisis don't want to hear about looking at the bright side of things. While you have good intentions, your optimism may seem like you are down playing the matter which can cause hard feelings. Help your coworker be heard by offering phrases like, *"That sounds so difficult"* or *"You must be so upset"*. These phrases validate your co-workers struggles.

Honor your co-worker's boundaries and let him or her take the lead on how much they wish to disclose. By following these tips you'll be able to strike a balance of support and respect. In the long, it helps you to preserve and strengthen the relationship and foster better teamwork when the clouds clear.

*We want to interact with you! Need advice on something that you feel would benefit others? Would you like to know more about a work-related subject? Send your request to [hr@vandykmortgage.com](mailto:hr@vandykmortgage.com). Requests will remain confidential.*

By: Margarita Hays  
HR 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
Daen Manriquez	68	1
Justin Kelly	66	2
Tim Hart	59	3
Shawn Miller	58	4
Mario Flores	39	5
Joe White	38	6
Jon Stoneburner	38	6
Bill McDonald	36	8
Michael Burchette	35	9
Katrina Lockard	32	10
Caitlin VanDyk	32	10
Shawn Landez	32	10
Keith Riley	31	13
Amy Garmon	28	14
Brittney Bennett	27	15
Robert Young	27	15
Thecia Toth	27	15
Sean Moore	26	18
Leith Grasteit	25	19
Lourdes Villamil	25	19

**TOP  
20  
TEAMS  
YTD**

BRANCH	MANAGER/LEAD	UNITS	RANK
723	Shawn Miller	145	1
724	Justin Kelly	138	2
493	New Mexico	124	3
123	Grand Rapids	96	4
714	Tampa Corporate	96	5
212	Michael Burchette	87	6
131	Mario Flores	70	7
235	Dean Manriquez	68	8
453	Tim Hart	61	8
517	Stephen Katz	61	9
401	David Viox	60	11
551	Jon Stoneburner	41	12
586	Bill McDonald	42	12
488	Shawn Landez	37	14
721	Brian Forrester	32	15
200	Daren Crockett	30	16
204	Adam Wilson	30	16
530	Chris Kenworthy	27	18
511	Joe White	26	19
208	Amy Garmon	24	20
734	Lourdes Villamil	24	20

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

# TOP 20 TEAMS for May\*

Branch #	MANAGER/LEAD	Units	Rank
723	Shawn Miller	40	1
493	New Mexico	38	2
724	Justin Kelly	32	3
714	Tampa Corporate	27	4
212	Michael Burchette	27	4
123	Grand Rapids	23	6
131	Mario Flores	22	7
517	Stephen Katz	19	8
721	Brain Forrester	19	8
204	Adam Wilson	18	10

Branch #	MANAGER/LEAD	Units	Rank
488	Shawn Landez	17	11
235	Dean Manriquez	15	12
453	Tim Hart	14	13
586	Bill McDonald	14	13
401	David Viox	13	15
551	Jon Stoneburner	13	15
200	Daren Crockett	12	17
511	Joseph White	12	17
728	Dan Magnano	10	19
560	Keith Reily	9	20
734	Lourdes Villamil	9	20

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



# TOP 20 ORIGINATORS for May\*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Shawn Miller	17	1	Daniel Magnano	8	13
Daen Manriquez	15	2	Shyanne Steed	8	13
Justin Kelly	14	3	Brittney Bennett	7	17
Tim Hart	14	3	Caitlin VanDyk	7	17
Katrina Lockard	14	3	Kevin Hilderbrant	7	17
Mario Flores	13	5	Michael North	7	17
Michael Burchette	13	5	Kevin Mark	7	17
Joseph White	12	8	Mario Flores II	7	17
Sean Moore	10	9	Jake House	7	17
Shawn Landez	10	9	Shawn Bloom	7	17
Keith Riley	9	11	Allen Keller	7	17
Bill McDonald	9	11	Michael Martin	7	17
Susan Hover	8	13	Lourdes Villamil	7	17
Adam Wilson	8	13	Darnell Mahone	7	17
			David Donaldson	7	17

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



*Happy Birthday!*

June 1	Ken Frachiseur	June 11	Natalie Cordova	June 23	Denny Umphreys
	Rich Passanante	June 12	Danette Campos	June 25	Charlie Kemp
	Sam Tackett	June 16	Patty Lacey		Sherri Russett
June 2	Melissa Riddle		June 17	Mitch Macomber	Daren Crockett
June 4	Erin Nivison	June 18		Laura Lella	June 27
June 5	Dylan Dengelegi	June 20	Kevin Walker	June 28	Matthew Hunter
	Brian Dinsmore		Lisa Sanford		Michelle Locke
	Kelly Mclaughlin	Amber Workman	June 29	Gabby Yulis	
June 6	Candace Lovett	June 21	Austin Bell	June 29	David Kelly
June 7	Caitlin VanDyk		Rebecca Hilderbrant		Katrina Lockard
June 9	Jacob House	June 22	Kyle Fournier	June 30	Rosemarie Smith
	John Jones		Jason Hornback		Edward Wentzel
	Patricia Woods				



Courtney Eley  
Lawrence Green  
Nick Green  
David Lerer  
Darnell Mahone  
Jessica Rodriguez-Mendez  
Yesenia Sifuentes



Angela Hart  
Sheri Rubacha  
Stephanie Slomback



Holly Anderson  
Deana Daniels  
Krisanne Dearden  
Monique Garcia  
Melissa Helfer  
John Marras  
Shannon Russell  
Kathleen Rutherford  
Richard Thompson  
Brooke Varn



Alec Coleman  
Amy Lyn Cornwell  
Daren Crockett  
Jorge Giral  
Cody Heyboer  
Brian Morgan  
Cynthia Sena  
Lisa York



Megan Cowley  
Matthew Heeringa  
Deborah Lawson  
Christy Schwartz



Melissa Riddle



Rosemarie Smith  
Ryan VanDyk



Dawn Anderson



Joe White



Tracy Lucas  
Collette Peters



Brain Skaar



James Beebe



Charlie Sundstrom

HAPPY  
*Anniversary!*



**To: Rosemarie Smith**

Krisanne, Leith, and Adam out of Utah submitted a loan into underwriting yesterday. It was underwritten by the Underwriter, Rosemarie “Lynne” Smith today and was **CLEARED TO CLOSE!!!** A one touch file!

Incredible job by all!!

**-Lindsey Kuhnle**



**Ryan McManus**  
**Loan Originator**  
**Department 215**  
**Orlando, FL**

Ryan is excited to be joining VanDyk Mortgage! Ryan was raised in Warwick, NY. He has been in the mortgage industry for 21 years, and believes in treating his clients the way he would like to be treated. Ryan

Enjoys doing anything outdoors and loves to kayak, mountain bike, gold and hike. Welcome, aboard Ryan!

**Athena Rogers**  
**Team Loan**  
**Originator**  
**Department 517**  
**McDonough, GA**



Athena is excited to be joining VanDyk Mortgage! Athena was born and raised in Miami, FL. Her customer service philosophy is to serve and to satisfy. She

wants to make her clients dreams come true. Athena's passions include helping others obtain their goals, kickball and crochet, Welcome aboard, Athena!

**Cameron Dewey**  
**Systems Developer**  
**IT Department**  
**Grand Rapids, MI**

Cameron is excited to be joining VanDyk Mortgage! Cameron was born and raised in Pierson, MI. He lives by his customer service motto "Service with a smile goes a mile". Cameron enjoys reading, gaming, being active and having fun! Were glad to have you aboard Cameron!





**Emily Rhoads**  
**Transaction Coordinator**  
**Department 212**  
**Lakewood, FL**

Emily is very enthused to be joining VanDyk Mortgage!  
Emily was born and raised in

Voorhees, NJ. She thinks the home buying process should be fun. Emily is a breast cancer survivor and committed herself to helping other young women going through the same process. She is active in her local American Cancer Society as well as Making Strides against breast cancer organization. Glad to have you on the VanDyk team Emily!



**Abigail Brown**  
**Warehouser**  
**Secondary Department**  
**Grand Rapids, MI**

Abigail is originally from Belding, MI. Her customer service philosophy is to treat people who she would want to be treated.

Abigail has an Associates Degree in Political science from Grand Rapids Community College. She loves to sew and even sells her work at a few local shops! Welcome to VanDyk Abby!



**Sarah Shilling**  
**HR Generalist**  
**Human Resources Department**  
**Grand Rapids, MI**



Sarah is thrilled to be joining VanDyk Mortgage! She was born and raised in Ortonville, MI. She aims to provide customers with a superior experience by putting herself in their shoes. Sarah recently graduated from Grand Valley State University with a degree in both accounting and Human Resource Management. Sarah loves going to the movies and spending time with her roommates and their pets. Welcome to the VanDyk team Sarah!



**Wayne Jackman**  
**Loan Originator**  
**Department 214**  
**Clearwater, FL**

Wayne is excited to join VanDyk Mortgage! Wayne originally hails from Noorwood, MA. He believes that being

completely honest with his clients is always best. Wayne wants to inform his clients, not just answer their questions. A fun fact about Wayne is that he makes his own soap. He enjoys sports, and being active in his fraternity. Sigma Chi. Welcome to the team Wayne!

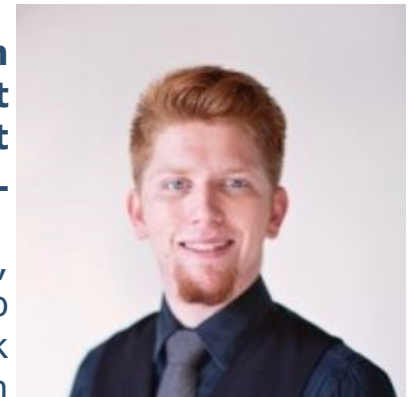


**Roy Rodriguez**  
**Outside Loan Originator**  
**Department 211**  
**Mission Viejo, CA**

Roy comes to VanDyk with 10 years experience in the Business Development and Financial Services Consulting field. Originally from the San Diego Area, and is very thrilled to be joining VanDyk. He

believes that being completely transparent with his clients is the key to having great relationships with customers.

**Ben Olsen**  
**IT Specialist**  
**IT Department**  
**Clearwater, FL**



Originally from Jacksonville, FL, Ben is delighted to become apart of VanDyk Mortgage. His aim when

dealing with customers is to make them feel as though they have received the highest quality of service. If a solution isn't found in one interaction, he will create an action plan so the problem gets resolved moving forward. Welcome aboard Ben!

# 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

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