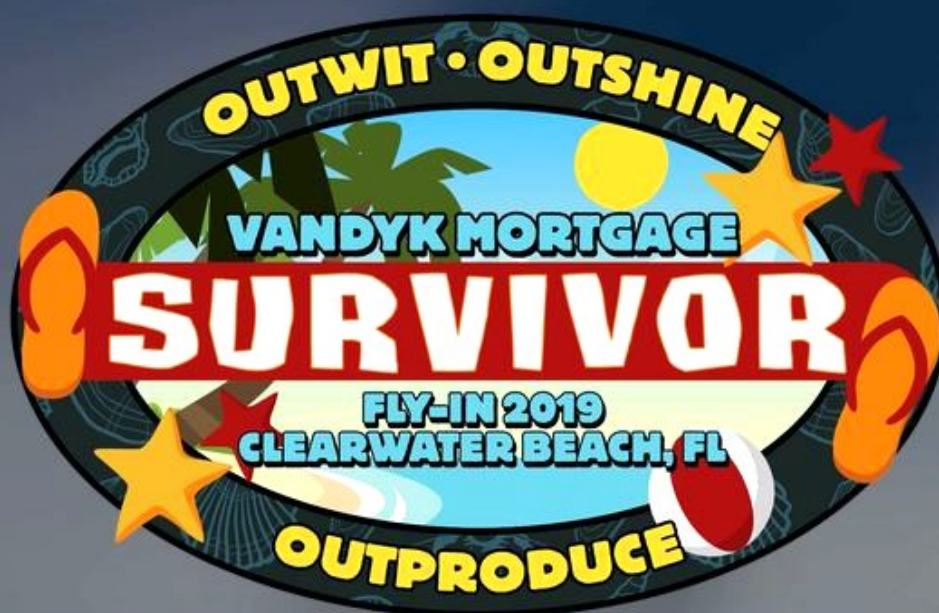


NEWSLETTER

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THIS MONTH TAKE A LOOK AT ALL THE HAPPENINGS AT THE 2019 VANDYK MORTGAGE
FLY-IN!

Outwit, Outshine, Outproduce.

This year's Survivor themed Fly-In was nothing short of fun! From February 7-9, attendees joined us in Clearwater, FL to reflect and review on 2018, and to discuss goals and initiatives for 2019. These two days were jam-packed with presentations, networking, an awards ceremony, and good old fashioned camaraderie. Thank you to everyone who joined us at this annual event - we couldn't have asked for a better time (or weather)!





Gabby Yulis and Michelle Simoes enjoying some fun in the sun!



Rich Passanante recording some great ideas during speed networking!



Bill Vering and Damon Ferguson catching up at Fly-in



Steve Richman's humorous presentation had the room full of laughter!



*By: Shelby Losinski
Licensing Specialist*

Spring is just around the corner. That also means beach season is just around the corner, as well. Here are some tips to get you into beach body shape.

Plan your workout routine.

If you have a set time scheduled to workout, you are less likely to miss your workout that day. Many people prefer to work out first thing in the morning. If you are one of these people, set your alarm an hour earlier than normal. That way you will have enough time to exercise and shower before your normal day starts. If you prefer working out later in the day, schedule your workout for your lunch hour or immediately after work. The key is scheduling your workout time and not breaking that promise to yourself.

Don't be afraid of lifting weights.

Many people are scared to lift weights because they think it will make them look bulky. This thinking is false. Lean muscle increases your metabolism, which burns fat faster. Lifting weights will make you look leaner and more toned.



Add in some HIIT workouts.

HIIT stands for high-intensity interval training. This type of workout requires you to go all out through intense bursts of exercise followed by short recovery periods. This type of workout keeps your heart rate up and burns more fat in less time.



Get rest.

Research shows that consistently getting seven to eight hours of sleep per night is beneficial. Any less can increase your risk for serious conditions like heart disease and diabetes. It is also proven that people who sleep less than eight hours a night are more likely to suffer from depression and anxiety. When you sleep, your body repairs your muscles and removes toxins in your brain that build up while you are awake.

Stay hydrated.

The body is about 60% water, give or take. A healthy person needs to consume 30-60 ounces of water per day. Water helps muscles and joints work better. Consuming water can also keep you feeling fuller longer.

Walk during your work breaks.

Your body is not meant to sit for extended periods of time. Make it a goal to get up and walk around for a few minutes every hour.

Keep a food journal.

Keeping a food journal will make you more aware of what you are putting in your body.

Don't compare your fitness journey to others.

Comparing yourself to others will only discourage your fitness journey. You need to stay positive and focus on your own path. Every person's fitness journey looks different.

Company Intranet

Happy March, everyone! The Licensing Department has now joined the Human Resource Department. To keep up to date with changes as it relates to licensing, it's important that you make sure to check out the Company Intranet. The Company Intranet has many useful resources. Below are some of the updates you should be aware of:

LO and Branch Requirements

If you are thinking about getting licensed in a new state, the Company Intranet would be a good place to learn what is required to be licensed in that state. A new item that was added to the *LO and Branch Requirement checklists* is the Distance Requirement for each state. This provides the allowable distance between your place of residence and your Branch location in order to be compliant with the state regulations. To find this link, click on the *Compliance and Licensing* Section under the *Department* tab; then click on the *Shared Files* link on the left-hand side; then click on *Regulatory Compliance and Licensing*; followed by *Branch and LO Licensing Requirements*; and then select the respective state folder. Once you have reviewed the requirements and have decided to be licensed in the new state, please email Licensing at slosinski@vandykmortgage.com

FHA Individual Sign Up and Branch List

If you need an individual FHA login, please fill out the *FHA Sign Up Form* in the *FHA Folder* under the *Regulatory Compliance and Licensing* section. Email the completed form to slosinski@vandykmortgage.com to be registered. Please allow 24 hours for approvals to be processed. The *Branch FHA Numbers and Address* spreadsheet can be used if you need to look up the FHA number, a phone number, or an address for a branch.

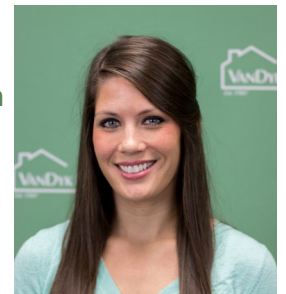
Continuing Education and Renewals

Loan Originators must complete Continuing Education (CE) and submit their Renewals every year by December 31st. An email will be sent to all licensed individuals at the end of August regarding this. If you are interested in getting a head start on your CE this year, you can send an email to slosinski@vandykmortgage.com. You can also check out the CE requirements under the *ConEd and Renewal Requirements* Folder under the *Regulatory Compliance and Licensing* section.

Labor Law Posters

A Labor Law Poster should be posted in the breakroom of each Branch Location. If one is not posted, please email slosinski@vandykmortgage.com. Remote employees can now access the Labor Law Posters on the Company Intranet. Click on the *Departments* dropdown, *HR & Payroll*, *Shared Files*, *Documents for Employees*, *Federal Labor Law Posters*, and your respective state folder. These are available in both English and Spanish.

By: **Shelby Losinski**
Licensing Specialist



Using Facebook Live

If you're one of the 2.32 billion people who use Facebook, you've probably noticed Facebook Live stories at the top of your feed. Since its launch two years ago, Facebook Live has seen its daily watch time grow by more than 400%, so people are tuning in more than ever.

What's all the hype about? Facebook Live is a real-time video broadcasting tool. More interactive than traditional videos, users can comment, react, and ask questions as your video is streaming, opening up real-time conversations with your audience. For businesses, this is a great tool to show fans who you are and a new way to engage with them.

To make the most of your live videos, we've put together a few best practice tips, along with a video outline to help get your creative juices flowing.

Best Practices

So, you want to go live? Before you click that *Start a Live Video* button, there are a few best practices to keep in mind to make the most out of the experience.

- ◆ Make sure you are video ready. How's the lighting? Are you in focus? How about the WiFi signal? And most importantly... what are you talking about? Make sure you're ready to go – once you're live there's no going back!
- ◆ Tell fans when you're doing a live video ahead of time. Although you can go live on a whim, giving at least a day's notice will allow people time to tune in.
- ◆ Respond to your audience. The live comments and reactions make the experience engaging to customers, so use this as a tool for a two-way conversation.
- ◆ Make sure you're likeable. This is a chance to build relationships with your viewers, not a time for a sales pitch. Make sure to smile and be confident!

Now that you have some tips for making the most of your live video, you have to think about another important component -what is the video about? Informational videos are popular and can cover a variety of topics, from loan products to tips for first time buyers. If you're planning on talking about anything industry related, please submit a topic outline to vandykmarketing@vandykmortgage.com. If you're struggling on how to structure your video, we have an easy format to follow called:

The Five Minute Strategy.

0 – 30 Seconds

Video Introduction: Go over who you are, what you're talking about, why you're talking about it, and how viewers can contact you for more information.

30 seconds – 3 minutes

Informational Section: This is where you go over the "big picture."

3 - 4 minutes

Q&A Session: Start a Q&A session for live viewers. If there are none, mention that questions can be added to the comment section of the video when it's uploaded to your page.

4 – 5 minutes

Recap and Outro: Have a short and simple recap of the video, repeat who you are and how viewers can contact you. Remember to thank viewers for tuning in!

Video streaming is an incredible opportunity to showcase your knowledge and increase your engagement. We hope that the tips above gave you everything you need to start your broadcast with confidence. Good luck and happy streaming!



***By: Cheyne 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

TOP 20 LOs YTD

LOAN ORIGINATOR	UNITS	RANK
Daen Manriquez	21	1
Tim Hart	21	1
Jon Stoneburner	17	3
Justin Kelly	15	4
Bill McDonald	15	4
Caitlin VanDyk	14	6
Mario Flores	12	7
Shawn Miller	12	7
Joe White	11	9
Michael Burchette	11	9
Shawn Landez	10	11
Patti Adamson	9	12
Amy Garmon	9	12
Keith Riley	9	12
Heather Daley	9	12
Rob Young	8	16

TOP 20 TEAMS YTD

BRANCH #	MANAGER/LEAD	UNITS	RANK
723	Shawn Miller	38	1
724	Justin Kelly	36	2
493	New Mexico	34	3
123	Grand Rapids	32	4
212	Michael Burchette	29	5
714	Tampa Corporate	29	5
453	Tim Hart	22	7
235	Daen Manriquez	21	8
551	Jon Stoneburner	21	8
586	Bill McDonald	20	10
131	Mario Flores	19	11
517	Stephen Katz	19	11
401	David Viox	15	13
200	Daren Crockett	14	14
488	Shawn Landez	13	15
530	Chris Kenworthy	11	16
511	Joseph White	11	16
600	Pembroke Pines	11	16
721	Brian Forrester	10	19
208	Amy Garmon	9	20
560	Keith Riley	9	20
727	Peggy Bradshaw	9	20

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

TOP 20 TEAMS for February*

Branch #	MANAGER/LEAD	Units	Rank
493	New Mexico	22	1
723	Shawn Miller	21	2
724	Justin Kelly	21	2
123	Grand Rapids	19	4
714	Tampa Corporate	19	4
453	Tim Hart	18	6
212	Michael Burchette	17	7
551	Jon Stoneburner	15	8
235	Daen Manriquez	12	9
401	Rob Young	9	10
586	Bill McDonald	9	10

Branch #	MANAGER/LEAD	Units	Rank
131	Mario Flores	8	12
488	Shawn Landez	8	12
530	Chris Kenworthy	8	12
517	Stephen Katz	7	15
727	Peggy Bradshaw	7	15
511	Joseph White	6	17
560	Keith Riley	6	17
208	Amy Garmon	5	19
600	Pembroke Pines	5	19
734	Lourdes Villamil	5	19
747	Kimberlee Harestad	5	19

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

TOP 20 ORIGINATORS for February*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Tim Hart	17	1	Keith Riley	6	8
Jon Stoneburner	12	2	Brittney Bennett	5	12
Daen Manriquez	12	2	Rob Young	5	12
Caitlin VanDyk	10	4	Amy Garmon	5	12
Shawn Miller	8	5	Kim Harestad	5	12
Justin Kelly	8	5	Heather Daley	5	12
Shawn Landez	7	7	Michael Martin	5	12
Joseph White	6	8	Michael Burchette	5	12
Mario Flores	6	8	Spencer Lewallen	5	12
Sean Moore	6	8	Bill McDonald	5	12

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



Happy Birthday!

March 1	Tim Reed
March 3	Matthew Putnam
March 5	Thor Grasteit
	Jeffrey Starnes
March 6	Linda Austin
March 9	Amanda Root
March 11	Cara Manter
March 13	Jessica Sirois
March 14	Andrea Chapman
	Barbara Strickland
March 15	Diane Balcom
	Nicole Rubacha
March 16	Jessica Oliver
	Stephanie Slomback

March 17	Chris Kenworthy
	Mandy TenHarmsel
March 18	Thecia Maurone-Thoth
	Bernadette Murnen
March 19	Kathleen Rutherford
March 20	Loralynne Ball
	Francisco Concepcion
	Shyanne Steed
March 23	Barbara Mobley
March 24	Bobbi Koerner
March 25	Jeffery Rich
March 26	Sean Moore
March 27	Tonya Herrera
March 28	Jacob Keglör

HAPPY *Anniversary!*



Isabel Chavez
Kyle Fournier
Chad Landez



Trudi Burke
Amy Castro
Marian Pease
Kimberly Wine



Courtney Battles
Barbara Binder-Olds
Candace Lovett
Chris Rose
Rachel Wheat



Alyssa Anderson
David Kelly
Kala Murphy



Connie Gregg



Kelly McLaughlin
Bill Vering



Amber Workman



Don Ivers



Nicole Rubacha
Team Administrator
Department 721
Spring Hill, FL

Nicole is originally from New Mexico, but has lived in Florida for 10 years. She is new to the Mortgage Industry, but excited to dive in! When Nicole is not at work she enjoys feasting on hot wings, kayaking, hiking, traveling and participating in 5k runs. Nicole has traveled to a few places she has really enjoyed, but her favorite to date has been Seattle, Washington. Ask her what her favorite part was!



Ryan McAllister
Loan Originator
Department 210
Salt Lake City, UT



Ryan comes to VanDyk Mortgage with over 12 years experience in the Mortgage Industry, he originally started in Operations. When he is not at work he enjoys hitting the open road to find an adventure! From camping and hiking new parts of the Pacific Northwest to checking out music festivals, he is always ready for a new experience. Ryan also enjoys craft beer, decorating for the holidays, yoga, photography and cooking. His biggest accomplishment was completing the Maroon Bells Tour Pass Loop, which is a 30+ mile backpacking trip in Aspen, Co.

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