



THIS MONTH WE WILL BE FOCUSING ON DIFFERENT TOPICS THAT AFFECT YOUR HEALTH AND WELLBEING. THINGS FROM STRESS TO THE RECENT OUTBREAKS OF MEASLES AND HEPATITIS A. CONTINUE READING FOR MORE INFORMATION.

## TABLE OF CONTENTS

HEALTH & WELLNESS	2
US OUTBREAKS	3
HEALTH & FITNESS	5
HR CORNER	7
TOP 20 LO'S AND TEAMS-YTD	8
TOP 20 TEAMS-MONTHLY	9
TOP 20 ORIGINATORS-MONTHLY	10
BIRTHDAYS	11
ANNIVERSARIES	12
EMPLOYEE SHOUT OUTS	13
NEW EMPLOYEES	14
BABY ANNOUNCEMENT	16
DEPARTMENT DIRECTORY	17

Since 1949, the month of May has been observed as Mental Health Month in the United States and many national organizations such as the National Alliance on Mental Illness, Mental Health America, and other affiliates spotlight Mental Health Month to raise awareness about the importance of mental health and to stop the stigma associated with mental health disorders.

This year's theme for Mental Health Month is Fitness #4Mind4Body What that means is that health is an all-encompassing matter and we should take care of our minds just as much as we take care of our bodies. Mental health is important for our physical health and vice versa. A well-balanced diet, a healthy sleep schedule, exercise, gut health, and hydration all affect our mental health and our physical health equally. Studies have shown that individuals who have chronic medical illnesses such as diabetes, high blood pressure or autoimmune disorders have a higher likelihood of being diagnosed with a mental health disorder such as depression or anxiety. For us to do the simplest of tasks our bodies and mind act as one unit.

Therefore, it is important to care for both our emotional and mental states as well as our physical health. Nearly one in six adults (44.7 million people) in the US experiences mental illness each year. Of adults employed full time in the U.S., nearly 40% reported working at least 50 hours per week, and 18% work 60 hours or more. People who feel they have good work-life balance are more satisfied with their job and their life, and experience fewer symptoms of depression and anxiety. In our rush to "get it all done" at the office and at home, it's easy to forget that as our stress levels spike, our productivity plummets. Stress can zap our concentration, make us irritable or depressed, and harm our personal and professional relationships. Over time, stress also weakens our immune

systems, and makes us susceptible to a variety of ailments from colds to backaches to heart disease. The newest research shows that chronic stress can double our risk of having a heart attack. That statistic alone is enough to raise your blood pressure!

Achieving a healthy work/life balance an attainable goal and many workers and businesses alike see the rewards. When workers are balanced and happy, they are more productive, take fewer sick days, and are more likely to stay in their jobs. Treat your body right. Being in good shape physically increases your tolerance to stress and reduces sick days. Eat right, exercise and get adequate rest. Don't rely on drugs, alcohol or cigarettes to cope with stress; they'll only lead to more problems.



**Talk about it.** Ask people how they're doing and mean it! Always be ready to listen and encourage. Ask questions and never judge.

**Share your story.** Have you personally struggled or currently struggle with mental illness? Don't hesitate to tell friends and family about it. Your story can encourage others to ask for help.

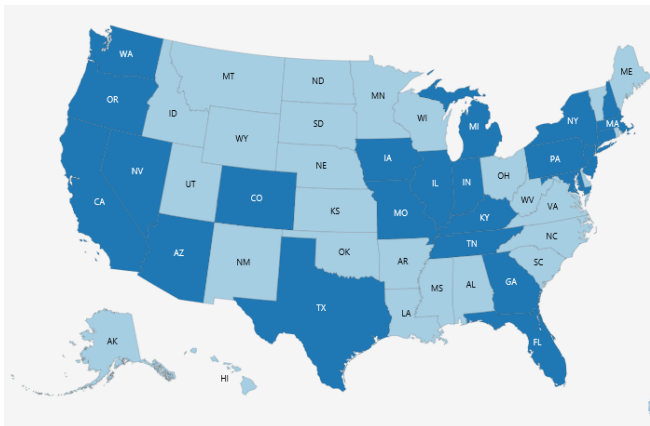
**Read about it.** Educate yourself about mental illness and suicide. Learn about the signs and symptoms and where to receive help in your area.

**Get help if you need it.** Don't let stress stand in the way of your health and happiness. If you are persistently overwhelmed, it may be time to seek help from a mental health professional. Asking for help is not a sign of weakness—taking care of yourself is a sign of strength.

Continue reading this months newsletter to find out more ways of keeping your mind and body healthy!

Measles and Hepatitis A Outbreak Guidelines

We care for your wellness and want to caution you about the measles and hepatitis A outbreak in the United States. From January 1 to May 10, 2019, 839 cases of measles have been confirmed in 23 states. This is the greatest number of cases reported in the US since 1994 and since measles was declared eliminated in 2000. The map below depicts the states where measles have been confirmed.



These outbreaks are linked to travelers who brought measles back from other countries such as Israel, Ukraine, and the Philippines where large measles outbreaks are occurring.

**How Measles is Spread**

Measles is a highly contagious virus that lives in the nose and throat mucus of an infected person. It can spread to others through coughing and sneezing. Also, measles virus can live for up to two hours in an airspace

where the infected person coughed or sneezed. If other people breath the contaminated air or touch the infected surface, then tough their eyes, noses, or mouths, they can become infected. Measles is so contagious that if one person has it, up to 90% of the people close to that person who are not immune will also become infected. Infected people can spread measles to others from four days before through four days after the rash appears.

**Signs and Symptoms**

The symptoms of measles generally apparent about seven to 14 days after a person is infected.

Measles typically begins with:

- High fever
- Cough
- Runny nose
- Red, watery eyes

Three to five days after symptoms begin, a rash breaks out. It usually begins as flat red spots that appear on the face at the hairline and spread downward to the neck, trunk, arms, legs and feet. Small raised bumps may also appear on top of the flat red spots. The spots may become joined together as they spread from the head to the rest of the body. When the rash appears, a person’s fever may spike to more than 104 degrees Fahrenheit.

***What should I do if I’m unsure whether I’m immune to measles?***

Check with your doctor who will review your immunization history. If unknown, they may request lab work to determine your immunity.

***How effective is the vaccine?***

Two doses of the measles vaccine are about 97% effective in preventing measles if exposed to the virus. One dose is about 93% effective.

***I’ve been exposed to someone who has measles. What should I do?***

Immediately call your doctor.

***I think I have measles. What should I do?***

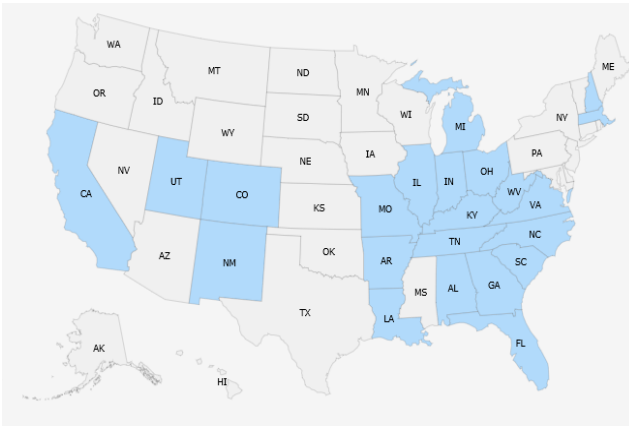
Immediately call your doctor and let them know of your symptoms. If confirmed, contact your Human Resources Department, you will be instructed not to return to work until medical clearance is provided. We will provide you with information regarding leave options available to you.

***Who is not at risk?***

Anyone born before 1957. The measles vaccine first became available in 1963, so those who were children before the late 1950’s are presumed to have been exposed to measles and be immune.

Since March 2017 the CDC has been assisting multiple state and local health departments with hepatitis A outbreaks spread through person-to-person contact.

**Hepatitis A** is a contagious liver infection caused by the hepatitis A virus. Hepatitis A can be prevented with a vaccine. People who get hepatitis A may feel sick for a few weeks to several months but usually recover completely and do not have lasting liver damage. In rare cases hepatitis A can cause liver failure and even death; this is more common in older people and in people with other serious health issues, such as chronic liver disease. The map below depicts the states where Hep A has been confirmed.



**How is Hepatitis A spread?**

The hepatitis A virus is found in the stool and blood of people who are infected. The hepatitis A virus is spread when someone ingest the virus, usually through:

**Person to Person contact** – Having sex with an infected person, caring for an infected ill person; using drugs with other.

**Eating contaminated food or drink** – A virus can happen at any point: growing, harvesting, processing, handling and even after cooking. Contamination of food and water happens more often in countries where hepatitis A is common.

**Prevention of Hepatitis A**

Vaccination is the best way to prevent Hep A. The vaccine is safe and effective. The vaccine series usually consists of 2 shots given 6 months apart. Handwashing plays an important role in prevention. Washing hands with soap and warm water after using the bathroom, changing diapers, and before preparing or eating food can help to prevent the spread of many illnesses, including hepatitis A.

**Hep A vaccination is recommended for:**

- All children at age 1 year
- Travelers to countries where Hepatitis A is common
- Family and caregivers of adoptees from countries where hepatitis A is common
- Men who have sexual encounters with other men
- People who use or inject drugs
- People with chronic or long-term liver disease
- People with clotting factor disorder
- People with direct contact with others who have hepatitis A.

**Symptoms**

Not everyone with hepatitis A has symptoms. Adults are more likely to have symptoms than children. If symptoms develop, they usually appear 2-7 weeks after infection and can include:

- Yellow skin or eyes
- Not wanting to eat
- Upset stomach
- Throwing up
- Stomach pain
- Fever
- Dark urine or light-colored stools
- Diarrhea
- Joint pain
- Feeling tired

**What do I do if I think I have contracted hepatitis A?**

Call your doctor. They will determine whether or not you have it by discussing your symptoms and taking a blood sample. To treat the symptoms, doctors usually recommend rest, adequate nutrition and fluids. If confirmed that you do have hepatitis A, please notify your Human Resources Department. You will be instructed to stay home until your symptoms have subsided. If needed, information regarding medical leave will be provided.

**Where can I get a vaccination for hepatitis A?**

- Your doctor’s office
- Local Health Department
- Some pharmacies provide this service
- Visit <https://vaccinefinder.org> to find a facility near you.

If you have a question, regarding what was presented in this article, please contact Margarita Hays, at [mhays@vandykmortgage.com](mailto:mhays@vandykmortgage.com). This information was provided by: Center for Disease Control and Prevention.

## HEALTH & FITNESS TIPS OF THE MONTH

### How to Combat the signs of Aging

Did you know your skin starts to produce one percent less collagen each year beginning at age 20? Once you reach the age of 30, the effects of collagen loss become more noticeable. In addition to age, collagen also decreases with other factors such as smoking, exposure to ultraviolet rays, and excess sugar intake. The most noticeable sign of collagen depletion is the loss of skin elasticity. This results in sagging skin and wrinkles throughout your body.

#### Why does skin wrinkle with age?

Normal healthy skin has an abundance of collagen, elastin, and glycosaminoglycans or GAGs. Collagen provides skin firmness. Elastin supplies skin elasticity and rebound. Glycosaminoglycans keep the skin hydrated. As you age, the supply of these components decreases. According to Suzan Obagi, assistant professor in dermatology at the University of Pittsburgh, "It is interesting to note that under a microscope, a biopsy of a wrinkle exhibits no telltale sign that reveal it to be a wrinkle. So, what causes the skin to look wrinkled? It is a multi-factorial process of intrinsic and extrinsic aging." Intrinsic aging is the natural process that occurs regardless



of outside influences. With producing less collagen each year, the skin naturally

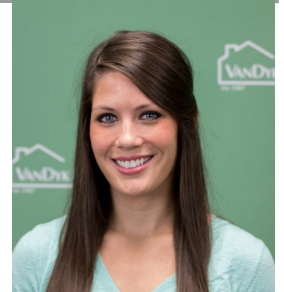
becomes thinner and more fragile. Less GAG formation and elastin production also occurs. Extrinsic aging happens as a result of sun and environmental damage. This includes exposure to tobacco, ultraviolet rays, pollution, and stress. Obagi states, "Extrinsic aging shows up as thickening of the cornified layer, precancerous changes such as lesions called actinic keratosis, skin cancer, freckle and sun spot formation, and exaggerated loss of collagen, elastin, and GAGs." The extrinsic aging effects are what each person is most in control of reducing.





## How can I combat the effects of collagen loss?

By: *Shelby Losinski*  
Licensing Specialist



- **Consume Collagen Peptides.** You can buy collagen peptides in a powder form and add it to your smoothies and coffee each morning. Most collagen powders are tasteless and odorless. The Further Foods Brand has a great collagen peptides product that I use.



- **Avoid excess exposure to the sun.**
- Always apply sunscreen whenever possible to protect your skin from the sun's ultraviolet rays.
- **Consume less sugar.**
- **Avoid Smoking.**
- **Don't stress!**
- **Moisturize.** There are many facial and body creams available that you can apply to your face and other body parts. Skyn Iceland has some quality products that work wonders.

- **Facial massages.** Massages can stimulate collagen production and strengthen muscle memory.
- **Hydrate.** The more hydrated you are, the firmer your skin will stay.
- **Eat more foods with Vitamin C.** Vitamin C plays a major role in collagen synthesis. Leafy greens and citrus fruits are filled with lots of Vitamin C.





*By: Brenna Toland  
HR Generalist*

### **Stress During the Busiest Time of the Year**

As you already know, we are quickly approaching the busiest time of year in our industry. This is wonderful for our business and the economy; however, it can lead to elevated stress, and possibly even burnout.

We'll give you some tips on how to not only stay sane

but stay positive during high-stress times at work.

#### **What is burnout? And what is the difference between stress and burnout?**

Burnout is a state of exhaustion caused by excessive or prolonged stress, and occurs when you feel overwhelmed, drained, or unable to meet demands. This can lead to decreased productivity, lower energy, loss of motivation, and feelings of being overloaded, helplessness, and cynicism. Stress, on the other hand, is characterized by over-engagement, overreactive emotions, and feelings of urgency and hyperactivity. Although the effects of burnout are primarily emotional, and the effects of stress are primarily physical, both can still lead to a weakened immune system, making you more prone to colds and the flu.

#### **How can I avoid burnout and cope with stress better?**

**More than a Lunch Break** – Most people view their lunch break as just that: a break to eat their lunch. However, if you're feeling stressed, taking a few moments of your lunch break to get outside, stretch your legs, and get some fresh air away from your desk can help lift your mood and renew your energy for the day.

**Reach Out** – Social contact is a great antidote to stress and talking with someone who is a good listener can help to calm your nervous system and relieve stress, even if they don't have all the answers. Connect and open up to those who are closest to you, such as your partner, family and friends. They will appreciate your trust in them, may be able to offer some advice, as well as give you some time to spend with loved ones.

**Find Enjoyment While Working** – Do you enjoy music? Find something that you enjoy listening to and do so while you're working!

**Self-Care** – “Self-Care” was a very hot-button word in 2018, and it can mean something different for everybody. Whether your self-care is spending the morning with a book and a cup of coffee, some disc golf, a mini at-home spa treatment, yoga, board/video games with friends, or a weight-lifting session at the gym, remember to take some time for yourself after work to decompress and recharge.

**Reframe your Perspective** – Try to find some value in your work by focusing on how your role helps others or provides much-needed service to others. Changing your attitude towards your job can help you regain a sense of purpose and control.

**Find Balance** – Connect with a cause or community group that is personally meaningful to you or get involved in a group hobby or club that will give you a place to talk to like-minded people and take your mind off work for a bit.

**Make Friends at Work** – Having friends to chat and joke with during the day can help relieve stress, improve your job performance, and get you through rough days.

**Eat a Balanced Diet** – Support your mood and energy levels by minimizing sugar and refined carbs, which can quickly lead to a crash, eat more Omega-3 fatty acids (found in fatty fish, seaweed, flaxseed, and walnuts) to give your mood and brain a boost, drink plenty of water, and avoid over-caffeinating.

**Take a Tech Break** – Set a time each day when you can completely disconnect, put away your devices, and give your eyes a break from blue-light.

**The VanDyk Human Resources Department is always available to address any questions or concerns. We wish you a happy, healthy Spring!**

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	53	1
Justin Kelly	52	2
Tim Hart	45	3
Shawn Miller	41	4
Jon Stoneburner	32	5
Bill McDonald	27	6
Joe White	26	7
Mario Flores	26	7
Caitlin VanDyk	25	9
Rob Young	22	10
Amy Garmon	22	10
Thecia Maurone-Toth	22	10
Keith Riley	22	10
Shawn Landez	22	10
Michael Burchette	22	10
Brittney Bennett	20	16
Katrina Lockard	19	17
Leith Grasteit	19	17
Elizabeth Hole	18	19
Lourdes Villamil	18	19

**TOP  
20  
TEAMS  
YTD**

BRANCH	MANAGER/LEAD	UNITS	RANK
724	Justin Kelly	106	1
723	Shawn Miller	105	2
493	New Mexico	86	3
123	Grand Rapids	73	4
714	Tampa Corporate	67	5
235	Daen Manriquez	53	6
131	Mario Flores	48	7
401	David Viox	47	8
453	Tim Hart	47	8
203	Michael Burchette	45	10
517	Stephen Katz	42	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 April\*

Branch #	MANAGER/LEAD	Units	Rank
723	Shawn Miller	42	1
724	Justin Kelly	37	2
493	New Mexico	29	3
123	Grand Rapids	20	4
714	Tampa Florida	20	4
401	David Viox	19	6
721	Brian Forrester	16	7
204	Adam Wilson	15	8
212	Caitlin VanDyk	15	8
235	Dean Manriquez	14	10
488	Shawn Landez	13	11
703	Thecia Maurone-Toth	13	11

Branch #	MANAGER/LEAD	Units	Rank
131	Mario Flores	12	13
551	Jon Stoneburner	12	13
200	Daren Crockett	11	15
734	Lourdes Villamil	10	16
453	Tim Hart	9	17
517	Stephen Katz	9	17
727	Peggy Bradshaw	9	17
511	Joseph White	8	20
560	Keith Riley	8	20
586	Bill McDonald	8	20
759	Sheena Dixon	8	20

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

# TOP 20 ORIGINATORS for April\*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Justin Kelly	21	1	Rob Young	7	14
Shawn Miller	16	2	Charlie Kemp	7	14
Dean Manriquez	14	3	Shawn Landez	7	14
Thecia Maurone-Toth	13	4	Christine Rose	7	14
Leith Grasteit	11	5	Tony Akins	6	19
Katrina Lockard	10	6	Mario Flores	6	19
Jon Stoneburner	9	7	Michael North	6	19
Elizabeth Hole	9	7	Amy Garmon	6	19
Joseph White	8	9	Shawn Bloom	6	19
Brittney Bennett	8	9	Peggy Bradshaw	6	19
Linda Austin	8	9	Michael Burchette	6	19
Keith Riley	8	9	Daren Crockett	6	19
Tim Hart	8	9	Lourdes Villamil	6	19
Kurt Kennedy	7	14			

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



May 1	Christin Klomprens	May 9	Christopher VanAst	May 25	Kevin Mark
May 2	Deana Daniels	May 13	Charlie Sundstrom	May 26	Brett Chandler
	Melissa Helfer	May 14	Maria Olivas Venzor		Angela Corson
May 3	Allen Keller	May 15	Justin McDowell		Attila Kossanyi
May 4	Jon Barnes	May 16	Dawn Anderson		Sheri Rubacha
	Andrew Brown	May 17	Thomas Best	May 27	Stephen Katz
May 5	Leith Grasteit	May 19	Linda Hansen	May 29	Tonya Antunes
	Angela Pacey	May 20	Jen Kersey		Jeanie Nivison
May 7	Alison Clark		May 24	Cindy Nelson	May 30
	Scott Elgas	Tiffany Bradley		Courtney Battles	
May 8	Erica Fries	Megan Crowley		May 31	
					Cassey Hanks

HAPPY  
*Anniversary!*



Danette Campos  
Jacob House



Vicki Buck  
Shenna Dixon  
Diana Harvey  
Kurt Kennedy  
Janet Labriola  
Kevin Mark  
Jeff Starnes



Alice Davis  
Erica Fries



Allison Clark  
Terrence Donlin  
Rachel Donovan  
Gail Januszewski  
Michelle Simoes  
Peggy Trout  
Shelby Wardlaw



Kami Konyndyk  
Matthew Suchecki



Annie Garron  
Shelby Losinski  
Bernadette Murnen



Annette Ream



Jennifer Anderson  
Brian Eddy  
Elizabeth Hole  
Jen Kersey  
Shawn Miller  
Kevin Walker



Angela Pacey



Kevin Hilderbrandt  
Rebecca Hilderbrandt



**EMPLOYEE  
SHOUTOUTS**

**To: Tom Smith and The Servicing Department**

Congratulations on zero findings in their GNMA servicing audit.

**-Jeanie Nivison**

**TO: Brian Dinsmore**

I just wanted to take a minute to show my sincere appreciation for a very special employee- Brian Dinsmore. I was working from home and was working fast and furiously on my computer and then, poof! In one second, I spilled water on my computer. Then, I then contacted Brian, he immediately came to the rescue. He had a very complicated job to do in a short period of time. By the end of the day, he had a new computer to me, even delivering it to my home in the neighborhood!!! When I went to my office in Tampa, there were more complications with the computer being compatible with the mouse and keyboard at the office. So once again, Brian had to come to the rescue. I left the Tampa office and brought it to him and within an hour, he fixed it again! I am so happy that there are employees like Brian who serve a “behind the scenes role” with such a kind demeanor; that is crucial to our success. There was no need for me to explain the sense of urgency to Brian, he knew how badly this was needed and he never once blamed me for spilling the water on it either. I know it is rare that people are recognized in IT and that is why I think Brian is such an incredible employee and team player on the VanDyk Championship Team!! Congratulations to us for having such an integral member of the team, ready to serve, despite his daily responsibilities without making me feel bad or guilty for messing up his very important and busy day.

**-Peggy Bradshaw**





**Stacey Van Schenck**  
**Branch Manager**  
**Department 213**  
**Clearwater, FL**

Stacey is excited to be joining VanDyk Mortgage! She has been in the mortgage industry for 21 years. Stacey was born and raised in the Clearwater and Tarpon Springs area of Florida. She strongly feels listening to clients wants and needs is important for a successful transaction. Stacey is an active member of many Realtor boards such as Pasco Board of Realtors, and Mortgage Bankers Association of Tampa Bay to name a few. Welcome aboard Stacey!



**Mackenzie Wright**  
**HR Generalist**  
**Department 001**  
**Grand Rapids, MI**

Mackenzie is excited to be joining VanDyk Mortgage! Mackenzie was born and raised in Pellston, MI. She believes you should always treat customers with respect and make them feel like they are your priority. When Mackenzie is

not busy working on HR Management Degree, she loves playing the guitar with her family and friends out on the lake.

Welcome aboard Mackenzie!



**Taylor Perry**  
**Transaction Coordinator**  
**Department 401**  
**Mason, OH**

Taylor is excited to be joining VanDyk Mortgage! Taylor has been in the mortgage industry for six years. He believes the customer's perception is everything. If your customer can feel you are genuine, they will be more likely to trust you. Taylor's proudest accomplishment is learning sign language. He enjoys exercising, volunteering with

the deaf, and eating Sushi. Taylor's favorite place to have traveled Italy. Welcome aboard Taylor!



This month we would like to take a moment and welcome the newest addition the VanDyk Family!

This beautiful bundle of joy was born Wednesday May, 8 2019. Her name is Avery Anne Konyndyk. Weighing in at 7 lbs, 13 oz. Parents Kami and Cody Konyndyk are very excited and the new family is doing well!



# 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)