



**Featured Article:** *Social Media Tips To Help Your  
Social Media Strategy*

### Table of Contents

Featured Article	2
HR Corner	3
Health & Fitness	5
Quote of the Month	7
Positive Advice	8
Top 20 LO's and Teams	9
Top 20 Teams-Monthly	10
Top 20 Originators-Monthly	11
Birthdays	12
Anniversaries	13
Employee Shout Outs	14
New Employees	15
Halloween at VanDyk	18
Department Directory	23

## Social Media Tips To Help Your Social Media Strategy

### 1. *Be Consistent*

How consistently you post should be specific to each social media site you're utilizing. Some platforms like Twitter and Instagram Stories require you to be active multiple times per day to get the maximum potential from your audience. Other post types, like regular Instagram Posts and Facebook updates, don't have as much urgency and can be used sparingly. When determining your post strategy, look at factors such as how the algorithm works for each platform and whether content posts chronologically or is curated based on other factors.

### 2. *Understand Your Audience*

Each platform you use will have its own unique demographic. There will be overlap of the people you're targeting on each platform, but it's still essential to understand your demographics so you can tailor your message to have the most impact.

### 3. *#Trending*

Understanding who your audience is can only go so far! To better utilize your social platforms be an active participant. If you are trying to reach your clients and partners via social media, you must understand how to use it even if it is at the most basic level. An easy way to do this is to participate in social trends that may be relevant to your audience.

Links you can use:

<https://trends24.in/united-states>

<https://trends.google.com/trends/?geo=US>

<https://www.buzzfeed.com/trending>

### 4. *Invest in Video Content*

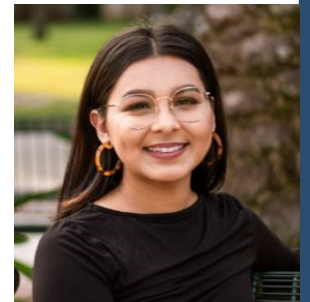
In the past three years, video views have increased by over 99% on YouTube and 258% on Facebook. A Tweet containing a video is 6x more likely to be retweeted than a Tweet with a photo or just text. Not only does engagement increase but platforms like Facebook and LinkedIn are now giving videos a higher priority in their algorithm.

### 5. *Interact With Your Audience*

Social media users crave authentic interaction with the brands they follow. So on top of posting high-quality and relevant content, make sure you're keeping an eye on each platform you use and engaging with your audience. Answer questions that come up on your posts, handles or hashtags and most importantly **RESPOND TO REVIEWS**.

*Utilizing these tips in your everyday use of social media can help strengthen your relationships and ensure that you are getting the most out of each platform.*

By: Paola Calderon  
Marketing Assistant



## FSA Mobile App - HR Corner

### FINALLY!... An FSA Mobile App that Makes Submitting Claims Easy!

Here's how:

#### 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.



## FSA Mobile App - HR Corner

### 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: Sarah Shilling  
HR Generalist

INFINISOURCE  
BENEFIT SERVICES





***Pumpkin pie, turkey, mashed potatoes, sugar cookies, fudge, peppermint bark, and holiday cocktails....*** the list goes on and on with all the goodies that the holiday season brings. It's no surprise, that most people gain weight over this two-month holiday span. This year, we have decided to help you keep that weight at bay by offering you to participate in our companywide ***Hold it for the Holidays*** challenge. All VanDyk employees are welcome to join in on the fun with this seasonal employee wellness challenge.

### **Challenge overview:**

Participants weigh in with their pre-Thanksgiving weight and pledge to practice healthy diet and exercise habits over the holidays. The participants commit to entering the New Year weighing less, the same, or within two pounds of their initial weight. Weigh-ins are conducted on a semi-monthly basis. On each pay date, you will email Shelby Losinski. In the email, please state whether you stayed the same weight, gained x amount, or lost x amount. The goal is to stay the same weight over the Holidays. Hence, the "hold it" part of the name.

### **How to Enter the Challenge:**

Email Shelby Losinski at [slosinski@vandykmortgage.com](mailto:slosinski@vandykmortgage.com) by November 25<sup>th</sup> to advise me that you will be participating in the challenge. On each pay date thereafter, email Shelby whether your weight stayed the same, decreased by x amount, or increased by x amount. Final check-in date will be January 7, 2020.



### **Tips to Avoid Holiday Weight Gain:**

Follow these seven tips from *ThinkHealth* to stay on track this holiday season.

**Never Arrive Hungry** – Plan ahead and have a healthy snack before you leave the house. That way, you will be less tempted to reach for the unhealthy options. If you don't have time for a pre-party snack, drink a glass of water as soon as you arrive.

**Focus on Family and Friends** – Parties are about more than just the food. Focus on spending time with your family and friends instead of filling up your plate.



## ***Hold it For the Holidays - Cont'd.***

**Manage Your Stress** – The holiday season provides added responsibilities on top of your already busy schedule and these tasks can cause feelings of stress and frustration. A study by Ohio State University showed that stress can lead to weight gain, cravings for unhealthy food, and inability to burn calories as fast. To help combat stress-eating, make sure to say no to obligations that may be too much for your schedule.

**BYOD (Bring Your Own Dish)** – Bring your favorite low-calorie entrée or dessert to the potluck. You will have a delicious dish to enjoy and the more sinful options on the table will be less tempting.

**Take it Slow** – Don't give yourself a limit and say you're only eating during the first hour of the party. You will be more inclined to overfill your plate or eat faster than normal to keep to your limit. Instead, chew slowly, set your utensils down in between bites, and take the time to really enjoy your food. This will give your body time to realize it's full and you'll be less likely to overeat.

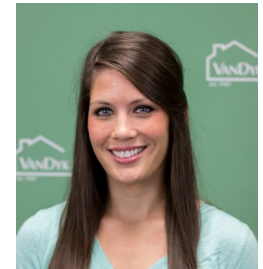


**Outsmart the Sweets** – Before hitting the dessert table, grab some fruit first. The natural sweetness of fruit will help satisfy your sweet tooth.

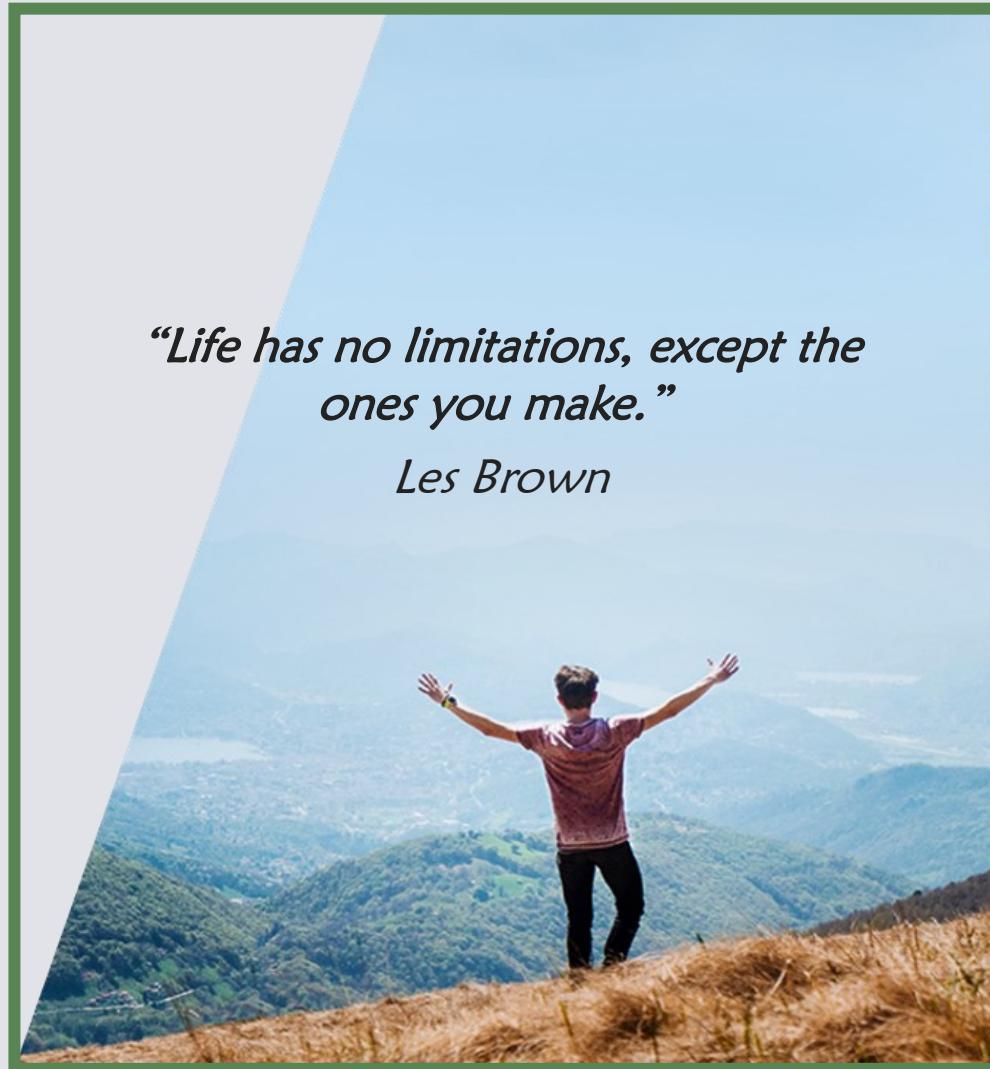
**Amp up the Exercise** – Help keep those extra calories at bay by making small adjustments to your exercise routine. Add an extra mile to your run or spend an extra 20 minutes lifting weights. Better yet, get the family involved. Start a new tradition and go for a walk after dinner to check out the decorations in your neighborhood. If you would like to join VanDyk's *Hold it for the Holidays* challenge, please email Shelby Losinski at [slosinski@vandykmortgage.com](mailto:slosinski@vandykmortgage.com) by November 25<sup>th</sup>. The more the merrier! The challenge will conclude on January 7, 2020.



**By: Shelby Losinski**  
**Licensing Specialist**



## Quote of the Month



**POSITIVE ADVICE FOR POSITIVE PEOPLE**

**Margarita,**

***I often run into people who “have no filter”. They say the first thing that comes out of their mouth without considering how insensitive or hurtful it may be. Can you please shed some light on how to manage these types of situations? I’m hoping that those who “have no filter” will take note. - Filtered***

Dear Filtered,

I would venture to say that we have all said something that we later regret. To your point though, the term ‘without a filter’ is used to describe a person who doesn’t give consideration to their audience and often say things that are rude, condescending or downright mean. Being disrespectful to someone in a meeting or making a crass comment about another person’s mis-fortune or cracking an inappropriate joke out loud could fall into this category. Most people who lack a filter don’t make changes because they don’t see it as an issue. They defend themselves by saying “This is who they are” or “how they were raised”. Having such a person on your team can be a real problem. Since they lack judgement on what to say and when to say it, they end up creating hard feelings with the team, alienate customers and bottom line, don’t add value to the team, thus create a difficult workplace for everyone.

***So, what can you do about it?***

- Point out the behavior early. ***“Hey, do you realize you said that out loud?”*** If they don’t offer an apology, let them know how it was perceived by you and others. Share examples of how it made you feel.
- When it re-occurs, (it most likely will) re-iterate what you said previously. If you don’t see improvement, then it’s time to involve your Supervisor to find resolution.

**For those who want to learn how to filter your message... Here are a few tips:**

**Think** about the time when you’re most likely to say the wrong thing. In those situations, don’t say a word until you have learned to filter your thoughts.

**Listen** to others and pay attention to how they filter their comments. Take mental notes and practice rewording things to filter out the comments that may be perceived as offensive or inappropriate.

**Practice** putting your comments through the filter of truth, usefulness, accuracy and confidentiality. Make sure you never say anything that you aren’t sure is true. Don’t provide information (particularly in the workplace) that isn’t useful and accurate. If what you know is confidential, simply don’t say it.

*Adapted from: John T Mason – How to Deal With the Person Who Has No Filter*

***Have a work issue you would like advice on? Please email: [hr@vandykmortgage.com](mailto:hr@vandykmortgage.com).  
If I don’t have the answer, I’ll find an expert who does.***

**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	171	1
Tim Hart	143	2
Justin Kelly	122	3
Joe White	116	4
Shawn Miller	110	5
Mario Flores	91	6
Jon Stoneburner	91	6
Keith Riley	86	8
Bill McDonald	82	9
Shawn Landez	81	10
Chris Kenworthy	70	11
Leith Grasteit	70	11
Michael Burchette	68	13
Katrina Lockard	66	14
Brittney Bennett	64	15
Amy Garmon	63	16
Sean Moore	61	17
Caitlin VanDyk	60	18
Shyanne Steed	59	19
Shawn Bloom	58	20

TOP  
20  
TEAMS  
YTD

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	314	1
723	Shawn Miller	301	2
493	New Mexico	265	3
123	Grand Rapids	216	4
714	Tampa Corporate	179	5
235	Daen Manriquez	171	6
131	Mario Flores	168	7
401	Young/Viox	162	8
517	Stephen Katz	161	9
212	Michael Burchette	156	10
204	Wilson/Grasteit	155	11
453	Tim Hart	145	12
488	Shawn Landez	140	13
721	Brian Forrester	134	14
530	Chris Kenworthy	127	15
551	Jon Stoneburner	126	16
586	Bill McDonald	124	17
200	Daren Crockett	121	18
511	Joe White	116	19
560	Keith Riley	86	20

\*These lists are compiled using numbers from the previ-

## TOP 20 TEAMS for October\*

Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	42	1
723	Shawn Miller	31	2
493	New Mexico	27	3
123	Grand Rapids	26	4
131	Mario Flores	22	5
235	Daen Manriquez	20	6
204	Wilson/Grasteit	19	7
453	Tim Hart	19	7
530	Chris Kenworthy	19	7
401	Young/Viox	18	10

Branch #	MANAGER/LEAD	Units	Rank
488	Shawn Landez	18	10
721	Brian Forrester	18	10
212	Michael Burchette	17	13
517	Stephen Katz	16	14
551	Jon Stoneburner	16	14
511	Joe White	15	16
586	Bill McDonald	15	16
200	Daren Crockett	14	18
714	Tampa Corporate	12	19
213	Stacey Van Schenck	12	19

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



## TOP 20 ORIGINATORS for October\*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	20	1	Shawn Bloom	8	13
Tim Hart	19	2	Shawn Miller	8	13
Joe White	15	3	Brian Eddy	8	13
Justin Kelly	15	3	Sheena Dixon	8	13
Mario Flores	13	5	Leith Grasteit	8	13
Jon Stoneburner	12	6	Jacob Keglor	8	13
Stacey Van Schenck	12	6	Matthew Suchecki	7	20
Bill McDonald	11	8	Katrina Lockard	7	20
Shawn Landez	10	9	Brent Verleger	7	20
Joseph Longobardi	10	9	Denny Umphreys	7	20
Pam Parker	9	11	Amy Garmon	7	20
Chris Kenworthy	9	11	Kim Harestad	7	20
Keith Riley	8	13	Stephen Katz	7	20
			Daren Crockett	7	20

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



November 1	Kala Murphy	November 13	Emily VanVliet	November 22	Mary Le
November 2	Shelby Wardlaw	November 16	Jon Stoneburner	November 24	Bill McDonald
November 3	Collette Peters		Rachel Wheat		Kelsey Beam
November 4	Annie Garron	November 17	Ann Arras	November 25	Alison Wambach
November 6	Joe White	November 19	Carey Krein-Ramirez	November 27	Taryn Chatel
November 8	Kurt Kennedy	November 20	Kendall George		Joe Dishinger
November 9	Peggy Bradshaw		November 21	Kalan Walters	November 28
	Talia Bryant	Ashley Favazza		Cynthia Sena	
November 10	Dan Magnano		Kim Laughlin	November 30	Danielle Fraizer



Mario Flores II  
Jonathan Johnson  
Elizabeth Virella



Brian Dinsmore  
Cassey Hanks  
Brent Verleger



Rosemary Morel



Cheryl Blomberg  
Scott Elgas  
Shyanne Steed



Laura Carucci



Kimberlee Harestad



Brittney Bennett



Jon Stoneburner



Charlie Kemp  
Chris Kenworthy



Mandy Tenharmesl



Patty Lacey



Jeanie Nivison







**To: Justin Meade, Brian Dinsmore, Andrew Brown and the IT Team**

We would like to give a shout-out to our VanDyk Mortgage IT team – for their wealth of knowledge and all their expertise and support to our branch the past few months while upgrading our phone and network service. They quickly responded to issues that came up while starting the new system. We even got Brian to come from Florida (however it was nice Michigan weather) Thank you!

**-Mario Flores and the 131 Lakeshore Team.**

**To: Rich Passanante, Laura Carucci, Brian Forrester, Sheri Rubacha,  
Jen Kersey, Ashley Straight and the Compliance Department**

On Friday November 1<sup>st</sup>, I realized I made a mistake submitting a loan thru Angel Oak, since we could do it ourselves (we were going to miss closing date of 11/7 and possibly lose an important transaction). I discussed switching the loan with Laura, Brian and Rich. Over the weekend, we discussed a second extension with the realtors, and I prepared the client for a mad rush. Loan was turned live Monday morning (11/4); compliance sent out disclosures before 11 am. Client signed docs before 2 pm. Sheri had the loan prepared to submit to process before 4 pm. Rush appraisal was ordered; intake was completed; loan was submitted to UW 11/6. Appraisal was back 11/7 along with conditional approval. **WE WERE TRID READY IN LESS THAN 4 DAYS!!!!!!!!!!!!!!** We are now on track to close 11/14 saving relationships with 2 realtors (list and buyers); and allowing buyer to move into her dream home.

I cannot praise all involved enough! Everyone in the boat, rowing hard, rowing together! Best in the business!!!!!!!!!!!!!!

**-Allen Keller, Team Loan Originator - Forester Team**

---



**Josh Doyle**  
**Processor Assistant**  
**Department 493**  
**Albuquerque, NM**

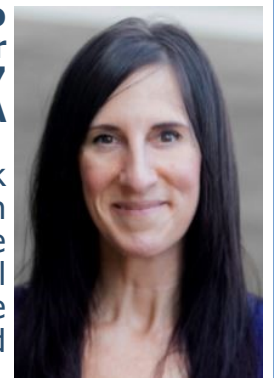
Josh is excited to be joining VanDyk Mortgage! Josh was born and raised in Las Cruces, NM. There he attended Valencia High School and went to study at Coppin State University. A few traits he believes are important to customer services are trust, credibility, respect and honesty. Welcome to the team Josh!



**Denise Taylor**  
**Transaction Coordinator**  
**Department 204**  
**Clearfield, UT**

Denise is thrilled to be joining VanDyk Mortgage! Denise was born and raised in Syracuse, UT. She believes that customer service is incredibly important to any business. Denise aims to always be kind and try to put a smile on someone's face. She loves to spend time outdoors and with her family. Welcome aboard Denise!

**Tamara Plaxco**  
**Transaction Coordinator**  
**Department 517**  
**Atlanta, GA**



Tamara is excited to be joining VanDyk Mortgage! Tamara was born and raised in Davidson, MI. She believes if you take care of your customers from day one, they will return for great customer services in the future. Tamara loves hiking, cycling and stand-up paddle boarding with her family.

Welcome to VanDyk Tamara!



**Jamee Pew**  
**Loan Originator**  
**Department 204**  
**Clearfield, UT**

Jamee is thrilled to be joining VanDyk Mortgage! Jamee was born and raised in Ogden, UT. She believes that customers are her greatest asset when it comes to marketing, so she likes to make a great first impression. Jamee loves to travel with her family. She is always up for a new adventure.

Welcome aboard Jamee!



**Laura Leavines**  
**Team Loan Originator**  
**Department 723**  
**Tampa, FL**

Laura is thrilled to be joining VanDyk Mortgage! Laura was born and raised in Tampa, FL. Her customer service philosophy is to deliver more than what is expected of her. Laura is passionate about anything health and fitness related. Her favorite places to relax are the Florida beaches. Welcome to the team Laura!



**Scott Walters**  
**Loan Originator**  
**Department 218**  
**Palm Harbor, FL**

Scott is excited to be joining VanDyk Mortgage! Scott was born and raised in Roselle, IL. He aims to provide excellent customer communication so his customers always know what is going on. Scott also enjoys, golfing and listening to live music with his

friends. Welcome to the team Scott!



**Lani Hutchinson**  
**Marketing Department**  
**Department 001**  
**Clearwater, FL**

Lani is excited to be joining VanDyk Mortgage. Lani was born in Atlanta, GA and raised in Okemos, MI. She aims to treat her clients how she would like to be treated. Lani loves anything health and fitness related. She enjoys spending time outdoors in the beautiful Florida weather.

Welcome aboard Lani!



**Jennifer Davidson**  
Team Loan Originator  
Department 734  
Pembroke, FL

Jennifer is excited to be join VanDyk Mortgage! Jennifer was born and raised in Newburgh, NY. She believes that keeping her clients as a main priority will show them she truly cares and is there to help at any time. Jennifer enjoys spending time with her two daughters. Welcome to the team Jennifer!

**Nikki Cope**  
Closer  
Department 001  
Grand Rapids, MI

Nikki is thrilled to be back at VanDyk Mortgage! Nikki was born in Tarzana, CA and raised in Gowen, MI. She believes that friendliness and communication are key factors to good customer service. Nikki loves to fish and to be outdoors. Welcome back Nikki!



WELCOME

To the VanDyk Family!



**Terri Erickson**  
Closer  
Department 001  
Grand Rapids, MI

Terri is excited to be joining VanDyk Mortgage! Terri was raised in Troy, OH. Her customer service philosophy is to do her absolute best to make sure her customers are happy. Terri is very passionate about camping and loves to be outdoors. Welcome aboard Terri!

**Kristin Jesser**  
Post Close Specialist  
Department 001  
Grand Rapids, MI

Kristin is excited to be at VanDyk Mortgage! Kristin was born and raised in Grand Rapids, MI. She has been in the mortgage industry for a little over two years. Kristin enjoys horseback riding, spending time with her family and going to the beach. Welcome to VanDyk Kristin!







# Halloween at VanDyk

Take a look at some of our spooky, quirky and ghoulish looks from our employees here at VanDyk!





# Halloween at VanDyk





# Halloween at VanDyk







# Halloween at VanDyk





# Halloween at VanDyk



# 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

Ad approval 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

#### 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).

## Technology

#### 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)