



Table of Contents

RESPA Article	2
Marketing Spotlight	4
HR Corner	7
Health & Fitness	8
Quote of the Month	10
Positive Advice	11
Top 20 LO's and Teams	12
Top 20 Teams-Monthly	13
Top 20 Originators-Monthly	14
Birthdays	15
Anniversaries	16
New Employees	17
Department Directory	21

Could you be placing yourself and the company at risk unknowingly?

Please read this article to make sure your practices are aligned with RESPA Regulations.

RESPA Section 8 provides that:

No person shall give, and no person shall accept any fee, kickback or other **thing of value** pursuant to any **agreement or understanding**, oral or otherwise, that business incident to or part of a settlement service involving a federally related mortgage loan shall be **referred** to any person. Whether or not RESPA Sec. 8 has been violated requires a 3-prong test (all 3 must be present):

1. A thing of value.
2. An agreement or understanding.
3. A referral.

Unfortunately, the CFPB has qualified the second prong. They have stated that they will analyze each situation on a case by case basis and **if they see any sort of correlation between the giving/receiving of a thing of value and a referral the agreement or understanding will be presumed. Thus, a violation can be found without any evidence of an "agreement or understanding, oral or otherwise".** Examples showing a strong correlation might be:

-An LO starts buying pizza for a particular real estate office every month. The LO starts getting regular referrals from the office shortly thereafter. A year later the referrals stop coming and shortly thereafter the LO stops buying pizza for the office. Agreement presumed, RESPA is violated.

-Over the past year, an LO has sent an REA three gift baskets. Each of the gift baskets was sent within a week of the LO closing a loan referred by the REA. Agreement presumed, RESPA violated.

I have divided activities to which RESPA Sec. 8 would apply into 3 categories: Pitching, Co-Marketing, and Services.

1. PITCHING

Pitching includes, but is not limited to, buying a box of doughnuts and leaving them at a real estate office, taking a real estate agent out to lunch, or providing lunch to agents during an informational meeting **WHILE** pitching VanDyk's products or services (e.g. giving a real estate agent something of value to entice him or her to listen to your sales pitch). Obviously Pitching cannot be done to a real estate agent or real estate office with whom VanDyk already has an MSA. This activity is allowable under RESPA, within reason, provided that we have corresponding documentation to justify the expenditure (this includes PNC card purchases). For expenses that fall into the category of Pitching, Accounting will require the itemized receipt for the actual expense and the following information:

- ◆ Who were you with (actual name)?
- ◆ Where do they work (name of the actual office)?
- ◆ How many people (in addition to the 'who' above)?
- ◆ What did you pitch (specifically)?
- ◆ How many minutes did you speak?

When an expense is for the purpose of **Pitching**, a real estate agent or real estate office cannot be the payee.

2. CO-MARKETING

Co-marketing is when an LO and an REA engage in marketing together, sharing space in the ad and splitting the price of production. This is perfectly legal provided that a few simple rules are followed. So how is co-marketing done legally? Easy, just remember the Latin phrase *pro rata*. Each participant in the marketing piece must pay his/her *pro rata share* of the marketing costs, meaning if one side of a post card is devoted to the LO and the other to the REA, each pays 50% of the actual cost of creating and sending out the post card.

We have seen situations where an REA will produce a flyer, put our logo in a bottom corner of one side and then still try to collect 50-100% of the actual production costs. This will not fly. The *pro rata* share rule doesn't just apply to post cards and fliers. Essentially, the rule can be applied to anything that would be considered CO-marketing. For example, say a mortgage company and a title company want to put on a seminar with a guest speaker. Assume that both the title company and the mortgage company will have equal exposure at the seminar (same size and location of banners on the wall, same time addressing the attendees, same number of fliers and promotional items lying around, etc.). Each company would pay 50% of the cost of putting the seminar on.

3. SERVICES

There is an exception to RESPA Sec. 8 that does allow payments to a referral partner, but only for “**services actually performed**”. For example, an LO might negotiate with an REA to have a banner (that links to his/her website) placed on the REA's website or pay for the opportunity to place his/her business card and fliers in the REA's office or at open houses. These are all compensable services provided that the LO does not pay more than Fair Market Value (FMV). Determining FMV can be somewhat straightforward in cases where the particular service the REA is providing is a service that is readily available in the broader marketplace (like the website banner example) while in other cases it can be more difficult (like speaking at a seminar full of REAs). The options are limited, but there are resources available to properly value these services. Typically, however, common sense, or what I like to call the ‘smell test’, serves pretty well.

For expenses that fall into the category of **Services**, an Event Form (available under Department File Shares/Accounting on the Intranet) must be completed in its entirety and submitted to RESPA@vandykmortgage.com for approval **PRIOR** to the event. If the expense is approved a purchase order (PO) number will be issued and be accompanied by a list of required documentation. The required documentation must be submitted no later than five (5) business days after the event (as specified on the purchase order). If the required documentation is not received when required, the branch will be prohibited from any further Services prior to their receipt. If you have any questions regarding your event, you can always email either RESPA@vandykmortgage.com or contact Austin Bell for information on how to make your event compliant. James Beebe is always available for any questions you may have.

Following the guidelines in this article will help ensure your compliance with RESPA.

By: James Beebe
Chief Compliance Officer/General Counsel



With the New Year approaching, many of us are spending time reflecting on our 2019 accomplishments and planning out how we can surpass those accomplishments heading into 2020. One of the most productive ways to increase your business is by improving your marketing strategy, and if your marketing strategy doesn't include video consider these statistics:

- ◆ Video marketers get **66% more qualified leads** per year.
- ◆ Video marketers achieve a **54% increase in brand awareness**.
- ◆ 83% of those using video think it gives them a good ROI; 82% think it's a key part of their strategy.
- ◆ Of those that aren't using video, 73% have bought a product after watching a video.
- ◆ 97% of businesses using explainer videos say it helps users understand their business better.
- ◆ 94% of businesses see video as an effective tool.
- ◆ Among those surveyed, 81% saw an increase in sales and 53% said support calls were reduced.

SO WHAT'S IT GOING TO TAKE TO GET YOU IN FRONT OF A CAMERA?

One of the biggest oppositions I hear to creating video is the fear or disdain for what you look/sound like on camera. The blunt truth is that IS what you look and sound like to everyone you meet on a daily basis, you're just not used to witnessing it! I can assure you the only person critiquing your voice or appearance is you. So just know that you're not alone in that fear and why not make this year your time to be bold and try something out of your comfort zone!

LO SPOTLIGHT: CHANCE UNGER

Chance recently went out on his own this year and has been using video to get his name and face out to his community in creative ways, and it's been paying off. He had this to say:

"So I wanted to take a moment to highlight how the use of our marketing department, primarily videos, have increased my productivity and referral base. I've always been an advocate of shooting small clips to post on Instagram and Facebook just for fun for my friends. When I decided to focus on the content being more purposeful and relevant to our business that's when I got marketing involved with strategizing and editing the right content to help increase exposure and branding. Kyle and I have worked together very closely on many projects since then that have gained great traction and helped leverage opportunities to meet with referral partners that I probably would not have had the chance to get in front of before. I'll give you a prime example. The #1 agent out of the Charles Rutenberg market center in my area is now working with me because of my use of videos. He has put in his business plan that he wants to gain more visibility via social media and has seen the content I put out, and LOVES IT! All of this is super important to me especially since I made the choice to branch out on my own in October. Since then my production has increased faster than I expected. Not only did I release a great series titled "Carpool Conversations" where I interview people in my car driving around the Tampa Bay Area, but I also send out a weekly video to my realtor database every Friday that allows me to display a meaningful message. Which for the record has led to deals to funnel through my pipeline. For what it's worth if you're not utilizing Kyle for the video filming and editing, Paola for the social media strategies, and the rest of the marketing team for all the other efforts then you are frankly not maximizing your potential for growth. We have a priceless resource at our fingertips that most companies can't even touch, and they are here to help you succeed in getting you out there!"

MARKETING TOOL SPOTLIGHT

HOW CAN YOU GET STARTED?

The only limit is your own creativity, so think big! What have you seen on TV or on YouTube that you thought, “Hey I could do something like that?!” Think Vlogs, Realtor/Referral partner interviews, industry education, loan product education, testimonials, announcements, etc. Reach out to kfourninier@vandykmorgage.com and we can brainstorm some creative video ideas that make sense for your brand. Don’t forget that we’ve got animated versions of many of our more popular flyers that can be branded to you on the VDM intranet and check out what some of our other LOs have done in that past:

Realtor of the Week

Great for filming many realtors in one session.

How it works:

- Film a quick introduction of yourself that can be used for all realtors.
- One camera is on realtor and the LO is offscreen.
- LO asks 3 questions (Ex. Tell us about yourself, Why did you get into realty? What sets you apart from other agents?)

Tip: Send the questions to the realtors ahead of time so they can think about what they would like to say. Discourage realtors from writing a script, it looks very unnatural. Plan to shoot about 10 minutes with each realtor.

Examples:

- <https://www.dropbox.com/s/o15bbjmim31mbw2/Peter%20Ortega.mp4?dl=0>
- <https://www.dropbox.com/s/u3cl70iox5755fe/Pang%20Tao.mp4?dl=0>
- <https://www.dropbox.com/s/7sxi28kkici9qk7/Adam%20Benmbark.mp4?dl=0>
- <https://www.dropbox.com/s/ksg01vb8e9amm8n/Travis%20Gero.mp4?dl=0>

Realtor Interviews

Great for sharing in-depth information about mortgage related topics on social media platforms.

- Have a conversation with a realtor about types of loan programs, mortgage misconceptions, owning vs renting, etc.
- 2 or 3 cameras set up or one 4k camera shot wide.

Tip: Less is more. Try to break up the interview into small segments on different topics and just cover the basics. When videos get over a couple minutes long they essentially become unwatchable.

Examples:

- <https://www.dropbox.com/s/e60q15wf0tzlgb1/loan%20programs%202.mp4?dl=0>
- <https://www.dropbox.com/s/fophmcfjalfzup/4%20pillars.mp4?dl=0>

MARKETING TOOL SPOTLIGHT

Scripted LO videos

Great for sending out an introduction, a thank you, or informing about upcoming events to clients.

- One camera on the LO reading script from our teleprompter.

Examples:

- <https://www.dropbox.com/s/2rahaotbnqvb3w3/May%2022%20event%20v2.mp4?dl=0>
- <https://www.dropbox.com/s/l30321vtd6pusei/Ryan%20McManus%20Introduction.mp4?dl=0>

Realtor Ride Along

Invite a realtor along on a car ride to talk about themselves and real estate.

- Go pros with suction cups or a phone on a windshield mount shooting in “selfie mode” work great for this.

Examples:

- <https://www.dropbox.com/s/9ttxktrtrfw4xpc/Leidys%20Diaz.mp4?dl=0>
- <https://www.dropbox.com/s/2r5p3d3o760bh0w/ep2%20boxes.mp4?dl=0>

Animation

We’ve got several animations that can be branded to you, or you can send us a script or voice recording and we will make an animation for you.

Examples:

- <https://www.dropbox.com/s/2r5p3d3o760bh0w/ep2%20boxes.mp4?dl=0>
- <https://www.dropbox.com/s/ly89hlsj2gwjray/Julie%20Tighe%20Whiteboard.mp4?dl=0>
- <https://www.dropbox.com/s/im98a43n8d93fnk/Local%20lender.mp4?dl=0>
- <https://www.dropbox.com/s/zrrap8zwzj5n5n/Still%20Renting.mp4?dl=0>

All of these ideas our VanDyk LOs and Marketing team have developed. If you have an original idea for a video or animation, let us know and we’ll make it happen!

Contact Kyle at kfournier@vandykmortgage.com for more tips on how to get the most out of your video or submit a marketing ticket to start filming today!

By: Adrienne Drew
Marketing Manager



HR Corner

It's the end of 2019 and that means two things, the holidays are here and tax time is approaching. I'd like to share a few important pointers to keep in mind.

Updating your personal information – As the year ends, tax returns are right around the corner. Your W-2 will be mailed by the end of January. We would like you to confirm that their address is correct in Paylocity to avoid delays in receiving your W-2 statement by mail. Should you need a password reset or other help accessing this information within Paylocity, please do not hesitate to reach out to your HR Department at HR@vandykmortgage.com. W-2 statements will be available online as well after January.

Safe Holiday Online Shopping – Did you know that 8% of consumers surveyed in 2018 said they were a victim of identity theft during the holiday season? This year 56% of holiday shoppers plan to make purchases online. The following steps can be taken to be sure your purchases are bought and delivered safely:

- ◆ **Ship to a secure location.** Package theft grows during the holiday season as more and more packages are delivered daily. It is estimated that 9,000 packages are stolen daily in New York City.
- ◆ **Only use official retailer apps to shop.** Mobile apps allow you to shop for items on the go but be sure to only use apps that come from the app store associated with your mobile device (Apple store, google play, etc.).
- ◆ **Be conscious about where you save credit card information.** Though saving your credit card info makes checking out from your favorite retailer a breeze, not all sites are prepared with proper security leaving your information at risk.
- ◆ **Don't make purchases from a public Wi-Fi.** Keep in mind, Wi-Fi networks use public airwaves. With a little tech know-how and the freely available Wi-Fi password at your favorite cafe, someone can intercept the data you send and receive while on free public Wi-Fi.
- ◆ **Strong passwords for retailer websites keep your information safe.** This may seem obvious but using the same password from website to website isn't secure. It is suggested that a password of 10 digits (mixture of lower- and upper-case letters, numbers and symbols) should be a standard password length.
- ◆ **Read through emails/links, especially if they seem "to good to be true".** We as a mortgage company know all to well the impact that emails scams or phishing has on an industry. This season, really all seasons, are no different. It is important to be diligent on what you are clicking on when it comes to links in an email.
- ◆ **No retailer will ask for your Social Security number, so don't give it out.** No shopping website will ever need your Social Security number. If you're asked for very personal details, call the customer service line and ask whether you can supply some other identifying information.

With these steps in mind we hope you have a safe and happy Holiday Season!

By: Aaron Nemeth
HR/Payroll Specialist



December – Tis the season for gift giving. Many people like to give nut platters and gift boxes during this time of year. Nuts are one of the healthiest snacks you can eat. However, if you do plan on making a nut purchase, make sure to choose nuts that are minimally processed and have no added ingredients. Many processed nuts contain a high amount of added salt and sugar so make sure to read the ingredient label before buying. So, what are some healthy nuts and why?

Peanuts

1 oz Peanuts = 176 calories
Peanuts help to reduce the risk for heart disease and diabetes.

Cashews

1 oz = 155 calories
Cashews contain several important nutrients and studies indicate that they may improve blood lipid levels and reduce blood pressure.

Macadamia Nuts

1 oz = 200 calories
Macadamia nuts are extremely good for your heart and can reduce heart disease risk factors. They are high in monounsaturated fat. Studies have shown that macadamia nuts can lower both total cholesterol and bad LDL cholesterol in those with high cholesterol levels.



Almonds

1 oz Almonds = 161 calories
Almonds contain a high concentration of Vitamin E. Vitamin E helps to reduce cognitive decline. This has proven true in clinical trials of patients with the Alzheimer's disease and the aging population.

Walnuts

1 oz = 182 calories
Walnuts are very good for your brain. They contain a high concentration of DHA, a type of Omega-3 fatty acid. Researchers have concluded that DHA plays a role in boosting your brain's performance and prevents age-related cognitive decline.

Hazelnuts

1 oz = 176 calories
Hazelnuts are also packed with Vitamin E, making them a good resource to reduce cognitive decline.

Pecans

1 oz Pecans = 193 calories
Pecans have been known to lower bad LDL cholesterol in people with normal cholesterol levels. Pecans also contain polyphenols, which act as antioxidants.

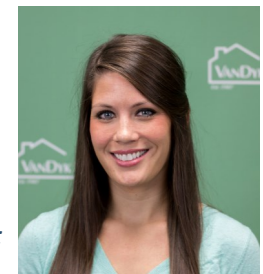
Pistachios

1 oz = 156 calories
Pistachios are high in fiber and help reduce the rise in blood sugar after a meal. Consuming pistachios may improve cholesterol levels and increase good HDL cholesterol. They also help improve other heart disease risk factors such as blood pressure and weight.

HEALTH & FITNESS TIPS

Holiday Treat and Exercise Conversions:

Holiday Treat	Calorie Count	Exercise Required to Burn Calories
1 cup eggnog	343	Run for 37 minutes
1 martini	274	Bike for 39 minutes
8 oz of buttered rum	220	Yoga for 75 minutes
3 oz of peanuts	528	Run for 55 minutes
2 halved deviled eggs	145	Bike for 21 minutes
4 mini crab cakes	70	Swim for 27 minutes
½ lb. prime rib	675	Run for 72 minutes
½ cup green bean casserole	225	Swim for 36 minutes



By: *Shelby Losinski*
Licensing Specialist

Quote of the Month

*The best and most beautiful things in the world
cannot be seen or even touched.
They must be felt with the heart.*

- Helen Keller



POSITIVE ADVICE FOR POSITIVE PEOPLE

Dear Margarita,

Christmas is nearly here and I'm already stressing because I don't have enough funds to buy the gifts I would like to buy for my family and friends. Every year I tell myself that I'm going to start a Christmas savings account. Problem is, I think of it in November, when it's too late! Now I will likely have to put the purchases on credit. I have a large family and many good friends...not sure how I'm going to swing it this year. While this may not seem like a workplace issue, it does cause me to be anxious and I know worrying about it if affects my work. Perhaps there are others who may be feeling the same way. Any advice?

-The Generous Gift Giver

Dear Generous Gift Giver,

I'd venture to say that many of our readers "feel your pain". It's not too late to begin planning. Here are a few ideas to minimize your spending and still keep you in the holiday spirit.

Create a Budget – Before you head to the store, decide who you want to buy presents for and how much you can spend on each person. Stick to your budget and track your spending! Be prepared that you may have to spend less on presents for some people. Do your best not to put it on credit.

Shop Smart – Come up with a list of gifts ahead of time. Don't wait to you go to the store to decide, you'll likely spend more. Check out flyers for deals and compare prices online. If you wait till the last minute, you'll have less of a selection and could even spend more for something the recipient won't even want.

White Elephant – if you traditionally buy presents for everyone in your extended family, consider taking your family into having a white elephant gift exchange. That way each person only brings one gift to the party. Since others will be saving money as well, you will be thanked for the bringing the suggestion. There are lots of different ways to pay this gift exchange so check out game ideas in advance.

Be Creative – Gifts don't have to be expensive. Cookie kits are a fun idea. You simply layer the dry ingredients for your favorite cookies in a mason jar, then print the recipe on a card and attach it to the jar with a ribbon. You can apply the same concept with chili and soups. Are you crafty? Perhaps you paint or knit something. Pinterest is a great resource, use it.

Hosting with a Plan- If you are hosting a holiday party, determine how much you can afford to spend and plan your party around that. Find coupons you can use. Ask your guests to bring a dish to pass. This will help tremendously.

The Savings Account – Now that you have your budget figured out, divide that amount by the number of pay periods, and set that money aside starting in January.

Let's not lose sight of the reason for the season. Gifts are a nice gesture, but the memories we build, the kindness we share, the hospitality we display to those in our circle and to those in need is what really matters. Merry Christmas!

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

*Adapted from 'How to Spend Less Money for the Holidays' by Tom Harkins

By: Margarita Hays
HR Manger



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	186	1
Tim Hart	159	2
Justin Kelly	132	3
Joe White	124	4
Shawn Miller	117	5
Jon Stoneburner	104	6
Mario Flores	97	7
Keith Riley	97	7
Shawn Landez	91	9
Bill McDonald	91	9
Chris Kenworthy	76	11
Michael Burchette	76	11
Leith Grasteit	75	13
Katrina Lockard	69	14
Amy Garmon	68	15
Brittney Bennett	66	16
Sean Moore	66	16
Shawn Bloom	65	18
Shyanne Steed	65	18
Joseph Longobardi	53	20

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	337	1
723	Shawn Miller	322	2
493	New Mexico	282	3
123	Grand Rapids	240	4
714	Tampa Corporate	194	5
131	Mario Flores	189	6
401	Young/Viox	187	7
235	Daen Manriquez	186	8
204	Wilson/Grasteit	178	9
212	Michael Burchette	171	10
517	Stephen Katz	167	11
453	Tim Hart	161	12
488	Shawn Landez	157	13
721	Brian Forrester	148	14
551	Jon Stoneburner	141	15
530	Chris Kenworthy	139	16
586	Bill McDonald	136	17
200	Daren Crockett	134	18
511	Joe White	124	19
560	Keith Riley	97	20

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



TOP 20 TEAMS for November*

Branch #	MANAGER/LEAD	Units	Rank
401	Young/Viox	25	1
123	Grand Rapids	24	2
204	Wilson/Grasteit	23	3
724	Justin Kelly	23	3
131	Mario Flores	21	5
723	Shawn Miller	21	5
488	Shawn Landez	17	7
493	New Mexico	17	7
453	Tim Hart	16	9
212	Michael Burchette	15	10
235	Daen Manriquez	15	10

Branch #	MANAGER/LEAD	Units	Rank
551	Joe White	15	10
714	Tampa Corporate	15	10
721	Brian Forrester	14	14
200	Daren Crockett	13	15
530	Chris Kenworthy	12	16
586	Bill McDonald	12	16
560	Keith Riley	11	18
737	Kathryn Paige	9	19
426	Kevin Hilderbrandt	8	20
511	Joe White	8	20
703	Thecia Maurone-Toth	8	20

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



TOP 20 ORIGINATORS for November*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Tim Hart	16	1	Shawn Bloom	7	14
Daen Manriquez	15	2	Shawn Miller	7	14
Jon Stoneburner	13	3	Mario Flores	6	16
Keith Riley	11	4	Linda Austin	6	16
Adam Wilson	10	5	Natalie Boehm	6	16
Shawn Landez	10	5	Mario Flores II	6	16
Justin Kelly	10	5	Kurt Kennedy	6	16
Bill McDonald	9	8	Chris Kenworthy	6	16
Joe White	8	9	Joseph Longobardi	6	16
Kevin Hilderbrandt	8	9	Kathryn Paige	6	16
Rob Young	8	9	Shyanne Steed	6	16
Thecia Mauron-Toth	8	9	Lourdes Villamil	6	16
Michael Burchette	8	9			

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

Happy Birthday!

December 1	Elle Schrader	December 13	Caitlyn Armendariz	December 26	Alix Gruta	
December 2	Jonathan Gonzalez	December 13	Emily Rhoads	December 26	Justin Meade	
December 3	Brad King	December 14	Edward Boback	December 27	Natalie Bohem	
December 4	Cheryl Blomberg	December 14	Fred Dopman	December 27	Paola Calderon	
	Michael Burchette		December 16	Miranda Balkema	December 28	Margarita Hays
	Scott North			Michael Bishop	December 29	Candi Bell
December 5	Isabel Chavez	December 18	Robert Hill	December 29	Roy Salonga	
	Carol Dupuis		December 21		Ryan VanDyk	December 30
December 6	Amy Castro	December 21	Jamee Pew	December 30	Michael Masciocchi	
	Jorge Giral	December 22	Heidi Parkinson		December 31	Brad Chatel
December 10	Brittney Bennett	December 23	Melissa Allen	Kristin Jesser		
	Michael Rhodes	December 23	Abby Brown	Chris Lalena		
December 11	Alicia Nyquist	December 23	Cynthia Walker	Richard Ruble		
		December 24	Stacey Dettling	Nathan Smith		



James Barach
Pamela Parker
Nathan Smith



Natalie Archuleta
Chance Unger



Peggy Bradshaw



Sarah Casagrande
Mary Hotta
Matthew Hunter
Carey Krein-Ramirez



Francisco Concepcion
Wendy Skytta
Tom Smith



Bobbie Donaldson
David Donaldson
Jo Harvey



Thecia Maurone-Toth



Connie Kern



Lisa Sanford



Austin Bell





Art Palmer
Underwriter
Department 001
Clearwater, FL

Art is excited to be joining VanDyk Mortgage! Art was born and raised in Enid, OK. His customer service philosophy is that the customer always comes first. A fact about Art is that he is a great guitar player and loves learning new guitar riffs. Welcome to the team Art!



Sonja Curry
Processor
Department 006
Radcliff, KY

Sonja is thrilled to be joining VanDyk Mortgage! Sonja was born in Elizabethtown, KY and raised in Glendale, KY. She has been in the mortgage industry for 22 years and hopes her knowledge and experience is useful to VanDyk. Sonja enjoys spending time with her family and helping make mortgage dreams a reality. Welcome to the team Sonja!



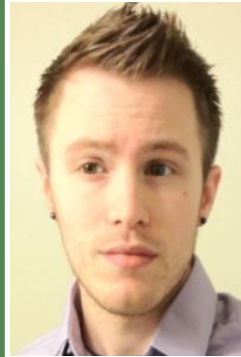
Justina LaRocque
Marketing Assistant
Department 517
Atlanta, GA

Justina is thrilled to be joining VanDyk Mortgage! Justina was born and raised in Worcester, MA. Her customer service philosophy is to do whatever it takes to make the customer happy. In Justina's free time she likes to go hiking. Welcome aboard Justina!



Kris Constantino
Loan Originator
Department 218
Northbrook, IL

Kris is thrilled to be joining VanDyk Mortgage! Kris was born and raised in the Philippines. He aims to provide open communication between him and his clients. Kris is very passionate about rugby and powerlifting. Welcome to VanDyk Kris!



Doug Bushey
IT Specialist
Department 001
Clearwater, FL

Doug is excited to be joining VanDyk Mortgage! Doug was born and raised in Cambridge, VT. He aims to always put his customers first. A fun fact about Doug is that he is a technology enthusiast! Welcome to the team Doug!



Caitlyn Armendariz
Transaction Coordinator
Department 210
Salt Lake City, UT

Caitlyn is excited to be joining VanDyk Mortgage! Caitlyn was born and raised in Heber City, UT. She believes that putting the customer first gives them a great customer service experience. Caitlyn likes to make sure she is giving her customers all the information they need up front so they understand the mortgage process a little better. Welcome to the team Caitlyn!

Melissa Bryan
Branch Manager
Department 220
Richmond, TX



Melissa is excited to be joining VanDyk Mortgage! Melissa was born and raised in Freeport, TX. She aims to do whatever it takes to make the mortgage experience as smooth as possible for her clients. Melissa is an avid reader who seeks continuous learning to grow as a person and in business. Welcome aboard Melissa!



Jennifer Monahan
Loan Originator
Department 218
Northbrook, IL

Jennifer is thrilled to be joining VanDyk Mortgage! Jennifer was born and raised in Chicago, IL. Her customer service philosophy is to treat her clients as a friend or family member. She believes a person should feel as if their needs are being met. Jennifer loves to swim and dance as well as start DIY home projects. Welcome to the team Jennifer!

Cecilia Harvey
Loan Originator
Department 222
Clinton, UT

Cecilia is excited to be joining VanDyk! Cecilia was born and raised in Salt Lake City, UT. Her customer service philosophy is to closely watch the financing process to make sure it goes as smooth as possible. Cecilia enjoys working with technology and spending time with her family. Welcome aboard Cecilia!



WELCOME

To the VanDyk Family!



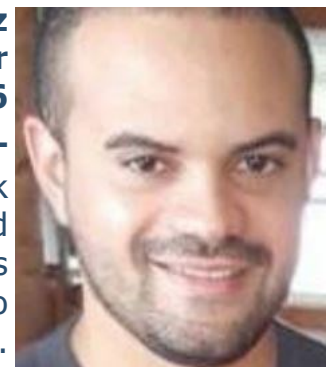
Laura Reed
Processor
Department 223
Clarksville, TN

Laura is thrilled to be joining VanDyk Mortgage. Laura was born and raised in Sumter, SC. She has been in the mortgage industry for about 3 years. Laura enjoys spending time with her children and grandchildren. Welcome aboard Laura!

Jacob Rodriguez
Senior Processor
Department 006
Clearwater, FL

Jacob is thrilled to be joining VanDyk Mortgage! Jacob was born and raised in Syracuse, NY. His customer service philosophy is to make the loan process seamless. Jacob loves all New York Sports

teams from the Yankees to the Knicks. Welcome aboard Jacob!





Natalie Giles
Branch Manager
Department 222
Clinton, UT

Natalie is excited to be joining VanDyk Mortgage! Natalie was born in West Port, UT. She wants to make sure that the customer clearly understands the process and is satisfied. In Natalie's free time, she raises chickens, bees and tends to her garden. Welcome aboard Natalie!



April Rainey
Processor
Department 001
Brooklyn, NY

April is excited to be joining VanDyk Mortgage! April was born in Brooklyn, NY. She wants to make any process more enjoyable and speedy while meeting customers' expectations. April enjoys helping others achieve their goals that at first seemed unattainable such as home ownership. Welcome to the team April!

Elle Schrader
Marketing Assistant
Department 001
Clearwater, FL

Elle is Excited to be joining VanDyk Mortgage! Elle was born and raised in Sterling, IL. Her customer service philosophy is to think like her clients to better understand their needs. Elle is new to the Florida area and likes to spend time exploring her new home. Welcome to the team!



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

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

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/

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.

TECHNOLOGY

PAYROLL

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