

Corporate Newsletter



January 2020

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Happy New Year!! With the holidays come and gone, we find ourselves back at work ready to take on a new year and the challenges that come with it. In this edition we'd like to showcase different strategies you can use to be healthy and productive as the new year begins. Scroll down to start reading!

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Focusing on Work after the Holidays

We've survived the holidays! Let's give ourselves a round of applause. As we settle back into our daily routines of work and home life, getting into the "back to work" mode can be somewhat of a challenge. You think of the million tasks you must get to work on as soon as you come in the office. The emails, phone calls, projects and meetings that all need your attention ASAP. While they might not go away with the touch of a button you can do a few things to help take the stress of getting back to work and into a healthy and positive routine.

- **Check in with your co-workers.** - Before diving back in to individual emails and projects get an idea of how things were while you were gone. Figure out if there were any major events or changes that occurred. Doing this will get you generally up to speed before diving in deep into the day-to day details of your work.
- **Stay focused.** - There's bound to be a bunch of distractions waiting for you back at the office. People may ask you how your vacation was. Social media and news headlines will make you feel like you've lost touch with your friends and the world at large. Don't waste time chatting or scrolling through the news. Try to focus on your work.
- **Reestablish your nighttime Routine.** - If you want to ease back into work, you've got to prepare. Get to bed early the night before and get in a little early. That will make the workload avalanche smaller and give you a head start, without too many distractions.
- **Remain at work mentally.** - You are in control of your thoughts. Instead of dwelling on how much better it would be to still be on vacation, accept that the holiday is over and that wonderful memories were made. By focusing on your present and future career goals, you'll be living in the now and not in the past.

CAME BACK FROM VACATION



STILL REMEMBER EVERYTHING ABOUT WORK

DO YOU HAVE FOMO? (Fear of Missing Out)

Then you better make sure you are at the Annual VanDyk Fly-in. If you are new to VanDyk, the Fly-in is an annual event where all of sales convene to connect with other Loan Originators from across the country, learn ways to grow their business, and have a little fun in between.

This year's event theme is based off the popular hit series, "The Office." If you haven't seen the show, now is a good time to watch a few episodes. Just as Dunder Mifflin, Inc. explores "Limitless paper in a paperless world," we will explore being an LO in an "LO-less" world. Nowadays, buyers just need access to the internet or a phone app to apply for a loan. We will share ideas on how to get that business back by leveraging Marketing and Social Media, Growing Referral Partners, and more. You don't want to miss this! RSVP today!

VANDYK MORTGAGE CORP.
FLY-IN 2020

Hilton Clearwater Beach
Resort & Spa
Clearwater, FL 33767
vandykflyin.com

FEATURING GUEST SPEAKERS

Steve Richman
That MI Guy from Genworth Mortgage Insurance

Bill Hart
Executive Coach from Building Champions

Health & Fitness Tips of the Month



ARE YOU READY TO QUIT SMOKING?

BCBS offers a Tobacco Coaching program at no additional cost to you?

The Blue Cross Blue Shield (BCBS) Tobacco Coaching program, powered by WebMD, provides you with the support and resources you need to establish and embrace a tobacco-free life. The 12-week program includes over-the-phone coaching for quitting all types of tobacco products, including electronic cigarettes and other vaping devices. It is offered at no extra cost to you!

BCBS Quit Tobacco Coaching Program

This program includes: Five calls from a specially trained health coach over a 12-week period. Unlimited calls to a health coach. Online resources. Afterward, about seven months after the program ends, your health coach will contact you to check on your progress. Health coaches are available seven days a week, so it's easy to

schedule your coaching appointments at a time that's convenient for you.

Health coaches are available during these hours (Eastern time):

Monday through Thursday: 9AM – 11:30PM

Friday: 9AM – 8PM

Saturday: 9:30AM – 6PM

Sunday: 1PM – 11:30PM

How to sign up:

- Call 1-855-326-5102 to schedule your first Tobacco Coaching session.

To be eligible for the program, you must:

- Be ready to set a quit date within the next 30 days.
- Have used a tobacco product within the past seven days of your initial call to WebMD

Wait, there's more...Online well-being resources!



Continued on next page...

In addition to the BCBS Quit Tobacco Coaching Program, BCBS also offers many free online well-being resources. These include a health assessment, symptom checker, my health assistant, my pregnancy assistant, the Daily Victory and Weigh Today apps, recipes, health record, health trackers, document library, device and app connection center, WebMD health topics, medical encyclopedia, WebMD interactives, message board exchanges, and WebMD videos. You can access all of these by logging in to your member account at bcbsm.com or through the Blue Cross mobile app. After you log in, click or tap *Health & Well-Being*, then *WebMD*, to enter the Blue Cross Health & Well-Being website.

Health Assessment – Complete your health assessment to find out your personal health risks and what you can do to improve your health.

Symptom Checker – Use this interactive tool to help you determine what to do about your symptoms.

My Health Assistant – After you take your health assessment, the [My Health Assistant](#) page recommends the Digital Health Assistant programs that are best for you. The following Digital Health Assistant programs are available: Conquer Stress, Eat Better, Enjoy Exercise, Lose Weight, Quit Tobacco, and Feel Happier.

My Pregnancy Assistant – If you're pregnant, plan to become pregnant, or are supporting someone who is pregnant, this is a helpful tool. It contains a dashboard of quizzes, checklists, articles, videos, activities, and images of the stages of fetal development that you can click on for more information.

The Daily Victory and Weigh Today apps – Download these WebMD apps to your mobile device and sync them with the Blue Cross Health & Well-Being site to start making small changes in your exercise habits and weight.

Recipes – Find more than 400 tasty and healthy recipes that can help you meet your nutritional needs.

Health Record – Store, maintain, track, and manage your health information in one centralized, private, and secure location.

Health Trackers – Chart your measurements over time. There are trackers for exercise, steps, diet, sleep, mood, pain, and tobacco use.

Document Library – Easily upload and store your health care documents.

Device and App Connection Center – Sync more than 200 of your favorite fitness and medical devices and health-specific mobile apps, so you can have all your information in one location.

WebMD Health Topics – This valuable resource allows you to search for a variety of health topics categorized by conditions, general health and procedures, and surgeries.

Medical Encyclopedia – This complete health encyclopedia includes a searchable database of health topics, medical tests, procedures, drugs, and more.

WebMD Interactives – Find calculators, guides, quizzes, slide shows, and other health information you may need.

Message Board Exchanges – Connect with others who have the same interests and health concerns as you. Ask questions and find answers in these professionally monitored message boards.

WebMD Video – Watch more than 1,000 videos about a variety of health topics and trends.

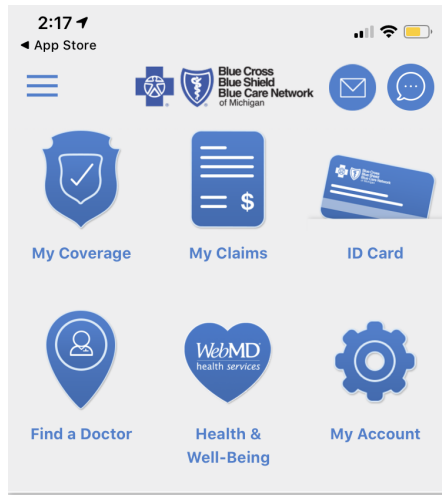
**BE HEALTHY
BE HAPPY
BE YOU**



By: Shelby Losinski
Licensing Specialist

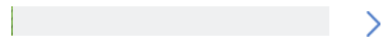
Did you know that Blue Cross Blue Shield of Michigan (BCBSM) offers a mobile app with plenty of great resources to our health insurance enrollees?

Simply search BCBSM in the Apple and Android app stores, and download the app. It's free, easy to use, and filled with incredible features! This month, I wanted to talk about some of my favorite features within the app.

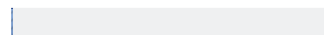


Vandyk Mortgage Corporation

\$4,000.00 until your **\$4,000** Deductible is met.

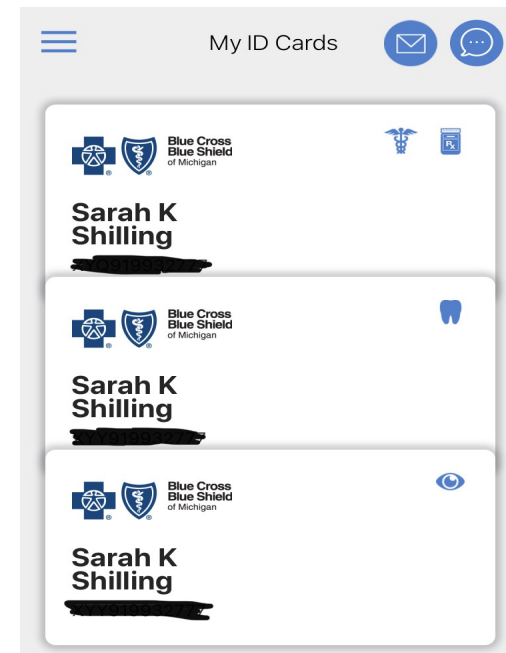


\$6,600.00 until your **\$6,600** Out-Of-Pocket Maximum is met.



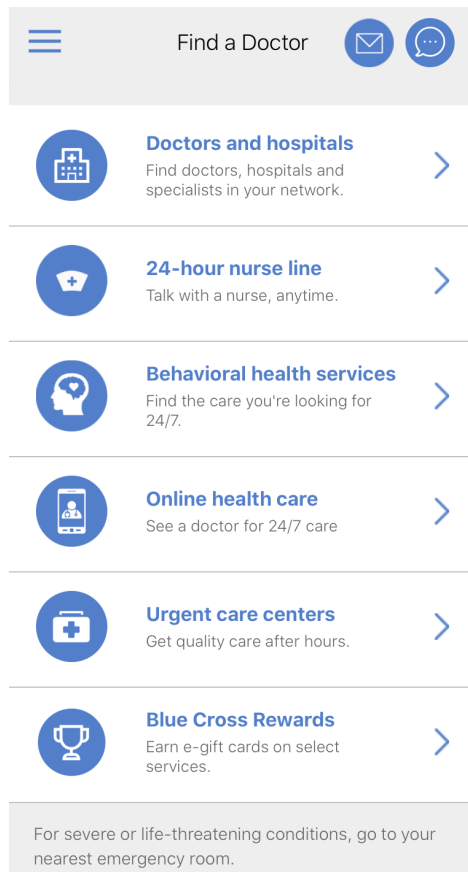
1. You Can View Your ID Cards

Accidentally misplace your insurance cards, or maybe you forgot to bring them with you to your appointment? Not to worry, because you can access digital copies of your cards! Plus, not only can you view the cards, but you can order physical copies of them from the app as well. Simply log in to the app, select ID Card, click on a card, and then click the 'order' button that pops up on the side of the card to view your cards and order new copies to be shipped directly to you.



2. You Can Easily Find a Doctor

Looking for a new doctor or perhaps an urgent care facility nearby? You can easily find suggested doctors and healthcare locations within the app. Just log in to the app, click Find a Doctor, select the type of medical assistance you're searching for, and search based on either specialty, name, or location.

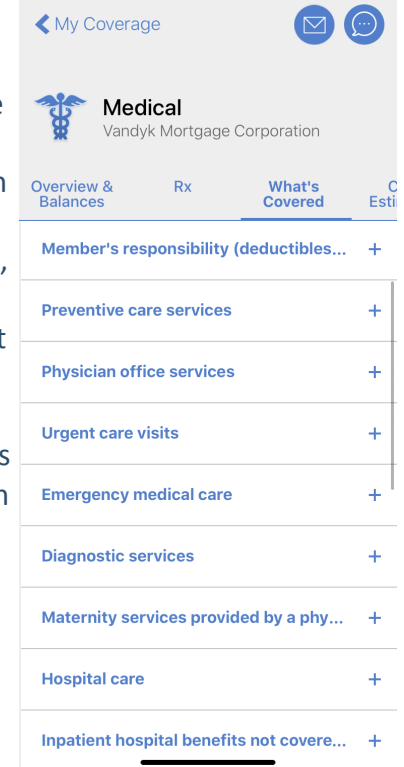


3. You Can Review Your Insurance Claims

Hoping to view the status of a recent insurance claim, or want to see a copy of your Explanation of Benefits (EOB)? You can do that through the app as well! To do this, log in to the app, click My Claims, and all of your recent claims will appear. By selecting a claim, you'll be able to see details on the service date, claim number, details of the bill, and even a copy of the EOB. From this screen, you'll also be given contact information to BCBSM in case you have a question about your claim.

4. You Can See an Overview of Your Coverage

Perhaps my favorite part of this app is the feature that allows you to see a breakdown of your coverage. By logging in to the app, selecting My Coverage, then selecting a coverage type (medical, dental, etc.) you're able to see a breakdown of what the plan covers. This feature lays out the copays, deductibles (as well as your progress towards meeting that deductible), and allows you to view What's Covered. This is the same plan information that HR sends out when you're first making your insurance elections for the year, and this app allows you to access it wherever you may be!





5. Discounts!

Who doesn't love a good discount, right? A little-known fact about BCBSM is that they offer a wide variety of discounts to their enrollees. From nutrition planning, to teeth whitening services, to apparel, and even tickets to family events like local sports games, BCBSM offers discounts for so many things, and these things are all available to you through the mobile app. All you need to do is log in, click the menu icon in the top left-hand corner, and select Discounts from the pop-up menu.

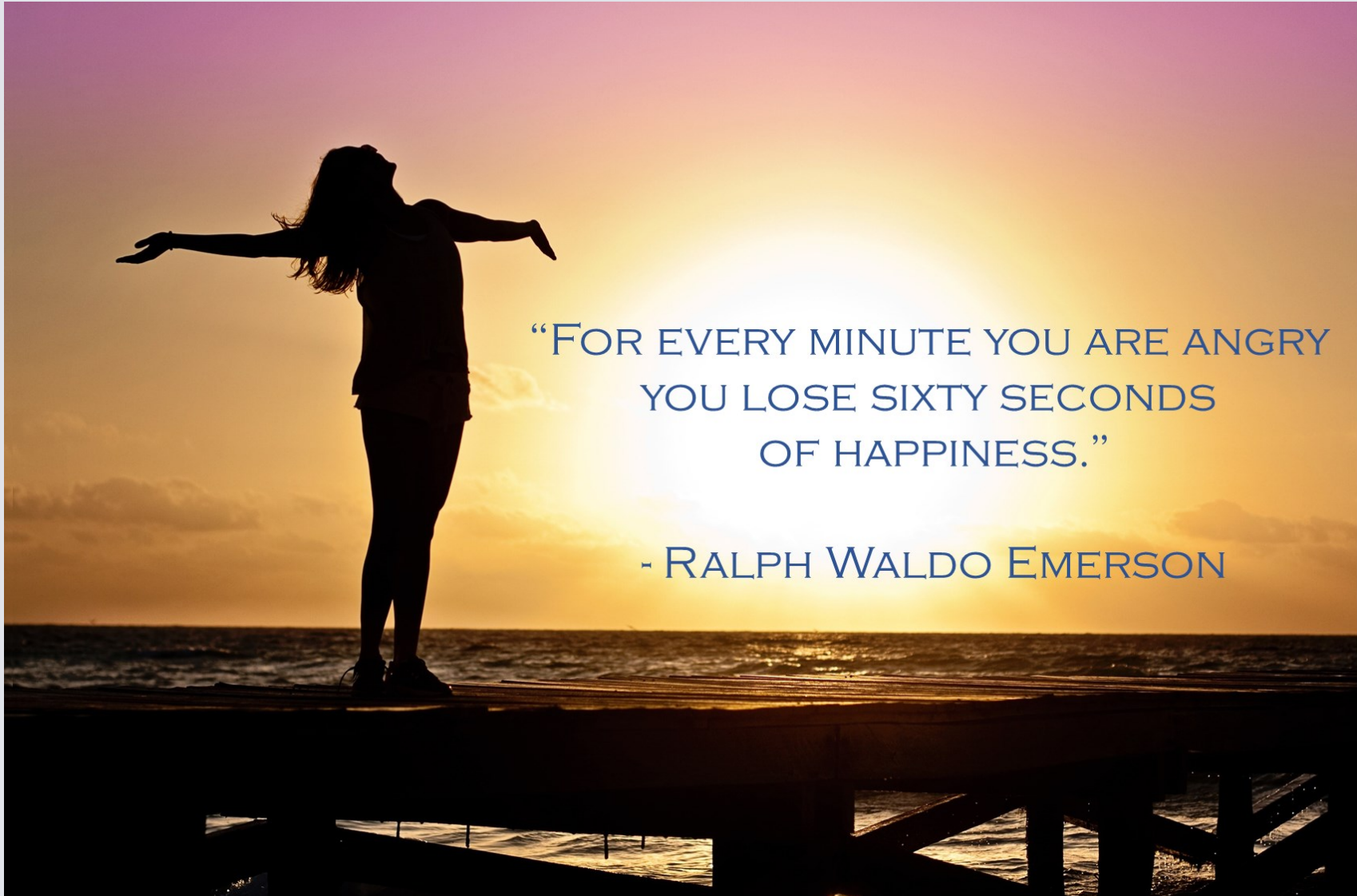
With these tips in mind, we hope your year is off to a great start, and we look forward to working with you in 2020!

By: Sarah Shilling
HR Generalist



January 2020 | CORPORATE NEWSLETTER

Quote of the Month



“FOR EVERY MINUTE YOU ARE ANGRY
YOU LOSE SIXTY SECONDS
OF HAPPINESS.”

- RALPH WALDO EMERSON

10 Habits of Highly Successful Employees *Do You Possess These Habits?*

By: Margarita Hays
HR Manager



In my years of experience of working with employees, there are several who stand out to be Rock Stars because they share similar traits/habits. While it was difficult to keep the list to 10 habits, below are those that made the short list.

1. They Understand the Importance of Clear Communication

Highly successful employees realize the importance of clear communication in email, voicemail, person -to-person and so on. They also understand that we all have different communication styles and adapts their style to the individual to better communicate with them on their terms for optimal success.

2. They Are Not Afraid to Ask Questions and Speak Up

To learn and grow, you must be OK with asking questions. You've heard the saying *"There are no dumb questions, except the ones you don't ask"*. What you don't want to do is ask the same question over and over, because you weren't listening the first time you received the answer. Successful employees know how to temper their excitement in such a way that doesn't put down current processes or ideas, but instead finds a way to collaborate to be more efficient and improve the bottom line or current processes.

3. They Take the High Road

When people gossip or try to make others look bad to their superiors, it typically only makes them look bad. Successful people mind their own business and focus on their own projects and work to bring their best to the table. They learn how to respectfully handle difficult situations in the workplace.

4. They Are Timely

Highly successful employees possess good time management skills. They know the importance of being on time, as well as completing projects and task on schedule. If they're going to be late or miss a deadline, they then communicate with those who need to know, and a new deadline or meeting time can be established.

POSITIVE ADVICE FOR POSITIVE PEOPLE

10 Habits of Highly Successful Employees

5. They are Professional

Successful employees care about how they present themselves... in all forms of communication; how they dress; how they respond to tense situations; how they treat others; and how they complete projects.

6. They Record and Communicate Their Accomplishments

Even though your boss thinks you do a great job, they are not going to keep a tally of your accomplishments thus many may be forgotten. Communicate your accomplishments at regular check-ins and most definitely send the list to your manager prior to your annual review.

7. They Solve Problems

We all run into problems in our work functions. When presenting a problem to your boss, be sure to provide potential solutions. Becoming a problem solver shows that you care – not only about your own career but about the long-term health of the business as well.

8. They Know How to Pitch Ideas the Right Way

Smart people are full of ideas—but successful people also have the ability to sell those ideas to everyone else, sharing not only why the idea is a great one, but how it will impact the team and business.

9. They Commit to Learning

Learning about the Company, the industry and about ways to improve their skill set and learn something new.

10. They Think Like Managers, Not Employees

Generally speaking, employees wait to be told what to do – Managers think strategically about what needs to be done, and then does it. Employees do their own job well – Managers are committed to the team doing well – so they mentor other employees, pitch in when they're needed and go the extra mile.

Adapted from The Muse Editor, 47 Habits of Highly successful Employees

Do you have other successful habits that should be added to this list? Please share them with me!

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	200	1
Tim Hart	173	2
Justin Kelly	151	3
Joe White	131	4
Shawn Miller	127	5
Jon Stoneburner	118	6
Mario Flores	110	7
Keith Riley	104	8
Bill McDonald	100	9
Shawn Landez	96	10
Michael Burchette	85	11
Chris Kenworthy	85	11
Leith Grasteit	82	13
Katrina Lockard	77	14
Shawn Bloom	73	15
Brittney Bennett	72	16
Shyanne Steed	71	17
Sean Moore	70	18
Caitlin VanDyk	69	19
Amy Garmon	69	19

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	373	1
723	Shawn Miller	349	2
493	New Mexico	312	3
123	Grand Rapids	259	4
212	Michael Burchette	215	5
714	Tampa Corporate	211	6
131	Mario Flores	209	7
401	Young/Viox	208	8
204	Wilson/Grasteit	201	9
235	Daen Manriquez	200	10
517	Stephen Katz	188	11
453	Tim Hart	175	12
488	Shawn Landez	170	13
551	Jon Stoneburner	161	14
721	Brian Forrester	159	15
530	Chris Kenworthy	153	16
586	Bill McDonald	150	17
200	Daren Crockett	147	18
511	Joe White	131	19
560	Keith Riley	104	20

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



TOP 20 TEAMS for December 2019*

Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	36	1
493	New Mexico	30	2
723	Shawn Miller	27	3
204	Wilson/Grasteit	23	4
212	Michael Burchette	21	5
401	Young/Viox	21	5
517	Stephen Katz	21	5
131	Mario Flores	20	8
551	Joe White	20	8
123	Grand Rapids	19	10
714	Tampa Corporate	17	11

Branch #	MANAGER/LEAD	Units	Rank
235	Daen Manriquez	14	12
453	Tim Hart	14	12
530	Chris Kenworthy	14	12
586	Bill McDonald	14	12
200	Daren Crockett	13	16
488	Shawn Landez	13	16
721	Brian Forrester	11	18
600	Pembroke Pines	9	19
703	Thecia Maurone-Toth	9	19
211	Bielecki/Schwartz	9	19

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



TOP 20 ORIGINATORS for December 2019

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Justin Kelly	19	1	Richard Ruble	8	12
Daen Manriquez	14	2	Katrina Lockard	8	12
Tim Hart	14	2	Brian Eddy	8	12
Jon Stoneburner	14	2	Taylor Perry	8	12
Mario Flores	13	5	Caitlin VanDyk	7	18
Stephen Katz	10	6	Leith Grasteit	7	18
Shawn Miller	10	6	Vicky Schram	7	18
Michael Burchette	9	8	Joe White	7	18
Chris Kenworthy	9	8	Keith Riley	7	18
Bill McDonald	9	8	Brian Skaar	7	18
Thecia Maurone-Toth	9	8	Jamee Pew	7	18
Shawn Bloom	8	12	Brad King	7	18
Patti Adamson	8	12			

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



January 1	Olha Morekhodova
January 3	Ashley Pereida
	Elizabeth Virella
January 4	Connie Gregg
January 9	Laura Carucci
January 11	Kevin Hilderbrant
	Brian Skaar
January 16	Mark Lopez
January 19	Alice Davis

January 20	Deborah Lawson
	Bryan Newell
	Richard Thompson
January 21	Amy Lyn Cornwell
January 22	Patti Adamson
	Lourdes Villamil
January 25	Ben Olsen
January 29	David Donaldson
	Corey Hill
January 31	Cynthia VanDyk



Allen Keller
Dakota Shaw



Ciara Jones



Rachel Heeb
Amanda Root



Jeremy Favazza
Kendall George
Zuzana Kivakaite
Richard Ruble



Corey Hill
Katrina Lockard



Angela Ross



Miranda Balkema
Cheryl Korson
Bill McDonald
Aaron Nemeth
Denny Umphreys



Brad Chatel



Patti Adamson



Tonya Herrera



Cindy Doyle





Scott Atkinson
Loan Originator
Department 222
Clinton, UT

Scott is excited to be joining VanDyk Mortgage! Scott was born and raised in Salt Lake City, UT. He is truly invested in the satisfaction of his customers. He

likes to take time to know and understand their goals, to assure they get the loan that fits their needs. Scott enjoys watching sports and movies and listening to music. Welcome to the team Scott!



Kristina Simons
Team Administrator
Department 727
Tampa, FL

Kristina is excited to be joining VanDyk Mortgage! Kristina was born and raised in Tampa, FL. She aims to go above and beyond for

her customers to ensure a smooth transaction. In Kristina's free time she likes to volunteer, watch moves, and go vintage shopping. Welcome to VanDyk Kristina!



Greg Evans
Processor
Department 493
Albuquerque, NM

Greg is excited to be joining VanDyk Mortgage! Greg was born and raised in Los Angeles, CA. He hopes to educate his customers, set

expectations for them, and treat them how he would like to be treated. Greg enjoys writing, spending time outdoors and traveling. Welcome to VanDyk Greg!



Kate Matties
Branch Manager
Department 223
Clarksville, TN

Kate is excited to be joining VanDyk Mortgage! Kate was born and raised in Clarksville, TN. Her goal is to be a proactive problem solver for her clients and make the process stress-free. A fun fact about Kate is that she is a competitive ballroom dancer. Welcome to the team Kate!



To the VanDyk Family!

Casey Albert
Marketing Assistant
Department 001
Clearwater, FL

Casey is thrilled to be joining VanDyk Mortgage! Casey believes that the customer always comes first. Casey enjoys being active as well as spending time with her family. Welcome to VanDyk Casey!



Audra Perez
Underwriter
Department 001
Pocatello, ID

Audra is thrilled to be joining VanDyk Mortgage! Audra was born and raised in Pocatello, ID. She believes it takes more than one person to provide great customer service. Audra loves skiing with her kids, playing soccer and reading. Welcome aboard Audra!





Frank Dippold
Branch Manager
Department 224
Parsippany, NJ

Frank is thrilled to be joining VanDyk Mortgage! Frank was born and raised in Livingston, NJ. He enjoys educating people on how to finance their homes. Frank loves to be active, go boating and spend time with his family. Welcome to the team Frank!



To the VanDyk Family!

Paul Maccarrone
Loan Originator
Department 224
Parsippany, NJ



Paul is excited to be joining VanDyk! Paul was born and raised in East Stroudsburg, PA. He believes in building relationships and educating his clients on the loan process. Paul loves spending time with his wife and four children. Welcome aboard Paul!



Kevin Gifford
Loan Originator
Department 218
Hartland, WI

Kevin is very excited to be joining VanDyk Mortgage! Kevin was born and raised in Rochester, NY. His goal is to always put the customer needs first. Kevin loves spending time outdoors, sailing and skiing. Welcome to VanDyk Kevin!

welcome
to the
family



welcome
to the
family

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

The VanDyk Mortgage family would like to give our warmest welcome and Congratulations to Megan Crowley and family. She gave birth to Isaac Kieran Crowley on Friday January 10, 2020.

Baby Isaac weighed in at 9 lbs., 12 oz., 21.25 in. Megan and baby are doing well!

Warmest congratulations on the birth of your sweet baby boy!

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

cheyboer@vandykmortgage.com

Angela Corson, Loan Delivery & Funding Manager

acorson@vandykmortgage.com

Jon Barnes, Chief Secondary Officer

jbarnes@vandykmortgage.com

HUMAN RESOURCES/PAYROLL

Company 401(k) Plan

Questions regarding the Company's 401(k) plan can be directed to: 401k@vandykmortgage.com

Employee Benefits

PTO balances and requests, health, dental, vision, FSA, or any other benefit-related questions should be directed to: benefits@vandykmortgage.com.

HR CONTINUED ON NEXT PAGE

HUMAN RESOURCES/ PAYROLL

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

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