

Corporate Newsletter



February 2020

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This month we feature our Underwriting team! Keep reading to learn more about the members in this department as well as other useful info!

Meet the Underwriting Team!

2019: Thank you for the lessons!

2020: Let's do THIS!

That is the mantra for our Underwriting Team this New Year! The end of 2018 and beginning of 2019 brought many changes to our Underwriting Team and our VanDyk Family as a whole. We had leadership changes and the growth of a West Coast Team. We found difficulty in keeping ahead of the mass volume (thank you Sales Team) but had a team fully dedicated to closing loans. We survived. We learned. We are ready to tackle 2020!! Our Team has begun the year with goals in place for a stable and successful year! From our Leadership to our individual underwriters and everything in between – We are committed to goals in expanding production, growth, knowledge, and communications. Let's meet the incredible team committed to helping get our borrowers in homes!

Our East Coast Team!



Kelly Sherwood – East Coast Assistant Underwriting Manager (Florida)

Kelly has been in the Mortgage Industry for 25 years spending 10 of those as an Underwriter. She joined our VanDyk family almost 5 years ago and has been a true asset to our Underwriting team.

Kelly started her career at VanDyk as an Underwriter before becoming a Team Lead in 2017. She currently leads our East Coast Underwriting Team which is made up of 10 Underwriters and is support to our East Coast Branches. If she could be anywhere, it would be Disney! In true Disney fashion, Kelly's favorite part of her role is helping to make a homebuyer's dreams come true. She has a blended family whom she adores.



Candi Bell

Years with VanDyk: 4 years in April

Years as an Underwriter: 25+ years

Years in Mortgage Industry: 30+ years

What is your favorite part of being an Underwriter? I like the fast pace of the job; it energizes me. I like the daily challenges and working with the branches to overcome obstacles. It is a good feeling at the end of the day when you have cleared loans to close and are making peoples dreams come true by purchasing homes; often their first homes.

Fun Fact: I LOVE to go fishing. I have gone deep sea fishing a few times and it was a blast!

Meet your Underwriting Team! (East Coast cont.)



Connie Gregg

Years with VanDyk: 8 years in March

Years as an Underwriter: 4 years – Promoted from Processing

Years in Mortgage Industry: 8 years; 20 years in banking on the retail side.

What is your favorite part of being an Underwriter? *The initial underwrite is my favorite part. It lays the groundwork for getting the loan from application to CTC.*

Fun Fact: *I love Hot Air Balloons. I used to crew for a hot air balloonist and had the opportunity to go up many times. I was able to go the Albuquerque Hot Air Balloon Festival once with friends and family and would love to go again.*



Erin Nivison

Years with VanDyk:

6 years in July

Years as an Underwriter:

Less than 1 – Promoted from

Processing

Years in Mortgage Industry:

6 years

What is your favorite part of being an Underwriter?

Finding solutions to make loans work and closing them!

Fun Fact: *I love home improvement projects!*

Edward Boback

Years with VanDyk: 4 years in July

Years as an Underwriter: 10 years

Years in Mortgage Industry: 15 years

What is your favorite part of being an Underwriter? *Every file is a mystery and you never know what you are going to get.*

Fun Fact: *I am a food snob as we cook just about anything. I love Star Wars as I am Darth Vader and I'm a closeted Disney buff.*



Deana Daniels

Years with VanDyk: 3 and ½ years

Years as an Underwriter: 22 years

Years in Mortgage Industry: 28 years

What is your favorite part of being an Underwriter? *I truly do enjoy seeing people get their first home and knowing that I played a part in it.*

Fun Fact: *I am the pom mommy of FIVE Pomeranians - Penelope 10 years old, Petey 9 years old, Peanut 2 years old and Paddington and Princeton that just turned 3 months old.*



Meet your Underwriting Team! (East Coast cont.)



Melissa Riddle
Years with VanDyk: 6 years
Years as an Underwriter: 7 Years

Years in Mortgage Industry: 30 Years
What is your favorite part of being an Underwriter? *Approval for first time homebuyers. Fun Fact: I love to play the game of craps!*



Jen Anderson
Years with VanDyk: 4 Years in April
Years as an Underwriter: 5 years— Promoted from processing
Years in Mortgage Industry: 16 years
What is your favorite part of being an Underwriter? *I love puzzles! Every file is a new puzzle. Every borrower is different so it's a different puzzle on every file.*
Fun Fact: *My first job was as a Party Panda Bear on roller skates.*



Tracy Lucas
Years with VanDyk: 12 Years in June
Years as an Underwriter: 9 Years
Years in Mortgage Industry: 14 Years

What is your favorite part of being an Underwriter? *My favorite part of being an underwriter is putting a loan "puzzle" together and making all the pieces fit.*
Fun Fact: *I collect vintage & current My Little Ponies and have a pony "room" in my house with more than 300 ponies!*



Karen Widmeier
Years with VanDyk: 10 Years in May
Years as an Underwriter: 14 Years
Years in Mortgage Industry: 42 Years— She started as a processor in 1978

What is your favorite part of being an Underwriter? *My favorite part is being a part of the process. Helping a borrower buy their first home, helping the branch put it together. And I love the people I work with, they are amazing professionals.*
Fun Fact: *I have 7 Grandchildren and I could not imagine my life without them. They complete me!*



Ken Frachiseur
Years with VanDyk: 4 Years
Years as an Underwriter: 7 Years
Years in Mortgage Industry: 18 Years

What is your favorite part of being an Underwriter? *I love solving the puzzle and honestly love when we can make a person's dreams of homeownership become a reality.*
Fun Fact: *I rescued, hand fed and raised what I thought was a founding baby squirrel – it grew up to be a Fruit Rat. She lived for almost 4 years.*



Meet your Underwriting Team! (West Coast)



Loree Haugom West Coast Team Lead (Washington)

Before Loree began her 28-year career in the Mortgage Industry, she spent 3 years working on a fishing boat in the Bering Sea. She has been underwriting for 25 years and with our VanDyk Family for almost 3 years. Loree took on the

role of leading our 4 West Coast Underwriters almost a year ago and has been an integral part in allowing us to fully support our West Coast Branches. Her favorite part of Underwriting is helping people to become homeowners.



Audra Perez

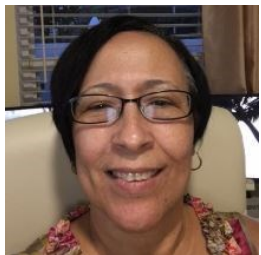
Years with VanDyk: 2 Months

Years as an Underwriter: 7 Years

Years in Mortgage Industry: 20 Years

What is your favorite part of being an Underwriter? *It requires you to continue to learn.*

Fun Fact: *I will try anything once... except food! I am a very picky eater. No bugs!*



Kala Murphy

Years with VanDyk: 5 years in March

Years as an Underwriter: 17 Years

Years in Mortgage Industry: 20 Years

What is your favorite part of being an Underwriter? *Solving the puzzle – putting all the pieces together. Closing as many files as possible so that people can enjoy their homes whether funds from refinancing or obtaining a*

home for the first time.



Collette Peters

Years with VanDyk:

11.5 Years

Years as an Underwriter:

1 month-Promoted from Processing

Years in Mortgage Industry:

20 Years

What is your favorite part of being an Underwriter? *This first month has been about learning new loan products and refreshing on the ones I know already. I love reconnecting with branches that I have worked with in the past and getting to know branches I have not worked with yet.*

Fun Fact: *I played Volleyball in College.*



Rosemarie "Lynne" Smith

Years with VanDyk:

7.5 Years

Years as an Underwriter:

12 Years

Years in Mortgage Industry:

34 Years

What is your favorite part of being an Underwriter?

Being able to bring a tough loan together working through issues with the branch and then hearing from branch the appreciation from the borrowers.

Fun Fact: *I like to walk/run and participate in marathons.*

Meet your Underwriting Team!



Amber Workman
Lending Assistant (Michigan)

Amber's favorite part of her role as Lending Assistant is helping others and that couldn't be more truthful. From the Underwriting Team to the Sales and Processing Teams, Amber is always willing to help in any way she can! Before starting as the Lending Assistant 5 years ago, she was a processor for over 14 years. Amber joined the VanDyk Family 13 years ago and has been in the industry for 25 – She started in the Real Estate side. A fun fact – She is a chihuahua mommy and loves doggies!



Lindsey Kuhnle
Underwriting Manager (Michigan)

Lindsey started her career in the industry almost 12 years ago with VanDyk Mortgage. She worked through many positions including receptionist, compliance, processing, and finally underwriting. After 2 years in a Team Lead Underwriting position, Lindsey became the Underwriting Manager in 2018. Her most favorite part of her role is finding the "yes" amongst the "no". When she isn't helping to lead the team at VanDyk and be of support, she is leading her family and team of kiddos at home! Lindsey is a Momma to 2 February birthdays with another due to arrive this month!

As a team, we have 182 years of combined experience in Underwriting and 391 years in the Mortgage Industry.

Meet the Underwriting Team!

Who to Contact?

We would like to share guidance on communications – Who is available for what and when in Underwriting? Our goal is to streamline communications to ensure we are providing the best service possible.

- **Underwriting Scenarios** – These should be directed to uwscenarios@vandykmortgage.com. This email is monitored from 10AM EST until 7PM EST by Kelly, Lindsey, Rich, and Loree. Please provide as much information as possible so that we can provide the most accurate answer to you and your clients.
- **Questions on Loans already Underwritten / Status of a Loan** – Please direct these to the Underwriter on the file. If escalation is necessary, these will then be directed to the Team Lead (Kelly or Loree) and on to Lindsey accordingly. *In Lindsey's absence during her upcoming maternity leave, Rich Passanante will be available to assist with loans needing further escalation.*
- **RUSH Requests** – Rush requests need to be emailed to your Team Lead (Kelly or Loree) and copy Lindsey. The email needs to include the borrower name, loan number, and who the Underwriter is. While Lindsey is on maternity leave, please copy Rich Passanante.
- **Exceptions** – Any exception requests should be emailed to Lindsey. Please include your Team Lead (Kelly or Loree) and the Underwriter of the file as a CC on the email. In Lindsey's absence during her maternity leave, these requests should be emailed to Rich Passanante.

Our Underwriters are spread across the country and are available during normal business hours. Those on our West Coast are available into Mountain time. Please note that all Underwriters are unavailable from 2PM-4PM each day. Any non-emergencies during this time frame should be emailed to the Underwriter or please leave them a voicemail. Urgent matters during this time should be directed to your Team Lead (Kelly or Loree).

Kelly is available 8AM – 5PM EST; Loree is available from 8AM – 5PM PST.

Lindsey is available 9AM-5:30PM EST but available after hours for any emergencies via cell.

We are so excited for this New Year! Our commitment remains to continue to provide the best service possible to each other and our Sales Team. We will continue to maintain staffing to meet production commitments and company growth. We are grateful for a successful 2019 and look forward to knocking 2020 out of the park with you!



MARKETING TOOL SPOTLIGHT

Marketing Tips for the Month: Attend local events and get your name out in the community!

Networking is probably the most important thing to do when it comes to having success in Marketing. Check out these ideas that you could possibly do in your local community.

- Attend Farmer's Markets or possibly have a booth/table set up with another agent promoting your service.
- Purchase an ad or sponsorship to run at your local sporting events.
- Sponsor a local little league, soccer or softball team.
- Make connections with a locally owned restaurant to exchange collateral and marketing pieces
- Go into local coffee shops and see if they will allow you to leave a stack of your business cards at the checkout counter or on a small side table with reading material.
- Volunteer for local charities and have VanDyk be a sponsor.
- Join a local Chamber of Commerce or other professional Affiliation Group.

Please reach out to the marketing department for approvals as well as any questions you may have and/or assistance.

**By: Adrienne Drew
Marketing Manager**



Health & Fitness Tips of the Month



Does your back hurt every day? Do you feel like you're gaining weight?

Well, that pain and weight gain could be the result from sitting at a desk for eight hours or more a day. Did you know that every hour you spend sitting, your life expectancy decreases by two hours? Research shows that the more time you spend sitting, the shorter and less

healthy your life will tend to be. A study in the American Journal of Preventive Medicine found that sitting for more than three hours per day is responsible for 3.8% of all-cause mortality deaths.

Stand, Walk, and Stretch

So how do you sit less when your job requires you to work at a desk? If a stand-up desk is not available to you, make it a point to stand for a few minutes every hour. If you have a smart watch, the watch will automatically buzz to remind you to stand each hour. Another way to combat the effects of sitting is to walk 20-25 minutes per day. Walking at least twenty minutes a day may add anywhere from three to seven years to your lifespan. Another thing that may help reverse the negative effects from sitting is taking a few minutes each day to stretch. This will relieve any muscle tension that may have built up from sitting at a desk all day.

Using an inversion table can also relieve some of that stress, as well. Inversion therapy is a treatment designed to relieve a variety of ailments including lower back pain and poor circulation. It involves strapping an individual to an inversion table by their

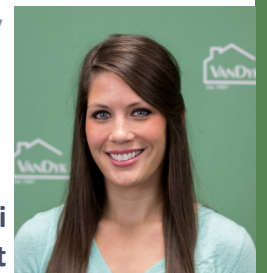


ankles and around the waist. Then the table is turned upside down, so the individual's head is facing towards the floor. In this position, the spine decompresses due to the gravitational pull. If you have any heart conditions, please consult your doctor before attempting to use an inversion table. Going to a chiropractor regularly can also help with the tension built up from sitting.

Is crossing your legs bad?

There are many rumors out there that suggest crossing your legs is bad for your body. So, are these rumors true or false? "Varicose veins (and the achy, throbbing pain that tends to come with them) are often associated with sitting cross-legged – but this is a total wives' tale, says John Harris, M.D., vascular surgeon at Stanford Health Care" (Mackenzie, Macaela. Women's Health, Hearst Magazine Media, Inc.) Sitting cross-legged does not cause varicose veins. Varicose veins are mostly hereditary but getting regular exercise can help prolong the appearance. Another theory is that sitting cross-legged will cause an increase in your blood pressure. There is evidence that your blood pressure may spike while sitting crossed-legged. However, this spike in blood pressure is only temporary. Once you uncross your legs, your blood pressure will go back to normal. To be on the safe side, make sure to get up every thirty minutes if you do cross your legs to bring your blood pressure back to normal. Another theory is that sitting with your legs crossed causes bad posture. This theory is true. Sitting cross-legged for long periods of time can shift your pelvis and cause low back pain or a misalignment of your spine. When you have poor posture, your muscles are forced to compensate. That can lead to pain and stiffness in your body. Overall, while sitting cross-legged may not cause a serious health issue, it is best to avoid sitting in any one position, whether you cross your legs or not, for long periods of time.

By: Shelby Losinski
Licensing Specialist



Did you know you could start on your 2020 Continuing Education (CE) as early as January 1st, 2020?

What is CE?

Continuing Education or CE is at least 8 hours of education that every Mortgage Loan Originator must complete every year in order to be *eligible* to renew their state license(s). The only time an MLO is exempt from CE is if they completed the SAFE 20 for the first time that year. Some states require additional state specific CE hours beyond the 8 hours. For example, New York has a 3-hour state specific CE course that must be taken in addition to the 8 hours, for a total of 11 hours.

When is CE Due?

Most states have identical CE and renewal deadlines, which is December 31st. However, there are a few states with an early CE/renewal deadline. These are the states that our company is licensed in that have an early CE deadline:

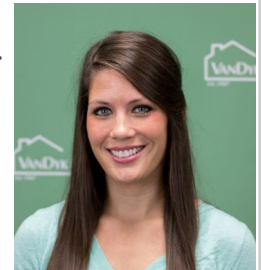
DC – November 1st	MN – December 1st
DE – December 1st	OK – December 2nd
GA – October 31st	UT – December 15th
IA – December 1st	WA – December 15th
ID – December 1st	WY – December 1st
KY – November 30th	

Important Notice About CE Courses and the SAFE ACT'S "Successive Years" Rule

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires that state-licensed mortgage loan originators (MLOs) complete 8 hours of NMLS approved continuing education (CE) annually. The SAFE Act also stipulates that a state licensed MLO *"may not take the same approved course in the same or successive years to meet the annual requirements for continuing education."* NMLS has interpreted the term "successive years" to mean two years in a row. To ensure compliance with this provision of the SAFE Act, courses that contain the same course content are considered the same course and cannot be taken two years in a row by an MLO. Taking the same course two years in a row will result in CE not being counted for license renewal.

Action for MLO to be in Compliance with the SAFE Act "Successive Year" Rule:

Before registering for a course, check the course description in the NMLS Course Catalog to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content or sharing content with another course use the same unique course title or unique title phrase which is stated at the beginning of the course description. *Do not take a course with the same title or title phrase two years in a row.* **If you would like to start on your CE early, please reach out to Shelby Losinski at slosinski@vandykmortgage.com.**



By: Shelby Losinski
Licensing Specialist

Quote of the Month



Great minds discuss ideas.
Average minds discuss events.
Small minds discuss people.

POSITIVE ADVICE FOR POSITIVE PEOPLE

10 Steps to Positive Work Relationships – Part 1

Relationships can positively or negatively affect your satisfaction with a job, your ability to advance and to gain recognition for your achievements. When you build positive relationships, you feel more comfortable in your interactions and less intimidated by others. You feel a closer bond to the people with whom you spend much of your time working. The following are steps can be implemented right away!

1. Share more of yourself at meetings.

One of the best ways to build relationships is to let others know who you are. This can come by sharing your expertise, knowledge and personality at meetings. People will find you more approachable and thus the chance of building relationships begins to occur.

2. Speak positive about the people you work with, especially your boss.

Get in the habit of speaking positively to others and providing quality feedback about the people you work with; don't fall into the trap of bonding over misery. People will enjoy hearing that you have said supportive things about them and will know that you are on their side. That builds trust.

3. Be supportive of other people's work.

Ask how you can get involved. This will form a closer connection because you are working directly with them to help them meet their goals. They will appreciate your support and get to know you better, which is vital to creating a more connected working relationship.

4. Ask others to become involved in your projects or activities.

Don't be afraid to ask others for help and bring them onto your projects. The more they can participate in the activities you are working on, the better you get to know each other. You'll enjoy working with others in getting more things done.

5. Write thank-you notes.

Write notes of appreciation to the people who are doing exemplary work, making positive contributions and going above the call of duty. These notes can be handwritten, sent via email or left on voicemail. Send them to people above you, below you or at the peer level. Colleagues like to be appreciated and will feel closer to you by having been noticed and thanked for their contributions.

To be continued on the next issue of the Newsletter.

Adapted from Joel Garfinkle Steps to Positive Work Relationships

By: Margarita Hays
HR Manager



Cyber Attack Prevention

FAKE BROWSER UPDATES

DID YOU KNOW ...Cyber criminals can infect otherwise trustworthy websites with malware. If you visit a compromised site, you could see pop-up windows with messages that look authentic. But they are dangerous. One of these scams urges people to update their web browser (like Chrome or Internet Explorer). An attacker can use this type of malicious pop-up message to:

- Trick you into downloading dangerous software.
- Get access to your device and files.
- Gain a foothold within your organization’s system in order to launch a larger attack.
- Fool you into downloading dangerous software like a virus or ransomware.

WHAT DO FAKE BROWSER UPDATES LOOK LIKE?

Below are examples of fake browser updates from a compromised website. We’ve highlighted four tricks scammers use to fool people.

Logos that match your browser

The malware on the infected site can “read” your browser, then show a pop-up designed to match it.



You are using an older version of Chrome

Update now to keep your Chrome Browser running smoothly and securely.
Your download will begin automatically. If not, click here:

Update Chrome



Misleading Text

The message tries to make you think the update should start automatically and that you would be doing the “right” thing by clicking the button.

Professional-looking Images

The malicious pop-ups are well-designed. These details can fool you into believing the update request is real.

Regional content

The malware is “smart.” It can detect your geographical location and display content in your local language.



Vous utilisez une version obsolète de Internet Explorer

Pour continuer le travail correct et sécurisé veuillez mettre votre navigateur Internet Explorer à jour maintenant.
Si la mise à jour n'est pas lancée automatiquement, cliquez sur:

Mettre à jour Internet Explorer



Cyber Attack Prevention

HOW CAN YOU PROTECT YOURSELF?

It's important to stay alert when browsing online. Follow these tips at **work and at home** to stay help protect yourself:

- **Remember that even popular websites can be compromised.** You could run into malware and other security risks on any site, including those you visit frequently.
- **Think before you act.** Do not blindly accept an update or security request, even if it appears on a website you trust.
- **Stay on top of security.** Check for (and run) browser updates yourself within your browser's settings. Or follow our organization's software update policy.
- **Perform evasive maneuvers.** If you see a pop-up, use your device's system tools to stop any process that may be running in the window. For example, go through the task manager on a PC.

You are an important line of defense against cyber attacks. If you think you may have downloaded malicious software, contact IT Support right away. And be sure to report any suspicious pop-up messages you see online.

By: Justin Meade
IT Director



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
Tim Hart	14	1
Daen Manriquez	12	2
Jon Stoneburner	11	3
Thecia Maurone-Toth	9	4
Justin Kelly	9	4
Katrina Lockard	8	6
Shawn Bloom	8	6
Shawn Miller	8	6
Joseph Longobardi	8	6
Shyanne Steed	8	6
Caitlin VanDyk	7	11
Amy Garmon	7	11
Kevin Walker	7	11
Bill McDonald	7	11
Adam Wilson	6	16
Chance Unger	6	16
John Kenworthy	6	16
Keith Riley	6	16
Brad King	6	16
Vicky Schram	6	16

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
493	New Mexico	24	1
724	Justin Kelly	23	2
123	Grand Rapids	18	3
212	Michael Burchette	18	3
204	Wilson/Grasteit	17	5
131	Mario Flores	16	6
723	Shawn Miller	15	7
453	Tim Hart	14	8
530	Chris Kenworthy	14	8
714	Tampa Corporate	13	10
235	Daen Manriquez	12	11
551	Jon Stoneburner	12	11
200	Daren Crockett	10	13
703	Thecia Maurone-Toth	9	14
208	Amy Garmon	8	15
488	Brian Forrester	8	15
401	Young/Viox	7	17
586	Bill McDonald	7	17
762	Kevin Walker	7	17
218	Josh Manning	6	20
219	Brad King	6	20
560	Keith Riley	6	20
224	Frank Dippold	6	20

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



TOP 20 TEAMS for January 2019*

Branch #	MANAGER/LEAD	Units	Rank	Branch #	MANAGER/LEAD	Units	Rank
493	New Mexico	24	1	200	Daren Crockett	10	13
724	Justin Kelly	23	2	703	Thecia Maurone-Toth	9	14
123	Grand Rapids	18	3	208	Amy Garmon	8	15
212	Michael Burchette	18	3	488	Brian Forrester	8	15
204	Wilson/Grasteit	17	5	401	Young/Viox	7	17
131	Mario Flores	16	6	586	Bill McDonald	7	17
723	Shawn Miller	15	7	762	Kevin Walker	7	17
453	Tim Hart	14	8	218	Josh Manning	6	20
530	Chris Kenworthy	14	8	219	Brad King	6	20
714	Tampa Corporate	13	10	560	Keith Riley	6	20
235	Daen Manriquez	12	11	224	Frank Dippold	6	20
551	Jon Stoneburner	12	11				

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



TOP 20 ORIGINATORS for January 2019

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Tim Hart	14	1	Caitlin VanDyk	7	11
Daen Manriquez	12	2	Amy Garmon	7	11
Jon Stoneburner	11	3	Kevin Walker	7	11
Thecia Maurone-Toth	9	4	Bill McDonald	7	11
Justin Kelly	9	4	Adam Wilson	6	16
Katrina Lockard	8	6	Chance Unger	6	16
Shawn Bloom	8	6	John Kenworthy	6	16
Shawn Miller	8	6	Keith Riley	6	16
Joseph Longobardi	8	6	Brad King	6	16
Shyanne Steed	8	6	Vicky Schram	6	16

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



February 1	Kylea Carlston
February 2	Alec Coleman
February 3	Mary Spirou
February 7	Lisa Myers
	Ashley Straight
February 8	Justin Kelly
	Donna Plumley
February 11	Julie Bacon
February 12	Amy Garmon

February 15	Barbara Binder-Olds
February 17	Jennifer Anderson
	Carrie Edgeron
February 20	Jami Reilly
February 22	Justin Vanlede-Zinn
February 23	Teresa Erickson
	David Viox
February 25	Audra Perez
February 26	Tamara Plaxco



Ryan McAllister
Nicole Rubacha



Christin Klomprens



Linda Hansen
Kathryn Paige
David Saly



Leith Grasteit
Ray Rau
Justin Vanlede-Zinn



Andrea Chapman
Jason Hornback
Donna Plumley



Michael Burchette
Lee Simanek



Tricia Woods
Kara Youngs



Elizabeth Bsales



Shawn Bloom
Shawn Landez



Lindsey Kuhnle





Mia DiSalvo
Loan Originator
Department 131
Muskegon, MI

Mia is excited to be joining VanDyk Mortgage! Mia was born and raised in Dayton, OH. She aims to build trust with her clients by always being upfront and honest. Mia enjoys spending time with her family and traveling. Welcome aboard Mia!



Paula Thompson
Loan Originator
Department 208
Griffin, GA

Paula is thrilled to be joining VanDyk Mortgage! Paula was born and raised in Thomaston, GA. She aims to always be honest, ethical and always work hard for her clients. Paula's passion is her family and helping others. Welcome to the VanDyk Family Paula!

Kellan Martin
Systems Developer
Department 001
Grand Rapids, MI

Kellan is very excited to be joining VanDyk Mortgage! Kellan was born in Cincinnati, OH., and raised in Kalamazoo, MI. He has many hobbies outside of work including, travel, video games, spending time with his friends and painting. Welcome to VanDyk Kellan!





Jodi McFarlane
Processor
Department 488
Fort Wayne, IN

Jodi is thrilled to be joining VanDyk Mortgage! Jodi was born and raised in Albion, IN. She aims to work as hard as she can to give the best service possible to each and every customer. Jodi enjoys spending time with her three children. Welcome to the VanDyk Family Jodi!



Gina Mascolo
Dippold Team Operations Manager
Department 224
Parsippany, NJ

Gina is very excited to be joining VanDyk Mortgage! Gina was born and raised in Florham Park, NJ. She believes that communication is the number one priority when it comes to customer services. She says that everyone is happy if they know what is going on. Gina loves golf, ski and spending time with her family. Welcome aboard Gina!





Beth Meyer
Processor
Department 493
Albuquerque, NM

Beth is very excited to be joining VanDyk Mortgage! Beth was born in Santa Fe, NM and raised in Pojoaque, NM. Her customer service philosophy is to treat all customers the way she would be treated. Beth enjoys spending

time with family, hiking, and watching movies.
Welcome aboard Beth!



Scott Coulson
SR. Systems Developer
Department 001
Grand Rapids, MI

Scott is excited to be joining VanDyk Mortgage! Scott was born and raised in Paw Paw, MI. He prizes quality above all other aspects of his work and really takes pride in what he creates. Welcome to the team Scott!



Dennis Ward
Loan Originator
Department 493
Albuquerque, NM

Dennis is thrilled to be joining VanDyk Mortgage. Dennis was born and raised in Wisner, LA. He believes that great customer service requires a passion for serving people, mitigating negative occurrences, and the ability to find solutions to problems that may

arise. His main hobby is cheering on his son who plays baseball year round. Welcome to the team Dennis!



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:

Monique Garcia, Assistant Closing Manager

mgarcia@vandykmortgage.com

Ryan VanDyk, VP of Origination Compliance

rvandyk@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.

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.

HR continued on next page

HUMAN RESOURCES/ PAYROLL

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: marketing.vdmc.net/

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