

Corporate Newsletter



March 2020

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This month we feature our VanDyk Mortgage Fly-In.
Take a look at some of the great things that happened.

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2020 Fly-In Recap

This year's annual Fly-In theme was based around the famous TV show, "The Office". This theme was chosen to reflect on what it's like to be an LO in a "LO-Less World", meaning...how can we stand out in the world of internet mortgage these days?

So many exciting topics were covered throughout the event to expand on how we can stand out! Some of the topics included leveraging, marketing, social media, database management in Top of Mind and growing referral partners. Attendees enjoyed two full days packed full of great content and value for their business! One of our guest speakers, Steve Richman, really got into the theme by wearing his Dunder Mifflin shirt, as he referenced the TV show frequently during his presentation. New this year, was the addition of the President's Club and the Circle of Excellence awards. We had 17 LOs/BM's in our inaugural President's Club class and 21 LOs/BM's in our inaugural Circle of Excellence class. We are so proud of each of the winners!

Below is a photo of the President's Club winners with Tom:





Thursday night's welcome reception unfortunately had to be brought inside due to the inclement weather, but everyone still had a great time. We had caricature artists throughout the reception that people really enjoyed and took advantage of! We really loved seeing all of the photos come to life too.

On Friday and Saturday, we had a total of four great panels and different mastermind sessions. We would like to give a special shout out to all the panel members for sharing their ideas!





VANDYK FLY-IN 2020



This year's Fly-In also included the marketing department's debut of the new VanDyk Exchange store for all your VanDyk swag. We sold a total of 46 in-stock items and placed an order for another 57 items. You can visit the store at <http://www.vandykexchange.com/> and make a statement in your local marketing with our new promotional items.

If you were not able to make this year's event, we sure did miss you, and hope to see you next year. We don't want to brag, but you can check out all of the amazing fun we had throughout the event by viewing the pictures and videos here: <https://www.vandykflyin.com/pictures.html>



By: Kim Laughlin
Marketing Business Manager



Health & Fitness Tips of the Month

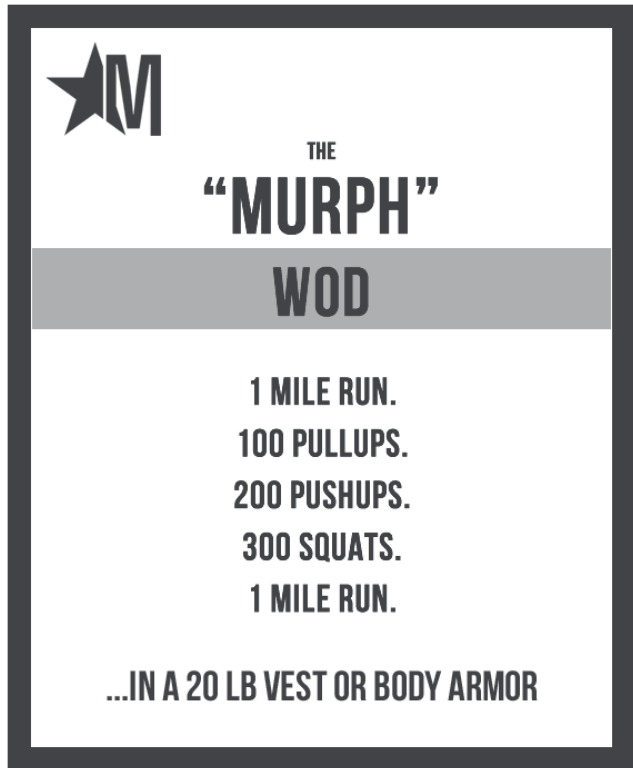
The Murph Challenge

Have you ever heard of The Murph Challenge? The challenge is named after LT. Michael P. Murphy (Navy SEAL) who was awarded the congressional Medal of Honor for his sacrifice in Afghanistan. The challenge includes 1 mile run, 100 pullups, 200 pushups, 300 squats, and another 1 mile run all while wearing a 20-pound vest or body armor. The Scholarship foundation has raised over \$1,00,000 through the challenge.

How to participate in the challenge?

In order to officially participate in this challenge, you will need to register beginning on April 1st for the 2020 challenge, which you will compete at an official host gym on Memorial Day. On Memorial Day (May 25th, 2020), each registrant will be asked to return to eMurphChallenge.com and submit their "MURPH" time to compare their achievement with other participants worldwide. The participants' times will be listed in order of rank on The Murph Challenge website. The top 5 men and the top 5 women will be recognized for their efforts. The 2019 top leader with the fastest time to complete the challenge was Jennifer Rottkamp in a time of 19:53.





★M

THE
“MURPH”
WOD

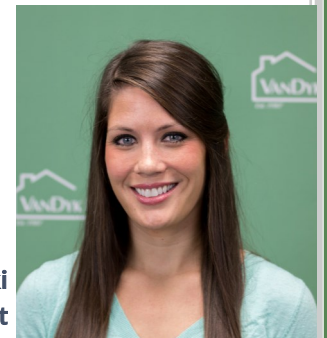
1 MILE RUN.
100 PULLUPS.
200 PUSHUPS.
300 SQUATS.
1 MILE RUN.

...IN A 20 LB VEST OR BODY ARMOR

Challenge

I challenge you to try out The Murph Challenge on your own or try a modified version without the vest (if the vest is too much). You don't have to do the workout straight through. You can break it up by doing 20 rounds of 5 pullups, 10 pushups, and 15 air squats. There are many ways to break up the reps so do what works best for you. Any way you do it, this is a great total body workout. And maybe, you can even build up your endurance to compete in the worldwide challenge and make a difference in someone's life with your donations. As always, if you have any health conditions, please make sure to consult your doctor before attempting.

By: Shelby Losinski
Licensing Specialist



VanDyk's Response AND How to respond appropriately to (suspected) cases of Infection within the Company.

VanDyk has taken measures to reduce the spread of the Coronavirus by implementing its Business Continuity Plan (BCP) which includes direction for employees to work from home. A BCP is a document that outlines how a business will continue operating during an unplanned disruption in service. It contains contingencies for every part of the business that might be affected.

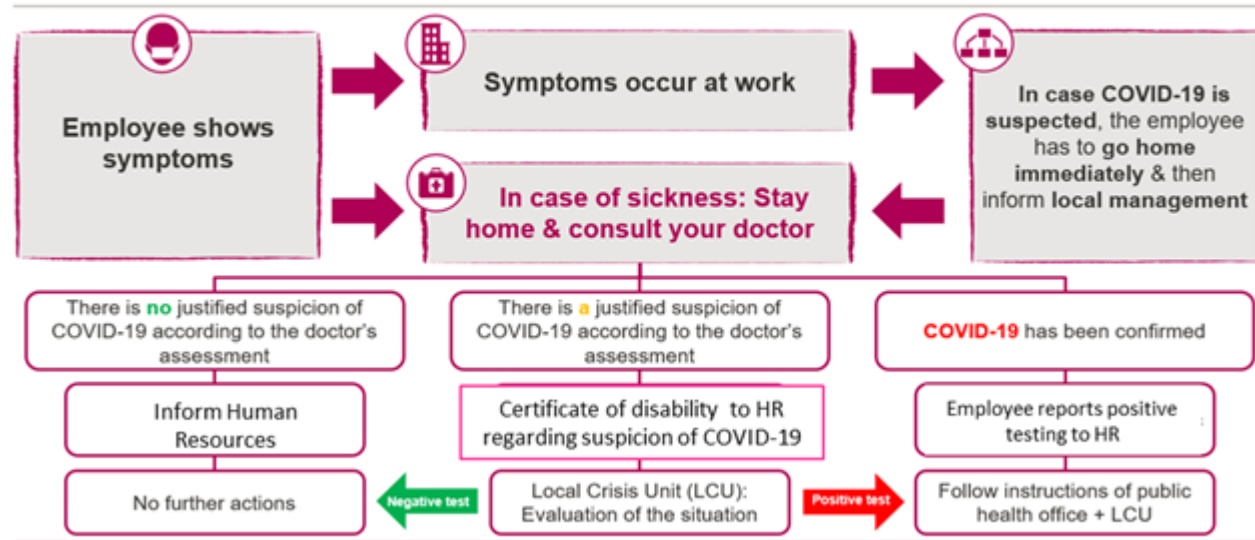
To help employees and executives take the right action, please follow the recommendations provided in the flowchart. If you or a colleague:

- Show any symptoms
- Have returned from travel or,
- Have been in contact with known infected persons

Please follow these recommendations and remain cautious.

A fitness for duty certification from their physician may be required by Human Resources.

1 Process in case of symptoms



2 Process in case of return from risk countries & category I contacts



* According to the Robert-Koch-Institut

** For category II contacts there will be an individual assessment if they need to stay at home.

The next two pages include the *President's Coronavirus Guidelines for America*.

THE PRESIDENT'S CORONAVIRUS GUIDELINES FOR AMERICA

15 DAYS TO SLOW THE SPREAD

Listen to and follow the directions of your **STATE AND LOCAL AUTHORITIES**.

IF YOU FEEL SICK, stay home. Do not go to work. Contact your medical provider.

IF YOUR CHILDREN ARE SICK, keep them at home. Do not send them to school. Contact your medical provider.

IF SOMEONE IN YOUR HOUSEHOLD HAS TESTED POSITIVE for the coronavirus, keep the entire household at home. Do not go to work. Do not go to school. Contact your medical provider.

IF YOU ARE AN OLDER PERSON, stay home and away from other people.

IF YOU ARE A PERSON WITH A SERIOUS UNDERLYING HEALTH CONDITION that can put you at increased risk (for example, a condition that impairs your lung or heart function or weakens your immune system), stay home and away from other people.



For more information, please visit
CORONAVIRUS.GOV

THE PRESIDENT'S CORONAVIRUS GUIDELINES FOR AMERICA

DO YOUR PART TO SLOW THE SPREAD OF THE CORONAVIRUS

Even if you are young, or otherwise healthy, you are at risk and your activities can increase the risk for others. It is critical that you do your part to slow the spread of the coronavirus.

Work or engage in schooling **FROM HOME** whenever possible.

AVOID SOCIAL GATHERINGS in groups of more than 10 people.

Avoid eating or drinking at bars, restaurants, and food courts – **USE DRIVE-THRU, PICKUP, OR DELIVERY OPTIONS.**

AVOID DISCRETIONAL TRAVEL, shopping trips and social visits.

DO NOT VISIT nursing homes or retirement or long-term care facilities unless to provide critical assistance.

PRACTICE GOOD HYGIENE:

- Wash your hands, especially after touching any frequently used item or surface
- Avoid touching your face
- Sneeze or cough into a tissue, or the inside of your elbow
- Disinfect frequently used items and surfaces as much as possible

CORONAVIRUS.GOV

Should you have any questions, please contact Margarita Hays at: mhays@vandykmortgage.com

What is DISC?

People have unique ways of communicating with one another. When you understand that people communicate in different styles, you can better relate to your customers, coworkers, and in your personal relationships. The key to this is to understand yourself first. This is where the DISC Personality Assessment comes into play. The DISC assessment helps us determine how we express our internal emotions through our external behavior and how we prefer to interact with the environment and the people around us. DISC represents four different personalities. Below are some examples of the personality traits and also how to communicate with the specific types of personalities:

D-Dominance: Tends to be direct and guarded	How to communicate with the high D:	I-Influence: Tends to be direct open	How to communicate with the high I:
<ul style="list-style-type: none"> ◆ Confident and assertive ◆ Blunt in approach ◆ Will accept a challenge ◆ Strong-willed and fast-paced ◆ Likes to get to the point quickly ◆ Can see the bigger picture ◆ Gets results 	<ul style="list-style-type: none"> ◆ Don't ramble on or waste their time ◆ Stay in task ◆ Be clear, specific and to the point ◆ Don't try to build personal relationships or chit chat ◆ Come prepared with all objectives and requirements in a well-organized manner ◆ Present the facts logically ◆ Provide alternatives and choices so they can make their own decisions ◆ If you disagree, focus on the facts, not the high D's personality 	<ul style="list-style-type: none"> ◇ Enthusiastic and lively ◇ Sociable ◇ Outgoing ◇ Optimistic ◇ Accepting of others ◇ Collaborative ◇ Likes to participate ◇ Not good on their own 	<ul style="list-style-type: none"> ◇ Talk and ask about their ideas and goals ◇ Plan interactions supporting their goals and ideas ◇ Allow times for relating and socializing ◇ Don't drive the facts, figures and alternatives ◇ Help them get organized and put details in writing ◇ Don't leave decisions in the air ◇ Provide ideas for implementing action ◇ Provide testimonials from people they see as important or prominent ◇ Offer incentives for their willingness to take risks

<p>S-Steadiness: Tends to be indirect and open</p> <ul style="list-style-type: none"> * Kind-hearted * Gentle nature * Sincere and accommodating * Supportive of others * Calm and relaxed * Dependable * Slower paced * Doesn't like to be rushed 	<p>How to communicate with high S:</p> <ul style="list-style-type: none"> * Don't rush headlong into business or the agenda * Show sincere interest in them as people * Draw out their personal goals and objections * Don't force them to make a quick response * Present your case logically, non-threateningly and in writing * Break the ice with some personal comments. * Ask specific questions * Don't interrupt as they speak, listen carefully * Look for hurt feelings if the situation impacts them personally
<p>C-Conscientiousness: Tends to be indirect and guarded</p> <ul style="list-style-type: none"> • Independent • Private • Objective • Logical in nature • Detail-oriented • Likes to reason • Analytical • Doesn't like to be wrong 	<p>How to communicate with high C:</p> <ul style="list-style-type: none"> • Approach them straight forward • Recognize they may be uncomfortable speaking to large groups • Ask them if they see the issue the same way as you do. • Provide them with information and the time they need to make a decision • Don't be informal, causal, or personal • Build credibility by looking at each side of the issue. • Don't force a quick decision • Be clear about expectations and deadlines • If you disagree, prove it with data and facts or testimonials from reliable sources

If you would like to know what category you fall under, use the link below to take a DISC assessment:
<https://www.123test.com/disc-personality-test/>

By: Mackenzie Wright
 HR Generalist



Quote of the Month

*“Either you run the day,
or the day runs you.”*

– Jim Rohn



POSITIVE ADVICE FOR POSITIVE PEOPLE
10 Steps to Positive Work Relationships – Part 2

This month we wrap up our series on work relationships. For many people, relationship building isn't natural or easy to do. Here are 5 more tips to apply with everyone you come into contact with at work.

6. Bring suggested solutions to problems to the meeting.

Identifying problems is easy. Thoughtful solutions are the challenge that will earn respect and admiration from your coworkers.

7. Don't play the game by throwing others under the bus.

You alienate coworkers, supervisors, and reporting staff. Instead, ask yourself... "What is it about the work system that caused the employee to fail? The system is the source of most problems.

8. Keep your commitments.

If you fail to meet deadlines and commitments, you affect the work of other employees. Always keep commitments and if you can't, make sure all affected employees know what happened. Provide a new due date and make every possible effort to honor the new deadline.

9. Share credit for accomplishments, ideas and contributions.

How often do you accomplish a goal or complete a project with no help from others? If you are a Manager, how many of the great ideas you promote were contributed by your team members? Take the time to thank, reward, and recognize the contributions of the people who help you succeed.

10. Help other employees find their greatness.

If you can help fellow employees harness their best abilities, you benefit the Company immeasurably. Compliment, praise, and notice their contributions. You don't have to be a manager to help create a positive, motivating environment for employees.

Did you miss the first 5 tips? Click on this link to last month's Newsletter:

Adapted from How to Develop Effective Work Relationships by Susan Heathfield

By: Margarita Hays
HR Manager



This year we are introducing our “Hero List”, a ranking of the top originators and teams in the company based on the number of units produced each month and year to date. We congratulate everyone who is on the list and encourage you to strive to make your way up the list!

**TOP
20
LOs
YT**

Loan Originator	Units	Rank
Daen Manriquez	32	1
Tim Hart	30	2
Jon Stoneburner	21	3
Chris Kenworthy	21	3
Justin Kelly	18	5
Joe White	17	6
Mario Flores	17	6
Shawn Miller	17	6
Rob Young	16	9
Joseph Longobardi	15	10
Caitlin VanDyk	14	11
Keith Riley	14	11
Shyanne Steed	14	11
Bill McDonald	14	11
Amy Garmon	13	15
Thecia Maurone-Toth	13	15
Adam Wilson	12	17
Shawn Bloom	12	17
Annie Garron	11	19
Michael Burchette	11	19

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	57	1
204	Wilson/Grasteit	37	2
212	Michael Burchette	37	2
530	Chris Kenworthy	36	4
131	Mario Flores	35	5
493	New Mexico	35	5
723	Shawn Miller	35	5
123	Grand Rapids	34	8
714	Tampa Corporate	34	8
235	Daen Manriquez	32	10
401	Young/Viox	30	11
453	Tim Hart	30	11
551	Jon Stoneburner	27	13
200	Daren Crockett	23	14
208	Amy Garmon	21	15
586	Bill McDonald	18	16
488	Brian Forrester	17	17
511	Joe White	17	17
218	Josh Manning	16	19
560	Keith Riley	14	20
224	Frank Dippold	14	20

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



TOP 20 TEAMS for February 2020*

Branch #	MANAGER/LEAD	Units	Rank	Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	34	1	200	Daren Crockett	13	13
530	Chris Kenworthy	24	2	208	Amy Garmon	13	13
401	Young/Viox	23	3	511	Joe White	12	15
714	Tampa	21	4	493	New Mexico	11	16
204	Wilson/Grasteit	20	5	586	Bill McDonald	11	16
235	Daen Manriquez	20	5	218	Josh Manning	10	18
723	Shawn Miller	20	5	488	Brian Forrester	9	19
131	Mario Flores	19	8	517	Stephen Katz	8	20
212	Michael Burchette	19	8	560	Keith Riley	8	20
123	Grand Rapids	16	10	582	Bobbie Donaldson	8	20
453	Tim Hart	16	10	224	Frank Dippold	8	20
551	Jon Stoneburner	15	12				

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



TOP 20 ORIGINATORS for February 2020

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	20	1	Natalie Giles	7	13
Tim Hart	16	2	Sean Moore	7	13
Chris Kenworthy	15	3	Annie Garron	7	13
Joe White	12	4	Julie Bacon	7	13
Mario Flores	12	4	Bill McDonald	7	13
Rob Young	12	4	Denny Umphreys	6	20
Jon Stoneburner	10	7	Adam Wilson	6	20
Jacob Keglör	9	8	Patti Adamson	6	20
Shawn Miller	9	8	Amy Garmon	6	20
Justin Kelly	9	8	Kim Harestad	6	20
Joseph Longobardi	9	8	Michael Burchette	6	20
Keith Riley	8	12	Shyanne Steed	6	20
Caitlin VanDyk	7	13	Daren Crockett	6	20
Dakota Shaw	7	13			

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

Happy Birthday!

March 1	Tim VanDyk	March 15	Diane Balcom	March 19	Kathleen Rutherford
March	Jennifer Monahan		Nicole Rubacha	March 20	Loralynne Ball
March 5	Jeff Starnes	March 16	Amelia McDonald		Frank Concepcion
	Thor Grasteit		Stephanie Slomback		Shyanne Steed
March 6	Linda Austin	March 17	Juan Herrera	March 21	Teo Pfister
March 9	Amanda Root		Chris Kenworthy	March 23	Barbara Mobley
March 12	Scott Atkinson		Mandy TenHarmsel	March 26	Jodi Culter
March 12	Mackenzie Wright	Thecia Maurone-Toth	Sean Moore		
March 13	Jessica Sirois	March 18	Bernadette Murnen	March 27	Tonya Herrera
March 14	Andrea Chapman		March 28	Jacob Keglор	
	Barbara Stickland	March 31	Karen Hancock		



Ryan Atkins
Julie Bacon
Harold Bielecki
Brian George
Mary Le
John McMahon
Nancy Meek
Josh Schwartz



Isabel Chavez
Kyle Fournier
Chad Landez



Trudi Burke
Amy Castro



Courtney Battles
Barbara Binder-Olds
Chris Rose
Rachel Wheat



Alyssa Anderson
David Kelly
Barbara Mobley
Kala Murphy



Kelly DeCamp



Connie Gregg



Kelly McLaughlin
Bill Vering



Amber Workman



Don Ivers





David Almazan
Loan Originator
Department 218
Northbrook, IL

David is excited to be joining VanDyk Mortgage. David was born and raised in Santa Ana, CA. He has been in the mortgage industry for over 15 years. His customer service philosophy is simple, take care of your clients and the rest will take care of itself. When he is not busy working, he enjoys spending time with his boys by helping coach their football team. Welcome to the team David!



Donna Orso
Processing Supervisor
Department 006
Clearwater, FL

Dona is thrilled to be joining VanDyk Mortgage. Donna was born in New York and raised in New Port Rickey, FL. There she attended Gulf High School and went on to get a bachelors in Economics from Rollins College. Donna brings with her 25 years of industry knowledge. Welcome to the team Donna!



Luis Hernandez
Department 741
Miami Beach, FL

Luis is thrilled to be joining VanDyk Mortgage. Luis was born and raised in New York City, New York and is a graduate of Fordham University. With 24 years of experience in the mortgage industry he aims to provide a personalized experience to his customers. His customer service philosophy includes offering a unified support channel before, during and after the mortgage experience. Luis sees this as an opportunity to exceed his clients expectations. His passions include sailing, skiing and traveling. Welcome aboard Luis!



Tiffany Edmead
Origination Compliance Specialist
Department 006
Clearwater, FL

Tiffany is excited to be joining VanDyk Mortgage. Tiffany was born and raised in Orlando, FL. Tiffany is new to the mortgage industry and eager to learn. Her customer service philosophy is based on the fact that there is always a solution to problems. She also believes that empathy can go a long way. Tiffany's strong work ethic and keen eye for detail enable her to stand out in the industry. She enjoys spreading positivity to those around her. Welcome to the team Tiffany!



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