

Corporate Newsletter



April 2020

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Follow along this month as we cover many different topics. From accounting to tips for staying healthy to recipes you can try during quarantine.

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Who Do I Send My Receipts to Again?

Spreadsheets, efficiency, faster, better, does it balance, it doesn't balance, tax, audits, receipts, payables, fundings, wires, purchases, reporting, more spreadsheets, dimensions, bank recs, credit reports, appraisals, updates etc. are just a few things that take place in a day in the accounting department. We are likely the only ones that think what we do is exciting, but if you ask any of us, we'd likely say an accounting department outside of the mortgage industry would be BORING! On most days, you'll see an average of 10 spreadsheets open on our computers. Excel is our best friend! We have a great team and work hard to keep things as efficient as possible. Here are a few of our more recent updates:

- Andrew Brown has joined our department and has been a huge asset to our team. He's catching on quickly, getting to see another side of VanDyk and helping us with our continuous improvement measures.
- We are diligently wrapping up our annual audit and tax preparation involvement and are patiently waiting to file 2019 in the done pile, so we can get ready for what 2020 has in store for us.
- As part of the building projects, the Accounting Department changed from cubicles to desks this week. I'm hearing things like, "I can't find this" or "I'm still not used to this workstation". I think we are looking forward to putting the finishing touches on February, so we have some breathing room in order to get our spaces a bit more organized.

Lastly, thank you all for your patience with Accounting over quarter one!! We are always here to help, or at least ask you for a receipt or documentation!

P.S. Please send all receipts and documentation to receipts@vandykmortgage.com

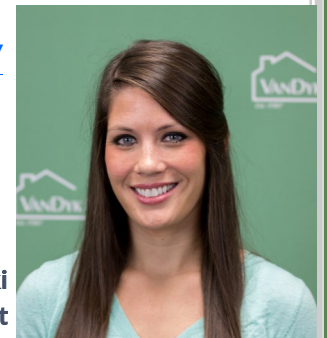
By: Shannon Reichelderfer
Accounting Manager

Home Work out Tips for those of you at Home

With the emergence of COVID-19, many gyms and fitness centers are shut down. This is forcing people to exercise inside or take to the streets running. Exercise is an essential part of maintaining a healthy immune system and decreasing stress levels. Studies have found that 20-30 minutes of moderate exercise per day can be incredibly beneficial in your overall health. Running or walking outside can be a great way to get some fresh air and get that 20 minutes of exercise in. If you are looking for a more stationary type of exercise, here are some FREE YouTube workout channels to help you get in a good sweat at home. Enjoy and stay healthy!

- Tone It Up-<https://www.toneitup.com/>
- Fitness Blender-<https://www.fitnessblender.com/>
- HASfit-<https://hasfit.com/>
- Blogilates-<https://www.blogilates.com/>
- POPSUGAR Fitness-<https://www.popsugar.com/fitness/>
- Cristina Capron-<https://cristinacapronfitness.com/>
- Yoga with Adriene-<https://www.youtube.com/user/yogawithadriene>
- Jessica Smith Walking Workouts- <https://jessicasmithtv.com/workout-programs/>

By: Shelby Losinski
Licensing Specialist



Health & Fitness Tips of the Month

Recipes to try at home during quarantine!

During this quarantine many of us have found ourselves spending time in the kitchen. Your HR team wants to share some of our favorite recipes for you to try. If you do try them, let us know how you liked them! Happy cooking!

Butternut Squash Pasta with Bacon

Shared by Mackenzie Wright

YIELD: 8 (1 CUP) SERVINGS

INGREDIENTS:

- 8 slices uncooked center cut bacon, chopped
- 1 tablespoon olive oil
- 1 tablespoon sliced fresh sage
- 1 small onion, chopped
- 3 cups chopped (into ½" cubes) peeled and seeded butternut squash
- Salt and black pepper
- 2 garlic cloves, minced
- 2 cups low sodium fat free chicken broth
- 12 oz dry linguine pasta
- 2 cups torn fresh spinach leaves
- 1 ½ oz finely shredded Parmesan cheese



DIRECTIONS:

1. Place the chopped bacon in a large sauté pan and bring over medium heat. Cook, stirring occasionally, until the bacon is crisp. Using a slotted spoon, transfer the bacon to a stack of paper towels to drain. Discard the bacon grease and wipe the pan clean.
2. Add the olive oil to the sauté pan and bring over medium-high heat. Once the oil is hot, add the sliced sage and toss in the oil. Cook for 1 minute and then use a slotted spoon to remove the sage to the paper towels to drain. Add the onion and squash to the oil in the pan and sprinkle with salt and pepper. Stir to coat and cook for about 7 minutes, stirring occasionally. Add the garlic, stir and cook for another minute until the garlic is fragrant. Add the broth to the pan and bring the contents to a boil. Cover the pan and reduce the heat to a simmer for 15-20 minutes until the squash is tender.
3. While the squash is cooking, bring a separate pot of water to a boil and cook the linguine according to package instructions until al dente. *Remove one cup of the cooking liquid and set aside before draining the pasta*
4. When the squash is tender, allow it to cool for a couple minutes and then transfer the contents of the pan to a blender. Puree in the blender until smooth and combined. Add salt and/or pepper to taste if needed.

Combine the cooked, drained pasta, the squash sauce from the blender, ¼ cup of the reserved cooking liquid and the fresh spinach back in the sauté pan and stir. Cook over medium heat, stirring occasionally, for 2-3 minutes until the spinach is wilted and the contents are heated through. Add additional reserved cooking liquid as desired for the sauce to coat the pasta (I added another ¼ cup or so). Stir in the parmesan cheese until melted and well combined. Top with the bacon and sage and serve.

Sheet Pan Honey Garlic Kielbasa, Potatoes, & Broccoli

Shared by Aaron Nemeth

PREP TIME: 15 minutes **COOK TIME:** 30 minutes **TOTAL TIME:** 45 minutes

SERVINGS: 4

Need a one-pan dinner recipe? Try this Honey Garlic Kielbasa with Potatoes and Broccoli. It takes 15 minutes to prep and then just pop it into the oven!

Ingredients:

- 1 Pork Kielbasa, sliced
- 1 Sweet Potato, chopped
- 4 Small Potatoes, chopped*
- 2 Heads Broccoli, chopped
- 1 Tablespoon Olive Oil
- 1-2 Teaspoons Kosher Salt
- Pinch of Black Pepper

Honey Garlic Sauce

- 2 Tablespoons Olive Oil
- 2 Tablespoons Unsalted Butter
- 2 Tablespoons Honey
- 1 1/2 Tablespoons Brown Sugar
- 3 Cloves Garlic
- 1/4 Teaspoon Salt
- 1 Tablespoon Dijon Mustard (or Stone Ground Mustard)
- 1/2 Teaspoon Dried Basil
- 1/2 Teaspoon Dried Oregano

Directions:

Preheat the oven to 400 degrees F.

Whisk together the honey garlic sauce and set aside 1-2 Tablespoons for serving. Spread the olive oil on a baking sheet and add the two types of potatoes. Sprinkle with kosher salt and pepper and toss to coat.

Add the kielbasa to the pan and brush with the honey garlic sauce, leaving those 1-2 tablespoons aside. Bake for 20 minutes, then add the broccoli. Continue to bake for another 5-10 minutes, or until the broccoli is a vibrant green.

Remove from the oven and brush the kielbasa with that remaining sauce or drizzle it all over everything and enjoy!

Notes *We prefer to use purple potatoes, Yukon gold, or baby reds.



Bacon Cheeseburger Pizza

Shared by Shelby Losinski

PREP TIME: 2 Hours **COOK TIME:** 8 Minutes **SERVINGS:** 4 Servings

Ingredients:

- 1 whole Pizza Dough (for A 10-inch Crust)
- 3 ounces, weight Ground Beef
- 1/8 Onion, Finely Diced
- Salt and Pepper, to taste
- 3 slices Bacon
- 2 Tablespoons Butter or Bacon Grease
- 1/4 teaspoon Ketchup, Plus Extra for Drizzling
- 2 cups Shredded Cheddar Cheese
- 1/2 cup Sliced Kosher Dill Pickles
- Mustard, as Needed

Directions:

- While your pizza dough is rising, begin prepping your ingredients. Cook the ground beef with onion in a skillet over medium-low heat until no longer pink. Season with salt and pepper. Cook the bacon until it is a little less done than you normally like it.
- 20 minutes before the dough is done rising, preheat your oven to 450°F (230°C). Place a pizza stone (or heavy, flat stainless-steel cookie sheet) in the oven to preheat.
- Roll the dough out on a sheet of parchment paper to a 10-inch circle. Spread the butter all over the dough, right out to the edge. Spread the ketchup over the dough for the sauce. Sprinkle with the cheese, ground beef, bacon, and pickles. Drizzle with mustard and ketchup.
- Bake in preheated oven on preheated stone or cookie sheet for about 8--10 minutes, or until the bottom of the crust is deep golden brown all the way across and the cheese is melted. Remove from oven and allow to cool for a few minutes before slicing.





Red Lobster Cheddar Biscuits Shared by Sarah Shilling

-Makes approximately one dozen biscuits

Biscuits:

- 2 ½ cups Bisquick baking mix
- ¾ cup cold whole milk
- 4 tbs cold butter cut into chunks (½ stick)
- ¼ tsp garlic powder
- 1 heaping cup grated cheddar cheese

Brush on top:

- 2 tbs melted butter
- ¼ tsp dried parsley flakes
- ½ tsp garlic powder
- Pinch salt

Directions:

Preheat oven to 400 degrees. Combine Bisquick with cold butter chunks. Chunks should be about the size of a dime. Add cheese, milk, and garlic. Mix by hand. Drop approximately ¼ cup balls of the dough onto an ungreased cookie sheet. Bake for 15-17 minutes or until the tops of the biscuits begin to turn light brown. When you take the biscuits out of the oven, brush the buttery topping over the biscuits. Enjoy!

Pepperoni Pizza Crescent Rolls

Shared by Margarita Hays

PREP TIME: 30 Minutes

SERVINGS: 8

Ingredients

- 1 (8-oz) can Pillsbury™ refrigerated crescent rolls
- 24 slices (about 5 oz) pepperoni
- 2 oz shredded mozzarella cheese or 4 mozzarella sticks cut half
- 1 cup tomato pasta or pizza sauce

Directions

Heat oven to 375°F separate dough into 8 triangles; pat out each triangle slightly. Place 3 slices pepperoni, slightly overlapping, on center of each triangle. Top each with about 1 tablespoon cheese. Roll up, starting at shortest side of triangle and rolling to opposite point. Place rolls, point side down, on ungreased cookie sheet. Bake at 375°F for 10 to 14 minutes or until golden brown. Remove from cookie sheet. Serve warm crescents with warm pasta sauce for dipping.



Super Simple Banana Bread Shared by Yesenia Sifuentes

Prep Time: 10 minutes

Cook Time: 1 Hour

Total Time: 1 Hour 10 minutes

Servings: 8 Slices

Ingredients

- 3 bananas brown, mashed
- 1/3 cup melted butter
- 1/2- 1 cup sugar depends on how sweet you want it
- 1 egg whisked with a fork
- 1 tsp vanilla
- 1 tsp baking soda
- pinch of salt
- 1 1/2 cups flour

Instructions

Preheat oven to 350. In a bowl, mix all ingredients by hand until well incorporated. Pour into a greased bread pan. Bake 50 minutes to 1 hour or until browned and toothpick inserted in middle comes out clean (check at about 50 minutes) Cool on a cooling rack. Enjoy!



We hope you enjoy these recipes as much as we do!
Again, happy cooking from your VanDyk HR team!

VanDyk's Response to COVID-19

Dear Team,

The list below is a compilation of actions taken by VanDyk leaders to keep you safe, provide encouragement and continue the business during this crisis. For your convenience, links have been provided as applicable.

Stay safe and Healthy,

VanDyk COVID-19 Committee

	ACTIONS	SUPPORTING LINK / Information
1.	Implementation of Business Continuity Plan prior to Execution of Stay At Home Order	N/A
2.	Create COVID-19 Resource Page on Company's Intranet where daily updates are made	https://www.vdmc.net/
3.	Form COVID-19 Committee	James Beebe; Jeanie Nivison; Jon Barnes; Patty Lacey; Rich Pas-sanante; Justin Meade; Margarita Hays
4.	Developed listing of States and Counties with Stay at Home Or-ders	https://www.vdmc.net/blogpost.php?post=13202
5.	Formulate Exemption Letter for those essential workers who con-tinue to work at the office and need to present proof to authori-ties	https://blog.vdmc.net/wp-content/uploads/2020/04/VDMC-Exemption-Letter.pdf
6.	Develop and Distribute COVID-19 Office Protocols to Managers	https://blog.vdmc.net/wp-content/uploads/2020/03/Covid-19-Office-Protocols-and-Process-for-Managing-EE-Symptoms.pdf
7.	Posted FreddieMac and Fanniemae guidance on issues during COVID-19	https://blog.vdmc.net/wp-content/uploads/2020/03/Fannie-2.pdf

8.	Communication to our customers on our commitment to assist them with their mortgage needs	N/A
9.	Video from Tom VanDyk – Direction of the Business	https://view.bbsv1.net/bbext/?p=land&id=A18B888720F21DE1E0530100007F78F2&vid=6d5a12d9-fcd2-4654-a764-0fb882aa25a3
10.	COO Communications regarding Guideline Clarifications and Product Updates	https://www.vdmc.net/blogpost.php?post=13202
11.	Change to PTO Policy allowing employees with anniversary dates starting in April to rollover unlimited amount of PTO	Please follow up with your Manager or H.R. for details.
12.	Invitation to stay connected by joining and participating on VanDyk Happenings Facebook page	N/A
13.	Best Practice Strategies for Remote Workers	https://blog.vdmc.net/wp-content/uploads/2020/03/Best-Practices-for-Working-from-home.pdf
14.	Distribution of VDM policy on use of Families First COVID-19 Response Act	https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf
15.	Instructional Flow chart process for suspected/confirmed COVID-19 case	https://blog.vdmc.net/wp-content/uploads/2020/03/How-to-respond-appropriately-to-suspected-cases-of-Infection-within-the-Company.pdf
16.	Instructional Flow chart in the event employee returns from international travel	https://blog.vdmc.net/wp-content/uploads/2020/03/How-to-respond-appropriately-to-suspected-cases-of-Infection-within-the-Company.pdf
17.	FAQ's on common questions related to COVID-19	https://blog.vdmc.net/wp-content/uploads/2020/03/Coronavirus-How-To-Protect-Yourself-and-Common-Questions.pdf

Quote of the Month



POSITIVE ADVICE FOR POSITIVE PEOPLE

COVID-19: Heading out for groceries?

Before you head out to get groceries, please take a moment to review these sound strategies for in-store shopping and how to safely process that produce and packaging.

Produce

1. Some retailers let you order groceries online and pick them up curbside. Some offer delivery. These days you may experience significant wait times, but it's the best way to lower your exposure to others.
2. When in the store shopping for unpackaged produce like apples and peaches, shop as though someone else has touched it. Some folks will pick up an avocado to see if it's ripe enough and put it back down.
3. Thoroughly wash all produce when you return home. The FDA has extensive guidelines on produce safety amid COVID-19. Click on this link for details. <https://www.fda.gov/food/food-safety-during-emergencies/food-safety-and-coronavirus-disease-2019-covid-19>
4. The LA Times also provided helpful strategies on how to clean your fruits and vegetables. <https://www.latimes.com/food/story/2020-03-16/how-to-wash-fresh-vegetables-fruits-during-coronavirus-crisis>



Packaged/canned Goods

5. Family medicine specialist Jeffrey VanWingen, MD posted a step-by-step You Tube Video of precautions he takes such as unpacking boxed items and disposing of original packages or repackaging them into clean containers. https://www.youtube.com/watch?v=zmoBl5m2_uw
6. Leave non-perishable groceries in the car or garage for three days. If you can't wait that long refer to the video mentioned in #5.
7. As you take the items such as canned goods and packaged goods out of your grocery bag, wipe them down with a disinfectant wipe. Be sure to throw away the grocery bag.

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	57	1
Tim Hart	49	2
Joe White	43	3
Shawn Miller	41	4
Jon Stoneburner	36	5
Joseph Longobardi	33	6
Mario Flores	31	7
Chris Kenworthy	31	7
Bill McDonald	31	7
Justin Kelly	29	10
Caitlin VanDyk	26	11
Thecia Maurone-Toth	26	11
Keith Riley	24	13
Amy Garmon	22	14
Michael Burchette	22	14
Stephen Katz	22	14
Shyanne Steed	22	14
Rob Young	21	18
Leith Grasteit	21	18
Patti Adamson	19	20
Shawn Landez	19	20

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	102	1
723	Shawn Miller	89	2
204	Wilson/Grasteit	72	3
212	Michael Burchette	67	4
493	New Mexico	65	5
530	Chris Kenworthy	64	6
131	Mario Flores	61	7
235	Daen Manriquez	57	8
714	Tampa Corporate	56	9
401	Young/Viox	55	10
123	Grand Rapids	49	11
453	Tim Hart	49	11
511	Joe White	44	13
551	Jon Stoneburner	43	14
517	Stephen Katz	42	15
200	Daren Crockett	40	16
488	Shawn Landez	37	17
586	Bill McDonald	37	17
208	Amy Garmon	36	19
703	Thecia Maurone-Toth	26	20

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



TOP 20 TEAMS for March 2020*

Branch #	MANAGER/LEAD	Units	Rank	Branch #	MANAGER/LEAD	Units	Rank
723	Shawn Miller	54	1	714	Tampa Corporate	22	12
724	Justin Kelly	45	2	488	Shawn Landez	20	13
204	Wilson/Grasteit	35	3	453	Tim Hart	19	14
517	Stephen Katz	31	4	586	Bill McDonald	19	14
493	New Mexico	30	5	200	Daren Crockett	17	16
212	Michael Burchette	30	5	551	Jon Stoneburner	16	17
530	Chris Kenworthy	28	7	123	Grand Rapids	15	18
511	Joe White	27	8	208	Amy Garmon	15	18
131	Mario Flores	26	9	703	Thecia Maurone-Toth	13	20
235	Daen Manriquez	25	10	721	Brian Forrester	13	20
401	Young/Viox	25	10				

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



TOP 20 ORIGINATORS for March 2020

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Joe White	26	1	Leith Grasteit	13	11
Daen Manriquez	25	2	Caitlin VanDyk	12	13
Shawn Miller	24	3	Patti Adamson	12	13
Tim Hart	19	4	Justin Kelly	11	15
Joseph Longobardi	18	5	Michael Burchette	11	15
Stephen Katz	18	5	Brittney Bennett	10	17
Bill McDonald	17	7	Jamee Pew	10	17
Jon Stoneburner	15	8	Chris Kenworthy	10	17
Mario Flores	14	9	Keith Riley	10	17
Shawn Landez	14	9	Brad King	10	17
Thecia Maurone-Toth	13	11			

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

Happy Birthday!

April 2	Keith Riley
April 6	Christopher Silvera
April 8	Matt Heeringa
	April Rainey
April 9	Cindy Doyle
	Joe Emmons
	Hunter Kanuszewski
	Lindsey Kuhnle
April 11	Aaron Nemeth
	Trevor Toczydlowski

April 13	Liz Eyer
April 16	Madison Cox
	Brian George
April 19	Yolanda Frame
April 23	John Marras
April 25	Sarah Shilling
April 29	Stephanie Clevenger
	Lawrence Green
April 30	Shelby Losinski



Rick Bennett
Taylor Perry
Emily Rhoads
Diane Schupbach
Stacey Van Schenck



Ashley Plummer
Margarita Hays



Loree Haugom
Robert Hill



Tonya Antunes
Candi Bell
Ken Frachiseur



Mitch Macomber



Diane Balcom
Kristine Kuss
Daniel Magnano
Scott North
Rosemarie Simanek



Michael Bishop
Laura Lella
Kelly Scanlon-Martin



Willa Mattingly



Joseph Longobardi



Loralynne Ball
Katlin Fisher
Brian Forrester
Justin Kelly
Bryan Lovell
Rich Passanante
Cynthia Walker
Karen Widmeier



Ric Nivison
Christopher VanAst



Daen Manriquez





Best Practices for Working from Home

① **Create a morning routine that sets you up to hit the ground running each day!**

② **Set up your home office and make it GREAT!**

- You should have a dedicated space
- Phone charger, tissues, water bottle, basic office supplies, etc.
- If you are using your laptop, be sure it's set up in a way that will not cause your neck to be sore

③ **Managing your time and reducing distractions**

- Establish ground rules with others that will be home during the workday.
- Use your calendar religiously (*you don't have your coworkers nearby to remind you of meeting times!*)
- Schedule breaks and stick to them. People who work remotely tend to forget to take breaks

④ **Teleconferencing and Video Calls**

- Wear appropriate wardrobe
- Keep background noise down (pets, kids, etc.)
- Inform others in the household when you will be on a video call to avoid potential embarrassing situations

⑧ **Ensure security and confidentiality of customer information**

- If printing customer information you must have access to a lockable file cabinet and document shredder
- Keep all confidential information out of sight and inaccessible to others
- Electronic devices that contain customer information may not be shared by anyone other than VDM employee

⑤ **Communicate properly and effectively**

- Err on the side of overcommunication as you and your boss get into a new routine
- Keep your Microsoft Teams window open in order to respond to messages promptly
- When using email or instant messaging, be sure that the message you want to convey is clear *Have you answered ALL of the questions posed to you in the prior email? Is there a possibility of mis-interpretation of your message? Check your tone and don't just include the facts - show kindness and respect in your message.*

⑥ **Make time to stretch / exercise**

- Good for the body and the mind
- Schedule it in your calendar

⑦ **Know your own weaknesses & plan accordingly**

- It can be hard to draw a distinction between home and office when the office is at home
- Be honest with yourself on what it is about you that could make working from home a challenge and establish routines that will mitigate it.

HOW TO USE YOUR STIMULS CHECK

THE TOP FIVE AREAS YOU SHOULD BE PRIORITIZING FOR YOUR FINANCIAL WELNESS

The coronavirus (COVID-19) pandemic has had a financial impact on millions of Americans. Thankfully, some relief is on the way. Lawmakers recently passed a stimulus package to combat the economic impact of COVID-19. As part of the bill, people are expected to receive payments of up to \$1,200 for each adult and \$500 for every child. If you are expecting a stimulus check, you may be unsure how to best use the money you receive. This will depend on your unique situation. But in general, here are five areas to prioritize:

#1: Start with the essentials

Prioritize your essentials (the things you can't live without) first: things like medication, food, utilities, and housing are all top priority. Taking care of your immediate needs so you can stay healthy is crucial! Once you've taken care of yourself and your family's immediate needs, you can look at other areas to allocate the money.

#2: Emergency Savings

Consider putting at least part of the money toward emergency savings, whether it's an existing emergency fund or one you're starting from scratch. Setting aside as much as you can and knowing it's available if you need it can provide you with peace of mind. You don't have to

think of this as money you won't touch ever: think of this as an emergency fund to help for next month's immediate needs and expenses.



#3: Housing Costs

Next, you should look at housing costs like rent payments or your mortgage. While many states and lenders are taking steps to provide support for homeowners and renters, including suspending evictions and foreclosures, and deferring payments, if you can afford to make these payments you should. They will eventually come due and staying current will be much less stressful than falling behind. You should also reach out to your lender or landlord directly for the most accurate, up-to-date information on programs available if you cannot make your full payments. If you feel stressed about calling your lender or landlord, please reach out to our partners at GreenPath. Their financial counselors are here for you and can help you navigate this conversation.

#4: Auto Loans & Lease Payments

Similarly, you also want to try to keep up on your auto loan or lease if you can. If you have fallen behind, consider using the stimulus money to catch up on late payments. Many auto lenders are offering payment or debt relief options, such as deferred payments or waived late fees, to help people

through the next several months. Most don't want to see you default on your loan or face repossession, so be sure to stay in contact with them and keep them up to date on your situation.

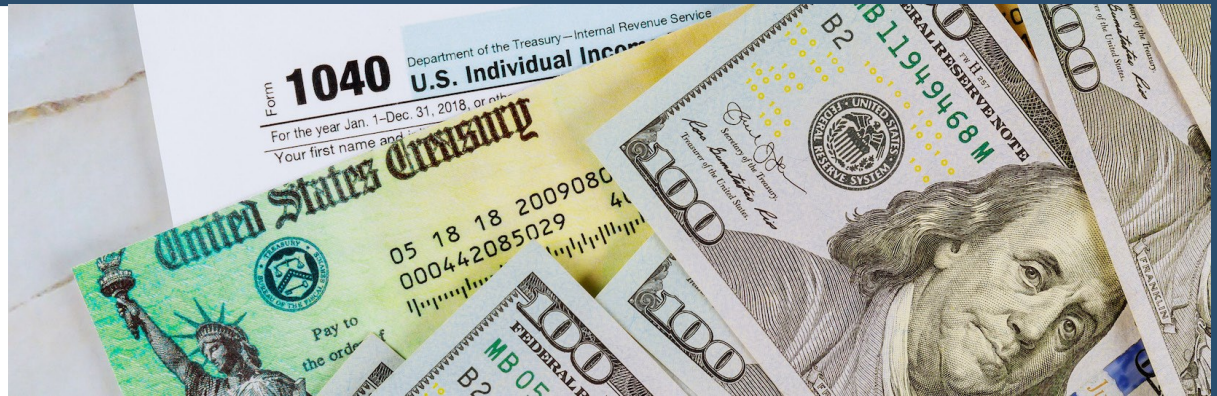
#5: Credit Cards and Unsecured Loans

Lastly, put money towards your unsecured debt payments like credit cards. Lenders and the government are working to provide support for these debts as well. Check your lenders' websites to see what concessions may be available to you if you cannot afford your minimum payments. Keep in mind that interest will likely continue to add up on these debts. If you've made your minimum payments, set aside money for an emergency fund, and have handled your housing and auto loans, you may want to consider putting some of the money towards paying down the principal on your unsecured debts. The more you pay off now, the more you will save in overall interest. Once you've made a plan, you might consider having a buddy — a friend, family member, someone you trust — look it over. This may give you more confidence that you are making the right decisions for your situation.

We Are Here For You

We are here to help connect you with the resources that you need. Through our partnership with GreenPath Financial Wellness, we are able to provide free financial counseling. GreenPath's counselors are available to talk and help you through these uncertain times. They can help you figure out your plan and will walk through your whole financial picture to help you identify options that can relieve stress and make it easier to bounce back.

For additional financial wellness tips & resources, visit: <https://www.greenpath.com/>





ACTIVE COPING CALENDAR: APRIL 2020



SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

"Everything can be taken from us but one thing: the freedom to choose our attitude in any given set of circumstances" ~ Viktor Frankl

1 Make a plan to help you keep calm and stay in contact

2 Enjoy washing your hands. Remember all they do for you!

3 Write down ten things you feel grateful for in life and why

4 Stay hydrated, eat healthy food and boost your immune system

5 Get active. Even if you're stuck indoors, move & stretch

6 Contact a neighbour or friend and offer to help them

7 Share what you are feeling and be willing to ask for help

8 Take five minutes to sit still and breathe. Repeat regularly

9 Call a loved one to catch up and really listen to them

10 Get good sleep. No screens before bed or when waking up

11 Notice five things that are beautiful in the world around you

12 Immerse yourself in a new book, TV show or podcast

13 Respond positively to everyone you interact with

14 Play a game that you enjoyed when you were younger

15 Make some progress on a project that matters to you

16 Rediscover your favourite music that really lifts your spirits

17 Learn something new or do something creative

18 Find a fun way to do an extra 15 minutes of physical activity

19 Do three acts of kindness to help others, however small

20 Make time for self-care. Do something kind for yourself

21 Send a letter or message to someone you can't be with

22 Find positive stories in the news and share these with others

23 Have a tech-free day. Stop scrolling and turn off the news

24 Put your worries into perspective and try to let them go

25 Look for the good in others and notice their strengths

26 Take a small step towards an important goal

27 Thank three people you're grateful to and tell them why

28 Make a plan to meet up with others again later in the year

29 Connect with nature. Breathe and notice life continuing

30 Remember that all feelings and situations pass in time



ACTION FOR HAPPINESS



www.actionforhappiness.org


30 actions to look after ourselves and each other as we face this global crisis together

Keep Calm · Stay Wise · Be Kind



Sandy Callahan
Processor
Department 006
Clearwater, FL
Sandra is excited to be back at VanDyk Mortgage! Sandra was born and raised in Belton, TX. She always treats her customers the same was she would like to be treated. She is passionate about nature, animals, the water, and she loves to laugh. Welcome aboard Sandra!

WELCOME
To the VanDyk Family!



Mary Montes
Transaction Coordinator
Department 488
Fort Wayne, IN
Mary is excited to be joining VanDyk Mortgage! Mary was born in Lima, Peru and raised in Indiana. She believes that by going above and beyond her customer expectations, their loyalty will be earned. She is passionate about getting involved in her community. She enjoys volunteering her time to several non-profits in her county. Welcome to the team Mary!



Kyle Adcock
Loan Originator
Department 210
Lake City, UT
Kyle is thrilled to be joining VanDyk Mortgage! Kyle was born and raised in Hot Springs, AK. He believes that customer service is about how you impact the customer directly or indirectly. He is always putting the customers needs first. Kyle loves being outdoors and photographing the beautiful state of Utah! Welcome aboard Kyle!

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

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.

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