

Corporate Newsletter



July 2020

Table of Contents



| | |
|----------------------------|----|
| Featured Article | 2 |
| Positive Advice | 3 |
| Health & Fitness | 4 |
| HR Corner | 7 |
| Quote of the Month | 8 |
| Top 20 LO's and Team | 9 |
| Top 20 Teams-Monthly | 10 |
| Top 20 Originators-Monthly | 11 |
| Birthdays | 12 |
| Anniversaries | 13 |
| Employee Shout Outs | 14 |
| Department Directory | 15 |

I started writing this about five or six times with different intentions each time. In one version I wanted to explain what was going on with the market today, in another I wanted to elaborate on the best and easiest ways to communicate with secondary/post-close/servicing. In every version I wrote previously, none of them were going to help everyone with what we're dealing with today. Instead I want to make a simple statement. **TAKE A DEEP BREATH.** Seriously, I want everyone to stop reading, close your eyes and take a deep breath. Just don't exhale directly on someone, that's against public health advice.

To the origination staff – The range we've been in for rates over the last 60 days is where we are going to stay for the foreseeable future. So, when that fear and doubt hits you that we might be missing out on the best possible rate for a borrower, please take a breath and realize you're not going to go from offering them 3.250% to 4.250% overnight. Don't panic when it comes to market movement.

To the production and operational staff – I know you're busy, I know at times you feel overwhelmed. Take that breath above, focus on what's right in front of you, complete that and move on to the next thing. Everyone in the industry is this dang busy right now. If you can think of a better or more efficient way to do your job, please share that feedback with your manager.

I originally sent this out on March 3rd, it still holds true today.

I have no idea if this is a bubble or if this rally is here for an extended period. Nobody does until well after the cycle has passed us. Here's a list of Jon Barnes's advice for getting through this;

- ◆ Rates are good right now; they're going to be good tomorrow and the day after and so on. This isn't going to disappear overnight. You don't have to lock RIGHT NOW to take advantage of these rates.
- ◆ There isn't a wrong time to lock if you lock for the appropriate amount of time. Lock your refi's longer than you think you need, use the renegotiation policy as you need to (I beg you to please use it sparingly). For you originators, I don't know if we should lock or float today, but if you make it the borrowers decision it takes a world of stress off you.
- ◆ Be kind to your co-workers and communicate with one another. This is a lot of volume to hit all at once. We're going to crush this production, but it won't always be fun. I want everyone to **#choosekind** please.
- ◆ Wash your hands, there's a virus out there.

By: Jon Barnes
Chief Secondary Officer



POSITIVE ADVICE FOR POSITIVE PEOPLE

Why people choose to not wear a mask, and how to approach the situation



When I go out to run errands it seems about half the people I see, don't wear masks – or are wearing them only around the mouth area or on their neck as if it's a lucky charm or something. What's the

point? I'll be the first to admit that masks aren't comfortable, especially in the heat and when wearing glasses.

The mask wearers say, *"What's the big deal? It's just a piece of cloth?"* The non-mask wearers won't bend. *"Such a mandate encroaches on my personal freedom; it's my right not to wear one"*. How did protective masks become so politicized? We're quick to put on a seatbelt to protect ourselves and others, so what is it about wearing a mask that get people so uptight?

Behavioral experts say that this pandemic feels so unfamiliar, we're clinging hard to whatever makes us feel safe in the moment. We have a strong underlying survival instinct that gets hyper-stimulated under a threat of an unknown enemy. The emotions that surface completely override and erase the usual rational cool thinking. We're in a fight or flight physiological state and for some the fight is directed at government mask ordinances.



So how do you deal with people (in your everyday life) who refuse to wear a mask? Etiquette experts will tell you

By: Margarita Hays
HR Manger

that confronting people doesn't work. Shaming people won't get them on your side. Not to mention, they may become enraged and respond in a threatening manner. How many recent posts have you seen of how people react enraged even when wearing a mask is required by state law? The best thing to do is to simply lead by example and do the best you can to protect yourself. Offer positive reinforcement to people who do wear masks by saying, "Thank you for wearing a mask", or "I appreciate that you're wearing a mask".

Shaming people won't get them on your side.

Don't assume though that just because a person is not wearing a mask is because they believe that the coronavirus is a hoax or are making a political statement. It's quite possible that they have a legitimate reason for not wearing a mask such as difficulty breathing. Even the CDC recommends that individuals with such a condition should not wear masks. If you find yourself in a position where someone not wearing a mask comes too close to you, simply ask them politely to step back. What about when you're in the office meeting with a client and you're not able to socially distance yourselves? Let them know that company policy requires you both wear a mask. Be sure you have masks available for their use.

In a recent HuffPost/YouGov poll, 69% said they saw wearing a mask as a sign of respectfulness. It's been scientifically proven that face coverings greatly reduce the spread of infection. Ultimately, it's a choice we make. Those who don't wear masks may feel a sense of exercising their freedom, and those that do, likely regard it as a way of helping each other out. I'll be wearing my mask. How about you?

HOW TO LIMIT TRIPS TO THE FRIDGE

With the continuation of COVID-19 in our world and many people still working from home, those trips to the fridge may have increased. I know they have for me. So, here are some tips on how to cut back on mindless snacking.

Make sure you are eating to satiety during your meals

If you eat until you are full when you have a meal, you will be less likely to snack in between meals.

Drink plenty of water

When you do not drink enough water, your body receives mixed signals on hunger. So, a lot of the time when you think you are hungry, you are thirsty. When this happens, drink a glass of water. Then wait and see if you are still hungry after that.

Chew gum

If you usually eat out of boredom, chewing gum can keep your mind occupied without the extra calories.

Get a fidget spinner or stress ball

Fidget spinners and stress balls are great tools for people that snack out of boredom. This will give your mind and body something to focus on other than food. These tools may also give you a sense of peace from their calming nature.

Eat slowly

Slow eaters tend to eat less, feel fuller, and rate their meals as more pleasant than fast eaters.

Unplug while you eat

Most people eat less when they are present when they eat. If you watch tv while you are eating, you are more likely to mindlessly eat. That can result in eating more than you normally would have.

Opt for more protein

Eating foods with more protein will leave you feeling fuller and satisfied longer.

Sip, rather than snack

A lot of times we snack out of boredom. Find a zero-calorie drink you enjoy and sip on that whenever you feel the urge to snack.

Eat frozen fruit or popsicles

If you need a snack, try eating frozen fruit or fruit popsicles. This will force you to eat slower and consume less calories. It will also slow down those trips to the fridge.



Health & Fitness Tips of the Month-July

Recipe of the Month!

Healthy Homemade Fruit Popsicles

Here are 2 different flavors you can make. Recipe is from Culinary Scientist, Jessica Gavin.



Peach Strawberry Yogurt Popsicles

- 3 cups strawberries, pureed to 1 ½ cup
- 3 cups peaches, peeled and sliced, pureed to 1 ½ cup
- 2 tablespoons honey, divided
- ⅔ cup vanilla Greek yogurt

Instructions: In a blender, puree strawberries with four teaspoons honey then set aside. Clean blender, puree sliced peaches with two teaspoons of honey, set aside. Layer the popsicles as follows; 2 teaspoons strawberry puree, 1 teaspoon yogurt, 2 teaspoons peach puree and repeat. Make a fruit puree your last layer. Tap the mold on the counter to make sure all of the layers settle. Use a small spoon to drag vertically from the bottom to the top of the mold a few times to create a swirled pattern. Gently tap the molds on the countertop to remove any air bubbles. Insert the popsicle sticks, and then freeze for at least 6 hours, or overnight.

Health & Fitness Tips of the Month-July

Recipe of the Month!

Healthy Homemade Fruit Popsicles

Here are 2 different flavors you can make. Recipe is from Culinary Scientist, Jessica Gavin.

Minty Watermelon Popsicles

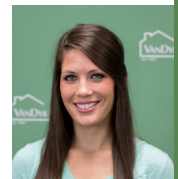
- 3 cups watermelon slices, divided
- 1 tablespoon fresh mint leaves
- 1 ½ cups coconut water
- 2 tablespoons lime juice
- 1 tablespoon honey

Instructions: In a blender, puree 2 ½ cups diced watermelon pieces, mint leaves, coconut water, lime juice, and honey. Cut the remaining ½ cup watermelon slices into ¼-inch cubes. Evenly divide the diced watermelon into the molds, tapping them down to the bottom. Stir the popsicle mixture then evenly divide it among the popsicle molds. Insert the popsicle sticks, if it does not stay in place use a piece of tape to hold them into place. Freeze for at least 6 hours, or overnight.



Removing Popsicles from Molds: Run the molds under warm water for ten to fifteen seconds. Slowly and carefully remove each popsicle. If the popsicles remain in the mold, run them under the warm water for a few more seconds, ensuring not to melt the pops. **Recipe Yield:** Each recipe makes approximately 10 popsicles, depending on the size and shape of your molds.

By: Shelby Losinski
Licensing Specialist



HR CORNER-JULY 2020

BLUE CROSS BLUE SHIELD UPDATES

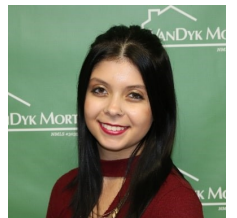
You may have heard that Blue Cross Blue Shield (BCBS) has been implementing changes to their insurance coverages to provide better service to their customers during the COVID-19 pandemic. Here are a few things they're doing:

- BCBS recently released a statement announcing that they will be returning more than \$100 million to insured members for Dental and Vision insurance premiums due to disruptions in anticipated health care services caused by the COVID-19 pandemic. This means that any VanDyk employee who was enrolled in Dental or Vision insurance in May 2020 will be receiving a credit on their 7/21/2020 paycheck for premiums paid in May!
- BCBS will be covering the member portion of costs for COVID-19 treatment for fully insured members through the end of 2020. BCBS will also be covering member costs for COVID-19 testing and associated services until the end of the public health emergency (which has yet to be announced).
- BCBS also offers telehealth services for its members, helping to minimize the need to travel to in-person medical visits. While this service is no longer free of charge as of June 30th, it is still a great option, and we encourage you to utilize this feature of your health care coverage if your visit can be completed virtually. This helps to minimize exposure to COVID-19, and can also be much more convenient!

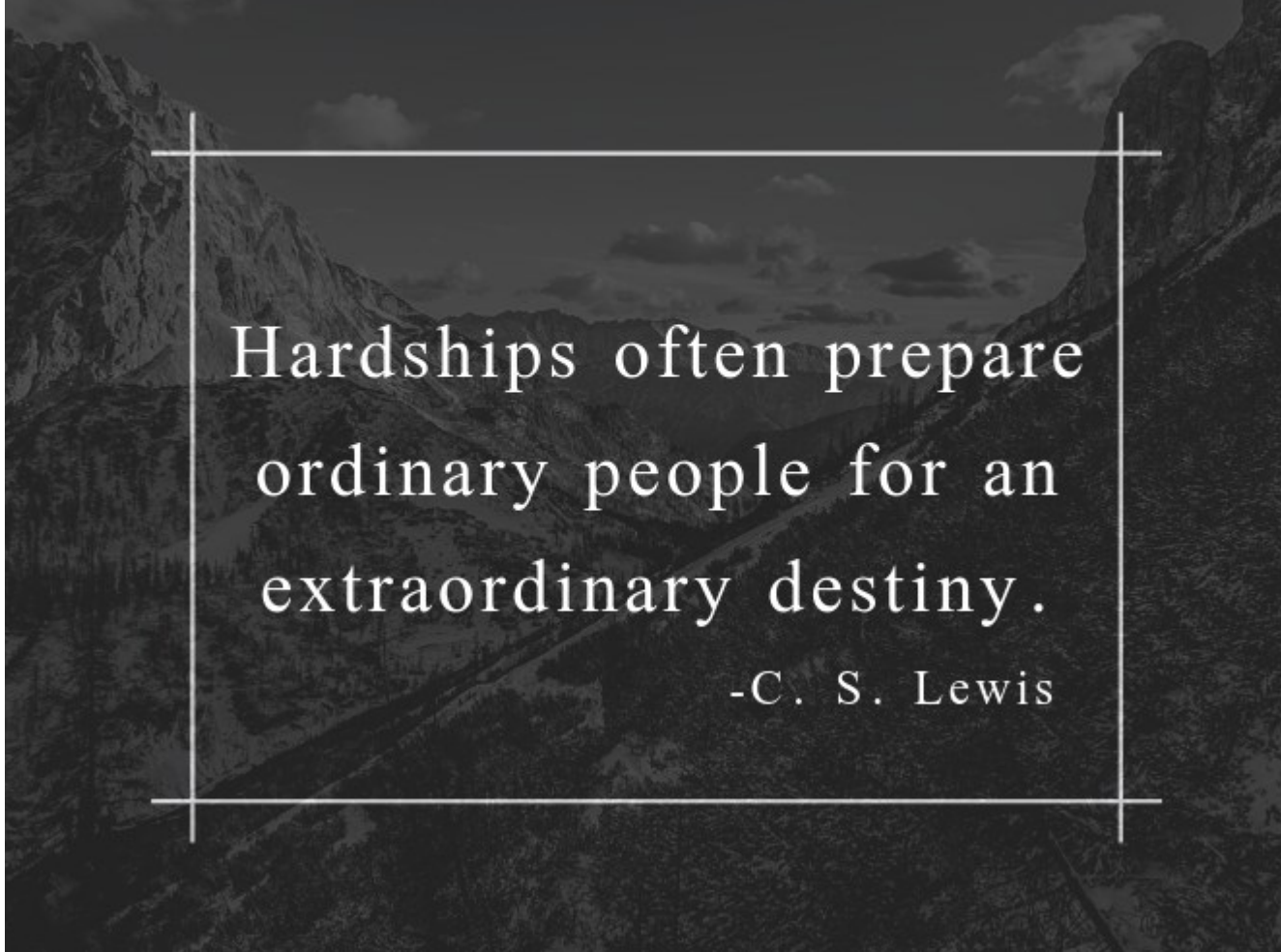


For more information on what BCBS is doing in response to the pandemic, please visit bcbsm.com/coronavirus

By: Sarah Shilling
HR Generalist



Quote of the Month



Hardships often prepare
ordinary people for an
extraordinary destiny.

-C. S. Lewis

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

**TOP
20
LOs
YTD**

| Loan Originator | Units | Rank |
|-------------------|-------|------|
| Daen Manriquez | 147 | 1 |
| Tim Hart | 138 | 2 |
| Justin Kelly | 115 | 3 |
| Shawn Miller | 110 | 4 |
| Joe White | 108 | 5 |
| Stephen Katz | 97 | 6 |
| Joseph Longobardi | 82 | 7 |
| Leith Grasteit | 82 | 7 |
| Chris Kenworthy | 78 | 9 |
| Adam Wilson | 72 | 10 |
| Brian Forrester | 70 | 12 |
| Amy Garmon | 69 | 13 |
| Mario Flores | 63 | 14 |
| Bill McDonald | 62 | 15 |
| Patti Adamson | 59 | 16 |
| Keith Riley | 59 | 16 |
| Shawn Landez | 54 | 18 |
| Rob Young | 53 | 19 |
| Brad King | 52 | 20 |

**TOP
20
TEAMS
YTD**

| Branch | Manager/Lead | Units | Rank |
|--------|-------------------|-------|------|
| 724 | Justin Kelly | 301 | 1 |
| 204 | Wilson/Grasteit | 244 | 2 |
| 723 | Shawn Miller | 238 | 3 |
| 493 | New Mexico | 184 | 4 |
| 530 | Chris Kenworthy | 160 | 5 |
| 517 | Stephen Katz | 157 | 6 |
| 714 | Tampa Corporate | 155 | 7 |
| 212 | Michael Burchette | 152 | 8 |
| 401 | Young/Viox | 151 | 9 |
| 235 | Daen Manriquez | 148 | 10 |
| 131 | Mario Flores | 147 | 11 |
| 453 | Tim Hart | 138 | 12 |
| 123 | Grand Rapids | 122 | 13 |
| 511 | Joe White | 109 | 14 |
| 208 | Amy Garmon | 106 | 15 |
| 721 | Brian Forrester | 104 | 16 |
| 200 | Daren Crockett | 101 | 17 |
| 488 | Shawn Landez | 99 | 18 |
| 551 | Jon Stoneburner | 91 | 19 |
| 586 | Bill McDoanld | 84 | 20 |

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



July 2020 | CORPORATE NEWSLETTER

TOP 20 TEAMS for June 2020*

| Branch # | MANAGER/LEAD | Units | Rank | Branch # | MANAGER/LEAD | Units | Rank |
|----------|-----------------|-------|------|----------|-------------------|-------|------|
| 724 | Justin Kelly | 62 | 1 | 721 | Brian Forrester | 25 | 11 |
| 204 | Wilson/Grasteit | 52 | 2 | 453 | Tim Hart | 24 | 12 |
| 723 | Shawn Miller | 48 | 3 | 488 | Shawn Landez | 24 | 12 |
| 714 | Tampa Corporate | 44 | 4 | 212 | Michael Burchette | 24 | 12 |
| 493 | New Mexico | 39 | 5 | 123 | Grand Rapids | 22 | 15 |
| 401 | Young/Viox | 38 | 6 | 511 | Joe White | 21 | 16 |
| 517 | Stephen Katz | 32 | 7 | 208 | Amy Garmon | 19 | 17 |
| 530 | Chris Kenworthy | 30 | 8 | 200 | Daren Crockett | 18 | 18 |
| 235 | Daen Manriquez | 29 | 9 | 426 | Kevin Hilderbrant | 18 | 18 |
| 131 | Mario Flores | 27 | 10 | 586 | Bill McDonald | 18 | 18 |

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



TOP 20 ORIGINATORS for June 2020

| Loan Originator | Units | Rank | Loan Originator | Units | Rank |
|-------------------|-------|------|--------------------|-------|------|
| Dean Manriquez | 29 | 1 | Michael Rhodes | 15 | 13 |
| Shawn Miller | 29 | 1 | Amy Garmon | 14 | 14 |
| Tim Hart | 24 | 3 | Mario Flores | 13 | 15 |
| Joe White | 21 | 4 | Rob Young | 13 | 15 |
| Leith Grasteit | 21 | 4 | Keith Riley | 13 | 15 |
| Joseph Longobardi | 20 | 6 | Sherri Russett | 13 | 15 |
| Stephen Katz | 20 | 6 | Patti Adamson | 12 | 19 |
| Sean Moore | 19 | 8 | Kim Harestad | 12 | 19 |
| Kevin Hilderbrant | 17 | 9 | Brad King | 12 | 19 |
| Brian Forrester | 17 | 9 | Annie Garron | 12 | 19 |
| Justin Kelly | 17 | 9 | Stacey Van Schenck | 12 | 19 |
| Shawn Landez | 17 | 9 | Bill McDonald | 12 | 19 |

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



| | |
|---------|------------------|
| July 1 | Mary Montes |
| July 6 | Randy Creed |
| July 8 | Gregory Evans |
| | Zuzana Kivakaite |
| July 9 | Bryan Lovell |
| | Rob Young |
| July 10 | Jo Harvey |
| July 11 | Sarah Casagrande |
| July 12 | Kristine Kuss |
| July 13 | Ryan Atkins |
| | Mariko Stusse |
| July 14 | Sarah Baisley |
| | Shawn Landez |
| | Joshua Schwartz |

| | |
|---------|-------------------|
| July 17 | Rick Bennett |
| | Brent Verleger |
| July 18 | Vicky Schram |
| | Christy Schwartz |
| July 19 | Kate Matties |
| July 24 | Laura Leavines |
| | Lee Simanek |
| July 25 | Brian Eddy |
| July 26 | Jami Wright |
| July 27 | Shannon Russell |
| July 29 | Cody Heyboer |
| | Shawn Miller |
| July 30 | Jenna Francis |
| | Elizabeth Kuehnau |



Jacqueline Amick
Kelsey Beam
Heidi Parkinson
Alexa Smart
Jami Wright



Randy Creed
Misty Koldenhoven
Attila Kossanyi



Tanya Canarte
Carrie Edgerson
Thor Grasteit
Ashleigh Newcomb
Natalie Nieto
April Ohmer
Delores Richardson



Joe Emmons
Michael Masciocchi
Justin Meade
Alicia Nyquist
Jami Reilly
Kelly Sherwood
Rayna White-Jenkins



Nicole Erickson
Erin Nivison
Gabbie Yulis



Sarah Smith
Mary Spirou



Heather Cox
Rhonda Francis
Michelle Locke
Julia Railey



Ashley Straight



Jacob Keglor



Daniel Neuman



Keith Riley



Joe Dishinger



The graphic for "Employee Shoutouts" features the words "EMPLOYEE SHOUTOUTS" in a bold, blue, sans-serif font, slanted upwards to the right. To the left of the text is a green and blue megaphone icon with three blue sound waves emanating from it.

EMPLOYEE SHOUTOUTS

To: LOs and Processors

I just need to say that no matter how crazy it is and how tired we are I am so thankful for our LO and processors. So many of them and their attitudes and outlooks this week are making some tough days just a little bit brighter.

-Connie Gregg, Underwriter

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, 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