Corporate Newsletter



June 2020

Table of Contents

Featured Article	2
Health & Fitness	4
HR Corner	6
Quote of the Month	9
Top 20 LO's and Team	10
Top 20 Teams-Monthly	11
Top 20 Originators-Monthly	12
Birthdays	13
Anniversaries	14
New Employees	15
Announcements	18
Department Directory	20

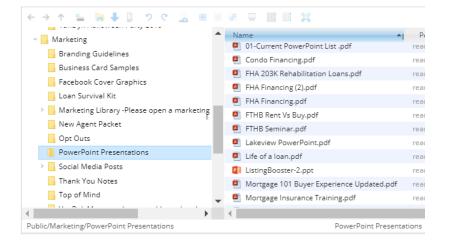




Marketing Spotlight

Class Presentations now on the Internet

Yes, there has always been a list of presentations available for classes on the intranet, but we have added a non-branded pdf version for you to review before requesting. The PowerPoint presentations are located in Department file shares>Marketing> PowerPoint Presentations. The list is still available and now has brief descriptions of the presentations. To have a presentation branded to you, please open a marketing request. We are always open to any ideas for new presentations. Please send ideas to your Marketing Assistant or our Marketing Coordinator, Terrence Donlin.





Social Survey Update

Some of you may have noticed the changes we have been working on with Social Survey. They have added a feature that will allow for customers to leave reviews directly on google after completing the general survey. Another new feature will pull reviews from our top resources (i.e. Google and Zillow) into Social Survey. This will show the Loan Originator's rating as a more accurate representation across the web. We are currently working with IT to update the LO websites and the API for Social Survey reviews making sure that content on the sites is relevant, easy to navigate, and the reviews are current

Marketing Spotlight

Top of Mind Update

To help our borrowers understand the risks of wire fraud, we will be adding an email to the inprocess campaign. It will go out right after the Clear to Close video. This email will note that all wiring instructions must come directly from the title company. Neither VanDyk Mortgage, its affiliates nor any of its employees will ever ask you to wire funds or give you any wire instructions.



VANDYK MORTGAGE

SUCE

Weekly Marketing Piece Ideas

Thank you to all those that have sent in topics previously. We need more. Help us help you! You are out there in the trenches. You know what you need and what your agents need. If you are needing it, chances are someone else is too. Just send us a topic and a brief description of what you want, and we will take it from there. Send all ideas to Kim Laughlin or Terrence Donlin.



By: Kim Laughlin Marketing Business Manager



Health & Fitness Tips of the Month-June

What is an EMOM Workout?

EMOM stands for every minute on the minute. For an EMOM workout, you do a set number of reps of an exercise at the top of a minute and then rest for whatever time you have left until the next minute hits. For example, if you have 20 squats in minute one, you start the timer and do the 20 squats and whatever time you have leftover before the timer hits one minute is your rest time before the next exercise. Then once the timer hits one minute, you do the next exercise and then rest till it hits two minutes. Listed below are two EMOM workouts I encourage you to try out. These are great workouts to get your heartrate up and still give you a little rest in between exercises.



Beginner (no weights) EMOM Workout:

Minute 1: Fake Jump Rope for 30 seconds Minute 2: 10 Squats Minute 3: 10 Forward Lunges each side Minute 4: 10 Tricep Dips Minute 5: 10 Sit-ups Minute 6: Plank for 30 seconds Minute 7: 20 Slow Mountain Climbers each side *Repeat 4 times for a total of 28 minutes*

Intermediate (with weights) EMOM Workout:

Minute 1: 50 Jumping Jacks Minute 2: 10 Burpees Minute 3: 10 Reverse Lunges (each side) with Bicep Curl Minute 4: 10 Walk-out Planks Minute 5: 20 Squats with a Shoulder Press at the top Minute 6: 40 second Wall Sit Minute 7: 20 Bicycle Crunches (each side) Minute 8: Side Plank 20 seconds on each side *Repeat 4 times for a total of 32 minutes*



By: Shelby Losinski Licensing Specialist



Health & Fitness Tips of the Month-June

Recipe of the Month! Vanilla Chia Pudding

Ingredients:

- 1/2 cup chia seeds
- 2 cups unsweetened almond milk
- 1 tablespoon maple syrup or organic pure cane sugar
- 2 teaspoons vanilla extract

Directions:

Place ingredients in a container or bowl and mix well. Place covered in the refrigerator and mix every 1-2 hours until set, mixing just once or twice will do. Mixing is important since the seeds will fall to the bottom of the container. If not shaken or stirred every now and then it will not thicken and set properly. After 4 hours, you can take out to eat and top with your favorite fruit and granola.

Keep refrigerated. It will last up to 6 days.



HR CORNER-JUNE 2020

PAYLOCITY MOBILE APP

Paylocity has a mobile app which allows Employees to do most things that normally would be reserved for computer accessed payroll systems. Using the Paylocity app allows users to view or e-mail paychecks and Form W-2 information, submit time off requests, award and view employee recognition with impressions, search the company directory, view company news, and more. The mobile app can be found in the Apple's App Store and the Google Play Store. To login to the phone app, users would use their normal login used for the desktop version. Below are some instructions on some of the main features of the app. The main menu can be accessed by swiping from the left edge or selecting the menu button.

To request time off in the Mobile App:

- 1. From the main menu, select Time Off.
- 2. Select the Request tab.
- 3. Choose the **Time Off Type** from the dropdown menu.
- 4. Enter a Start Date.
- 5. Enter an End Date.
- 6. Enter a duration of hours.
- 7. Include weekends. Tap this to move the slider to the right. Marking this request as one will not skip weekend days if the request crosses over a weekend.

Once the data has been filled in, select **Submit** in the top right of the interface.

The Paylocity Mobile App can be used to view the status of a Time Off Request:

- 1. Tap **Time Off** from the main menu.
- 2. Tap Status.
- Tap Edit to manage the details of a Time Off Request.
- Time Off Requests will be color coded to indicate the current status. Color coding will display as follows:
 - •Yellow: Pending
 - •Green: Approved
 - •Red: Denied
 - •Grey: Cancelled

To view pay statements:

- 1. Tap **Pay** from the main menu.
- 2. The default display is your recently issued check. This displays the net pay (the check total), earnings, and direct deposit information of the check.
- 3. Drag down the page or tap the other areas of the chart to see deductions, benefits, and tax details as applicable.
- 4. Check history can also be viewed by tapping the year under **Select Check Year**.

A statement can also be emailed from the application using the **Email** option in the top right corner.

HR CORNER-JUNE 2020

Payroll Frequently asked Questions

Q: Is there a way for me to estimate my PTO balance at a given date? A: Yes! We have created an Excel PTO Calculator which can be found on Paylocity's Self-Service Portal under the Time Off heading.

Q: I'd like to update my Federal tax withholdings, what do I need to do? A: Great! We are glad you are keeping an eye on things and are making changes where needed. To make a change you can either receive a Federal W4 from one of us on HR or you can update it yourself in Paylocity by navigating to the Self-Service portal under the Pay Heading.

Q: How does Overtime get calculated?

A: Overtime can get confusing; however, it still is based on a weekly total of **worked hours** over 40 from Monday to Sunday. If a week is divided between two pay periods, then it would be paid out with the pay period when it is earned. i.e. if 40 hours are worked between Monday through Friday, and 2 on Saturday, but the last day of the pay period was Friday the 2 OT hours worked on Saturday would be paid on the following pay date.

Q: If I have issues with logging in to Paylocity, who should I contact?

A: Best email to contact is <u>HR@vandykmortgage.com</u>. Anyone on the HR Team can help with resetting passwords so this would give you the quickest resolution.



By: Aaron Nemeth Payroll Specialist

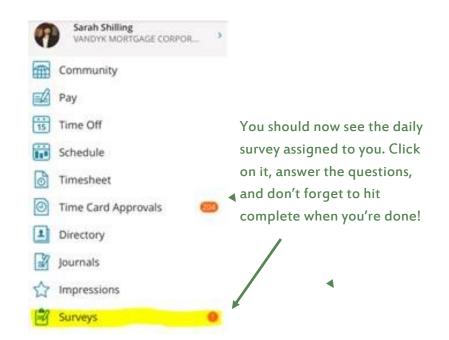
HR CORNER-JUNE 2020

Completing Your Daily COVID Survey on the Paylocity Mobile App

Did you know that you can complete your daily COVID-19 screening survey on the Paylocity mobile app? If you use the app, you can have your survey done in as little as 15 seconds; then you can forget about it for the rest of the day! Make sure you have the Paylocity app downloaded and have notifications turned on so that you can follow these steps!



🛟 paylocity	Help
Welcome	
Company ID	
44522	
Username	
SShilling	
Password	
	© Show
Login	
Single Sign-On L	ogin



Each morning, you should see a notification on your phone similar to this one. Swipe or click to open it. This will open the Paylocity app, which will prompt you to log in. After logging in, the app should automatically pull up the survey. If it does not, you can also click on the Surveys tab, and access your daily survey through there.



By: Sarah Shilling HR Generalist



June 2020 | CORPORATE NEWSLETTER
Quote of the Month

"Difficulties are meant to rouse, not discourage. The human spirit is to grow strong by conflict."

William Ellery Channing



June 2020 | CORPORATE NEWLETTER - Hero's list for May

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!

oan Originator	Units	Rank
en Manriquez	118	1
Tim Hart	114	2
stin Kelly	98	3
oe White	87	4
hawn Miller	81	5
ephen Katz	77	6
' Kenworthy	68	7
lam Wilson	63	8
oh Longobardi	62	9
th Grasteit	61	10
Stoneburner	60	11
ny Garmon	55	12
an Forrester	53	13
lario Flores		14
I McDonald	50 50	14
itti Adamson	47	16
Keith Riley	46	17
ael Burchette	43	18
itlin VanDyk	41	19
, ank Dippold	41	19
en Crockett	41	19

20 LOs YTD

TOP

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



June 2020 | CORPORATE NEWSLETTER TOP 20 TEAMS for May 2020*

Branch #	MANAGER/LEAD	Units	Rank	Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	73	1	517	Stephen Katz	28	11
204	Wilson/Grasteit	59	2	200		25	42
723	Shawn Miller	50	3	208	Amy Garmon	25	13
235	Daen Manriquez	37	4	212	Michael Burchette	25	13
401	Young/Viox	37	4	224	Frank Dippold	22	15
493	New Mexico	36	6	123	Grand Rapids	21	16
721	Brian Forrester	35	7	511	Joe White	19	17
530	Chris Kenworthy	34	8	488	Shawn Landez	18	18
131	Mario Flores	31	9	211	Bielecki/Schwartz	17	19
714	Tampa Corporate	30	10	200	Daren Crockett	16	20
453	Tim Hart	28	11	727	Peggy Bradshaw	16	20

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



TOP 20 ORIGINATORS for May 2020

an Originator	Units	Rank	Loan Originator	U
Justin Kelly	45	1	Shawn Miller	1
Daen Manriquez	36	2	Rob Young	1
Tim Hart	28	3	Stephen Katz	15
Brian Forrester	23	4	Patti Adamson	13
			Peggy Bradshaw	13
Adam Wilson	22	5	Brittney Bennett	12
Leith Grasteit	22	5	· · · · · · · · · · · · · · · · · · ·	
Joe White	19	7	Laura Leavines	12
Joseph Longobardi	18	8	Daniel Magnano	12
Amy Garmon	17	9	Denny Umphreys	11
Chris Kenworhty	16	10	Rick Bennett	11
Frank Dippold	16	10	Shawn Bloom	11

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





June 1	Ken Frachiseur	June 9	John Jones	June 22	Kyle Fournier
	Rich Passanante		Tricia Woods	Julie 22	Jason Hornback
	Howie Sacks	June 11	Natalie Archuleta		Denny Umphreys
	Samantha Tackett	June 14	Kelly McDonald	June 23	Jessica Yinger
	Casey Albert	June 16	Patty Lacey	June 25	Charlie Kemp
June 2	Tyler Moya		Mitch Macomber		Sherri Russet
	Melissa Riddle	June 17	Laura Lella		Daren Crockett
June 4	Erin Nivison	June 18	Kevin Walker	June 27	Karen Ferranti
	Dylan Dengelegi	June 19	Julie Campbell	Julie 27	
June 5	Brian Dinsmore	June 20	Lisa Sanford		Matthew Hunter
	Kelly Mclaughlin	Julie 20	Amber Workman	June 28	Michelle Locke
June 7	Allison Dippold		Austin Bell		Samantha Staley
	Caitlin VanDyk	June 21	Lindsay Carmody		Gabby Yulis
June 8	Nathan Tschappler		Rebecca Hilderbrant	June 29	David Kelly





Melissa Allen Paola Calderon Latoya Harris Hunter Kanuszewski **Michelle Miller** Ben Olsen Jennifer Pereida **Cathy Storms**



Courtney Eley Lawrence Green David Lerer **Darnell Mahone** Jessica Rodriguez-Mendez Yesenia Sifuentes



Angela Hart Sheri Rubacha



Holly Anderson Deana Daniels Krisanne Dearden **Monique Garcia** Melissa Helfer Shannon Russell Kathleen Rutherford



Alec Coleman Amy Lyn Cornwell **Daren Crockett** Jorge Giral Cody Heyboer John Marras Brian Morgan Cynthia Sena Lisa York



Megan Crowley Matthew Heeringa Deborah Lawson Christy Schwartz



Melissa Riddle



Ryan VanDyk

Dawn Anderson















James Beebe

Charlie Sundstrom



No.

Joe White

Tracy Lucas Collette Peters

Brian Skaar



Bailey Powell Processor Assistant Intern Department 493 Albuquerque, NM Bailey is thrilled to be joining VanDyk Mortgage! Bailey was born and raised in Albuquerque, NM. She strives to do everything she can to ensure that the customer is satisfied with their service. Bailey loves cats, plants and fitness. Welcome to the team Bailey!



VANDYK MORTGAGE





Dominica Fusaro Transaction Coordinator Department 211 Mission Viejo, CA Dominica is thrilled to be joining VanDyk Mortgage. She was born and raised in Cincinnati, OH. There she attend Anderson High School and went on to attend University of California. Dominica has been in the

mortgage industry for three years. She is passionate about providing her clients with the best service possible and partnering with them to achieve their goals. In her free time she loves to paint practice yoga and travel. Welcome to the team Dominica!





Lisa Blake Branch Manager Department 231 Boerne, TX Lisa is excited to be joining VanDyk Mortgage! Lisa was born in Ohio and raised in Florida. She aims to be as helpful as she can be so she can calm any fears her clients may have.

In her spare time Lisa works with a local youth group. Welcome to the team Lisa!



Taylor Locke IT Intern Department 001 Clearwater, FL Taylor is excited to be joining VanDyk Mortgage! Taylor was born and raised in Parkland, FL. He aims to

always put his customers first. Taylor is currently a full time student at

Florida State University. In his free time he enjoys spending time with friends and family. Welcome aboard Taylor!





Vicki Wu Loan Originator Department 224 Parsippany, NJ

Vicki is excited to be joining VanDyk Mortgage! Vicki was born in New York City and raised in Clifton, NJ. She has high expectations for service so she treats her clients as if they have those

same expectations. In Vicki's free time she is a mixed media artist and is also the Director of the Creative Women's Collective in Montclair, NJ. Welcome aboard Vicki!





Jonathon Steele Transaction Coordinator Department 453 Fort Myers, FL Jonathan is excited to be joining VanDyk Mortgage! Jonathan was born in Hesston, Kansas. He is new to the

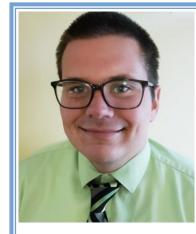
industry and excited to learn.

Jonathon's customer service philosophy is ensuring that the needs of each individual customer are met with speed and accuracy. His attention to detail and desire to provide the best service set him apart from the others. In his spare time he enjoys being with family, reading and collecting fountain pens. Welcome to the team Jonathon!



Mark Farley Pacific Northwest Divisional Manager Department 228 Snohomish, WA Mark is thrilled to be joining VanDyk Mortgage. Mark was born and raised in Weiser, Idaho. He went to Weiser High school and attended Idaho State University. Mark brings over 40 years of

experience to VanDyk. When dealing with customers, Mark has always been respectful of his customers and the ability to help them in any way possible. Welcome aboard Mark!



Travis Chorny Loan Originator Department 131 Muskegon, MI

Travis is eager to learn more about the mortgage industry in his first year as a Loan Originator. He was born and raised in Muskegon, MI and attended Western Michigan University. When dealing with clients, he is eager to serve the best needs of the customer to have a great outcome. Travis strives to teach and advise the customer through the process of getting a mortgage. In his spare time he loves

playing and watching sports and staying physically active. Welcome to the team Travis!



VANDYK MORTGAGE

June 2020 | CORPORATE NEWSLETTER



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

Levi Johnson, son of Jonathan and Dana Johnson. He is pictured with his wonderful sister Norah. Born May 25th, 7lbs 15oz, 20.5 in.







Meet Blake Aniston Bennett, beautiful daughter of Brittney and Zach Bennett and sister to Cason. Born May 28th at 12:38am. 9lbs and 20.5 inches long. 18



June 2020 | CORPORATE NEWSLETTER Ine VANDYK MORTGAGE CORPORATION 2021 FLY-IN FEBRUARY 28TH - MARCH 2ND* Aug an ALL CAL **HILTON CLEARWATER BEACH** 400 MANDALAY AVE, CLEARWATER, FL 33767 anDyk Mortgage Corporation I NMLS#3035. (888) 482-6395 I www.VanDykMo

19



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 Wires 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 guestions 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

Closina

Closing issues and guestions should be directed to: Monique Garcia, Assistant Closing Manager mgarcia@vandykmortgage.com Ryan VanDyk, VP of Origination Compliance rvandyk@vandykmortgage.com

Wire issues and guestions 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, guestions, or issues with established rules of conduct, polices, or practices. No employee will be penalized, formally or informally, for voicing a complaint in a reasonable, business-like manner.

20



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 <u>hr@vandykmortgage.com</u>

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 <u>helpdesk.vdmc.net</u>

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: <u>legal@vandykmortgage.com.</u>

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: <u>servicemyloan@vandykmortgage.com</u>