

Corporate Newsletter



May 2020

Table of Contents



Senior Management Message	2
Tips from IT	3
Health & Fitness	5
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
New Employees	14
VanDyk Virtual Happy Hour	18
Department Directory	19

Last month VanDyk had its BEST month ever!
Keep scrolling for a message from our Senior Management!

April 2020 Best Closing Month Ever, Record Breaking!!! For VanDyk Mortgage! What are the odds?

Our hurdles:

Work at home orders...everyone directed to work from home – *never happened before...*

Technology issues everyday.... *never happened before....*

Lost most of our Government and Conventional investors (priced us out of the market)- *never happened before....*

Lost our jumbo investors...*never happened before....*

Converted to 100% servicing nearly all loans we originate – *never happened before...*

Fed rattled the market and caused 600 basis points movement in pricing – *never happened before....*

Margin calls jumped by 500% - *never happen before....*

4 of our 7 broker dealers stopped trading – *never happened before....*

Increased our warehouse capacity by 40% to \$200 Million... *never happened before....*

All the above took place in the last few weeks But yet the VanDyk team closed \$241+ Million in Loans in April for **950** loans.... Our **BEST MONTH EVER!!!!**Never happened before....

Congratulations to one of the most “resilient”, “adaptable” and “focused” staffs in this Business!!!! Frankly, you are the BEST!!! And some of you really shined above the crowd...your efforts are not going un-noticed!

Our departments here are the best: (Origination, Underwriting, Deal Desk, Appraisal & Valuation, Closing, Processing, Quality Control, Compliance, Servicing, Legal, Marketing, Post-Close, Shipping/Delivery, Secondary, Accounting, Funding, Licensing, Risk Management, Technology, Missing Doc’s & Human Resources)

Every one of these departments worked at capacity this month to make our “Circle of Life” happen!

From the outside looking in you all made it look easy... (like a duck swimming quickly on a calm pond.... nice and smooth on top.... But going like “hell” underneath!)

Again, Congratulations on a job well done!!! And Thank you for all your “extra efforts” this past month.... You make us PROUD to be a part of the team!!!

-Tom VanDyk and the Senior Management Team

Have you been hacked? VanDyk IT has some helpful tips for you to follow to prevent a virtual hijack!

The meteoric surge in teleworking due to the COVID-19 pandemic has malicious actors ramping up their efforts to compromise your data and your machines. Phishing attempts are currently at an all-time high. While e-mail still remains the most prevalent choice of delivery for these attacks, text message based phishing attempts have seen a significant increase, as well as online meeting hijacking with Teams and Zoom. Below are some tips to keep your meetings safe and your data secure:

TIPS TO PREVENT MEETING HIJACKING

- Do not make meetings public. Instead, require a meeting password or use the waiting room feature and control the admittance of guests.
- Do not share a link to a meeting on an unrestricted publicly available social media post. Provide the link directly to specific people.
- Manage screensharing options. Change screensharing to "Host Only."
- Ensure you are using the updated version of remote access/meeting applications. Zoom has a built-in update feature that will check for updates and prompt you to install them. Don't ignore these updates.

TIPS FOR SPOTTING A FAKE EMAIL OR TEXT MESSAGE

- **Authority** – Is the sender claiming to be from someone official (e.g., your bank or a software vendor, a lawyer, title company, a government agency)? Criminals often pretend to be important people or organizations to trick you into doing what they want.
- **Urgency** – Are you told you have a limited time to respond (e.g., in 24 hours or immediately)? Criminals often threaten you with fines or other negative consequences.
- **Emotion** – Does the message make you panic, fearful, hopeful, or curious? Criminals often use threatening language, make false claims of support, or attempt to tease you into wanting to find out more.
- **Scarcity** – Is the message offering something in short supply (e.g., concert tickets, money, or a cure for medical conditions)? Fear of missing out on a good deal or opportunity can make you respond quickly.

Have you been hacked?
VanDyk IT has some helpful tips for you to follow to prevent a virtual hijack!

ADDITIONAL TIPS TO PROTECT YOURSELF

- **ALWAYS be wary of unsolicited attachments, even from people you know.** Just because an email message looks like it came from someone you know does not mean that it did. Many viruses can "spoof" the return address, making it look like the message came from someone else. If you can, check with the person who supposedly sent the message to make sure it's legitimate before opening any attachments. This includes email messages that appear to be from your internet service provider (ISP) or software vendor and claim to include patches or antivirus software. ISPs and software vendors do not send patches or software in email.
- **Keep your software up to date.** Install software updates don't ignore them so that attackers can't take advantage of known problems or vulnerabilities.
- **Trust your instincts.** If an email or email attachment seems suspicious, don't open it, even if your antivirus software indicates that the message is clean. Attackers are constantly releasing new viruses, and the antivirus software might not have the signature. At the very least, contact the person who supposedly sent the message to make sure it's legitimate before you open the attachment. However, especially in the case of forwards, even messages sent by a legitimate sender might contain a virus. If something about the email or the attachment makes you uncomfortable, there may be a good reason. Don't let your curiosity put your computer at risk.

When in doubt ask IT. We are more than happy to help with checking out the validity of any text message or e-mail you receive. It only takes a few minutes and it could save hours of downtime should your account become compromised.

By: Justin Meade
Director of Technology



Has your metabolism slowed you down?

I turned 30 this past month and realized my metabolism has slowed down. This is a common occurrence that happens with age. After age 20, this gradually slow down starts. By the time you hit 30, you need to eat 150 fewer calories per day just to weigh what you did at age 20, according to Brunilda Nazario, associate medical director at WebMD. Yikes! No wonder most Americans gain weight with age. What is Metabolism? Metabolism is the sum of every process that occurs in the body. All these processes require energy, which is measured in calories. About 75 percent of these calories go towards merely staying alive. The total number of calories burned is called basal metabolic rate (BMR). So, when you are trying to boost your metabolism, you are increasing your BMR (the base number of calories you burn in a day). So why does your metabolism slow down with age? Well, your body does not need as much energy to do the same processes it did before. So, are we all doomed to eat less in order to stay the same weight? No, there are a few things you can do to kick-start your metabolism.

How to Kick-Start your Metabolism:

Drink more water.

Drinking water causes your body to burn more calories. This is due to thermogenesis. This is the concept that your body must burn calories to warm the water up to body temperature.

Incorporate more High-Intensity Interval Training (HIIT) workouts.

HIIT workouts increase your heart rate. Thus, causing you to burn more calories during the workout, as well as, post workout.

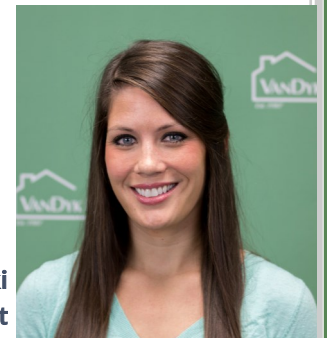
Eat more protein.

Your body uses more energy to break down protein verses other substances.

Build muscle.

Muscle burns more calories per hour than fat. So, if you have more muscle on your body, you will be burning more calories than someone who is less muscular.

By: Shelby Losinski
Licensing Specialist



Health & Fitness Tips of the Month

Recipe of the Month!

Easy Tropical Smoothie

Ingredients:

- 1 peeled orange
- 1 cup of frozen strawberries
- 1.5 cups of almond milk
- Optional – add in a frozen banana or pineapple to give it more flavor

Directions:

Put all ingredients in a blender and blend for 60 seconds. Pour in a glass and enjoy!



WHAT WILL RETURNING TO WORK LOOK LIKE?

A MESSAGE FROM VANDYK

Dear Staff,

Despite the challenges of working from home, you have done an incredible job! Many of you may be wondering how will things change once we are able to return to work? Will it be safe? Will we be returning all at once or gradually? Let me assure you that plans are underway to ensure that your office environment is safe so that you can focus on your work responsibilities.

Here are just a few examples what you can expect when you return to work:

- ◆ *Face coverings, gloves and hand sanitizer will be provided (Corp office and Branches)*
- ◆ *Employees will be expected to answer a questionnaire to determine if they are displaying COVID-19 symptoms. Anyone with such symptoms will be sent home.*
- ◆ *In the event anyone is suspected or tested positive for Covid-19, staff who have been in close contact with the infected individual will be notified, and sent home for a specific time period.*
- ◆ *New standards will be established for cleaning and disinfecting the office regularly in addition to when an employee is suspected or is tested positive for Covid-19*
- ◆ *Social distancing will be enforced. This includes the spacing of work desks.*
- ◆ *Employees who have special concerns or may be considered to be 'high risk', may continue to work from home*
- ◆ *As for GR Corporate, facility improvements will be made to prevent the spread of the virus.*

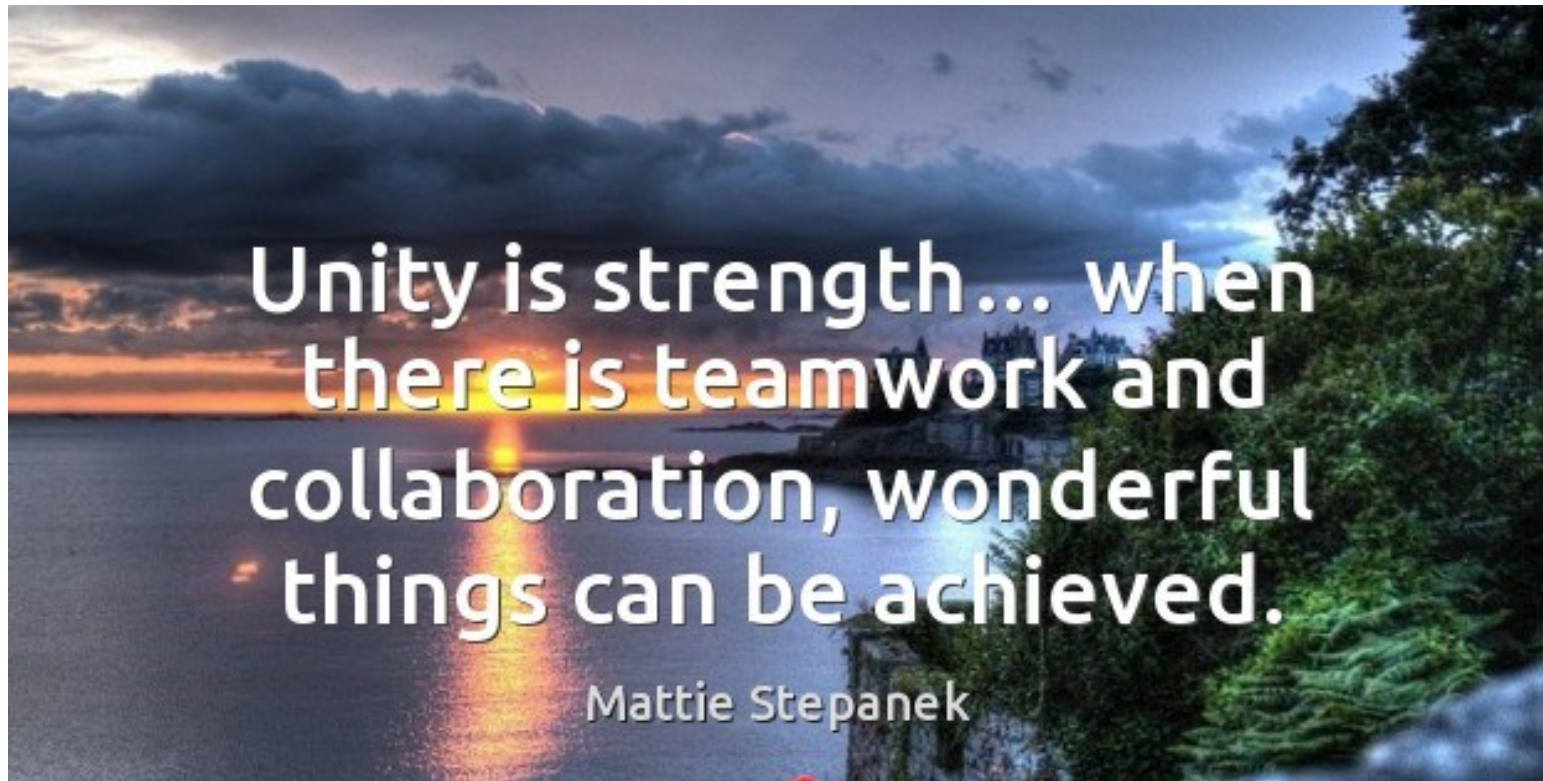
For the time being, we are expected to maintain minimum basic operations. Once Senior Management directs us to return to work, the process will be a gradual one as we stagger the number of employees who return to work. Your safety is paramount to us! We are taking every precaution to prepare your office environment. Should you have any concerns feel free to reach out to me at mhays@vandykmortgage.com. Thank you again for doing a fantastic job!

-Margarita Hays, HR Manager



May 2020 | CORPORATE NEWSLETTER

Quote of the Month



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
Tim Hart	86	1
Daen Manriquez	82	2
Joe White	68	3
Shawn Miller	65	4
Stephen Katz	62	5
Jon Stoneburner	53	6
Justin Kelly	53	6
Chris Kenworthy	52	8
Joseph Longobardi	44	9
Bill McDonald	44	9
Adam Wilson	41	11
Mario Flores	40	12
Leith Grasteit	39	13
Amy Garmon	28	14
Caitlin VanDyk	36	15
Keith Riley	36	15
Patti Adamson	34	17
Thecia Maurone-Toth	33	18
Michael Burchette	33	18
Daren Crockett	33	18

**TOP
20
TEAMS
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	166	1
723	Shawn Miller	140	2
204	Wilson/Grasteit	133	3
493	New Mexico	109	4
212	Michael Burchette	103	5
517	Stephen Katz	97	6
530	Chris Kenworthy	96	7
131	Mario Flores	89	8
453	Tim Hart	86	9
235	Daen Manriquez	82	10
714	Tampa Corporate	81	11
123	Grand Rapids	79	12
401	Young/Viox	76	13
511	Joe White	69	14
200	Daren Crockett	67	15
551	Jon Stoneburner	63	16
208	Amy Garmon	62	17
488	Shawn Landez	57	18
586	Bill McDonald	55	19
224	Frank Dippold	46	20

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



May 2020 | CORPORATE NEWSLETTER

TOP 20 TEAMS for April 2020*

Branch #	MANAGER/LEAD	Units	Rank	Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	64	1	208	Amy Garmon	26	12
204	Wilson/Grasteit	61	2	235	Daen Manriquez	25	13
517	Stephen Katz	55	3	511	Joe White	25	13
723	Shawn Miller	51	4	714	Tampa Corporate	25	13
493	New Mexico	44	5	545	Brian Eddy	22	16
453	Tim Hart	37	6	401	Young/Viox	21	17
212	Michael Burchette	36	7	224	Frank Dippold	21	17
530	Chris Kenworthy	32	8	488	Shawn Landez	20	19
123	Grand Rapids	30	9	551	Jon Stoneburner	20	19
131	Mario Flores	28	10	721	Brian Forrester	20	19
200	Daren Crockett	27	11				

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



TOP 20 ORIGINATORS for April 2020

Loan Originator	Units	Rank
Stephen Katz	40	1
Tim Hart	37	2
Joe White	25	3
Daen Manriquez	25	3
Shawn Miller	24	5
Justin Kelly	24	5
Adam Wilson	23	7
Chris Kenworthy	21	8
Leith Grasteit	18	9
Jon Stoneburner	17	10

Loan Originator	Units	Rank
Amy Garmon	16	11
Brian Forrester	16	11
Daren Crockett	16	11
Brian Eddy	16	11
Patti Adamson	15	15
Brad King	15	15
Frank Dippold	13	17
Bill McDonald	13	17
Jamee Pew	12	19
Keith Riley	12	19

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

Happy Birthday!

May 1	Christin Klomprens
May 2	Deana Daniels
	Melissa Helfer
May 4	Jon Barnes
	Andrew Brown
	Jonathan Smith
	Dennis Ward
May 5	Leith Grasteit
	Angela Pacey
May 6	Kellan Martin
May 7	Alison Clark
	Scott Elgas

May 8	Erica Fries
May 9	Christopher Van Ast
May 11	Sonja Curry
May 13	Charlie Sundstrom
May 14	Pricilla Venzor Olivas
May 15	Justin McDowell
May 16	Dawn Anderson
May 18	Lawrence Le
	Cathy Storms
May 19	Linda Hansen
May 20	Jennifer Kersey
	Cindy Nelson
May 24	Megan Crowley

May 25	Kevin Mark
May 26	Angela Corson
	Atilla Kossanyi
	Sheri Rubacha
May 27	Stephen Katz
	Annette Ream
May 28	Scott Coulson
May 29	David Almazan
	Tonya Antunes
	Jeanie Nivison
May 30	Alyssa Anderson
	Courtney Battles
	Julia Railey



Abigail Brown
Sarah Shilling
Mackenzie Wright



Sheena Dixon
Diana Harvey
Kurt Kennedy
Janet Labriola
Kevin Mark
Jeffery Starnes



Alice Davis
Erica Fries



Alison Clark
Terrence Donlin
Gail Januszewski
Michelle Simoes
Shelby Wardlaw
Peggy Trout



Kami Konyndyk
Matthew Suhecki



Annie Garron
Shelby Losinski
Bernadette Murnen



Annette Ream



Jennifer Anderson
Brian Eddy
Elizabeth Hole
Jennifer Kersey
Shawn Miller
Kevin Walker



Angela Pacey



Kevin Hilderbrant
Rebecca Hilderbrant



Anthony Mosley

HAPPY
Anniversary!



Erik Georgieff
Closer
Department 001
Clearwater, FL

Erik is excited to be back at VanDyk Mortgage! Erik was born in Rock Hill, SC and raised in St. Petersburg, FL. Erik has been working in the mortgage industry for five years! Welcome aboard Erik!



To the VanDyk Family!



To the VanDyk Family!



Madison Cox
Mortgage Collateral Specialist
Department 001
Grand Rapids, MI

Madison is excited to be joining VanDyk Mortgage! Madison was born and raised in Greenville, MI. She believes good customer service comes from how you interact with your clients and

making sure you provide them with the best possible outcome. Madison is passionate about being kind to others. In high school, Madison enjoyed participating in Empowerment groups. Welcome aboard Madison!



Jonathan (Smitty) Smith
Transaction Coordinator
Department 401
Mason, OH

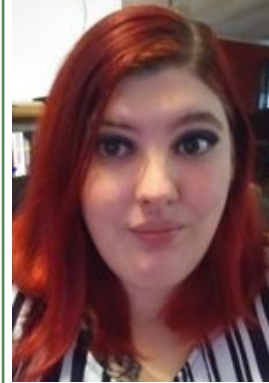
Smitty is excited to be joining VanDyk Mortgage! Smitty was born and raised in Cincinnati, OH. His customer service philosophy is showing the customer how important they are to you,

providing service in a timely manner, and having excellent communication skills. In Smitty's free time, he enjoys golfing, playing poker and landscaping. Welcome aboard Smitty!



Corey Schon
IT Specialist
Department 001
Clearwater, FL

Corey is excited to be joining VanDyk Mortgage! Corey was born and raised in Tampa, FL. He feels that in his position, customer service isn't just the first priority, it is first, second and last. In Corey's free time, he enjoys reading and volunteering for online streaming-based charity events. Welcome aboard Corey!



Laurie Anderson
Junior Processor
Department 006
Clearwater, FL

Laurie is excited to be joining VanDyk Mortgage! Laurie was born and raised in Port Rickey, FL. Her customer service philosophy is putting the customer first and always going above and beyond for them. Laurie's biggest hobby and passion is reading and collecting books along with hydroponic gardening to grow her own vegetables. Welcome to the team Laurie!



WELCOME

To the VanDyk Family!



Candace Smith
Loan Originator
Department 488
Fort Wayne, IN

Candace is excited to be joining VanDyk Mortgage! Candace was born and raised in Edon, OH. Her customer service philosophy is being very proactive and anticipating her clients needs. Candace enjoys giving back to her community. When she isn't volunteering in her community, you can find her wakeboarding, skiing or golfing. Welcome to the team Candace!



WELCOME

To the VanDyk Family!



HaiDang Nguyen
Transaction Coordinator
Department 200
Pocatello, ID

HaiDang is excited to be joining VanDyk Mortgage! HaiDang was born in Salt Lake City, UT and raised in Pocatello, ID. He wants his customers to have the best experience possible even if he has to do more work. The customer is always his first priority. HaiDang enjoys playing sports and loves checking out new technology. Welcome aboard



Shaun Lee
Loan Originator
Department 121
Grand Rapids, MI

Shaun is excited to be joining VanDyk Mortgage! Shaun was born and raised in Milford, MI. She believes that with hard work, integrity, and through communication she will exceed the clients expectation. Shaun Enjoys mountain biking and spending time outdoors with friends and family. Welcome to the Team Shaun!



To the VanDyk Family!



Janet Hopp
Senior Processor
Department 006
Clearwater, FL

Janet is excited to be joining VanDyk Mortgage! Janet was born and raised in Woodstown, NJ. Her customer service philosophy is putting the customer first and always doing the right thing for them within policy guidelines. Janet enjoys boating and spending time with her grandchildren and dogs. Welcome to the team Janet!



Craig Belasco
Transaction Coordinator
Department 131
Muskegon, MI

Craig is excited to be joining VanDyk Mortgage! Craig was born and raised in Muskegon, MI. He realizes that not every customer is the same. Often times customers need more help than others and he sees it is important to cater to each customer. Craig loves hockey. He coaches, refs and plays hockey in his free time. Welcome to the team Craig!



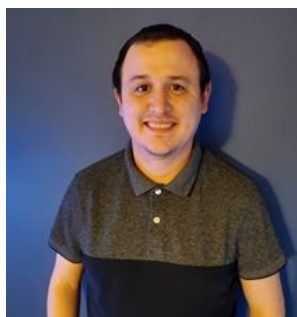
Danielle Glasser
Marketing Assistant
Department 517
Atlanta, GA

Danielle is excited to be joining VanDyk Mortgage! Danielle was born and raised in Alpharetta, GA. Her customer service philosophy is to always be polite, attentive, and always have their best interest in mind. Welcome to the team Danielle!



Mandy Henwood
Transaction Coordinator
Department 224
Parsippany, NJ

Mandy is excited to be joining VanDyk Mortgage! Mandy was born in New Jersey and raised in Pennsylvania. Her customer service philosophy is to go above and beyond for her customers. A fun fact about Mandy is that she is a twin. Welcome aboard Mandy!



Nick DeVries
Post Closing Specialist
Department 001
Grand Rapids, MI

Nick is excited to be joining VanDyk Mortgage! Nick was born and raised in Saranac, MI. His customer service philosophy is that the customer is always right. Nick enjoys spending time with his dogs and is also a diehard University of Michigan fan! Welcome aboard Nick!



Scott Thompson
Processor
Department 006
Clearwater, FL

Scott is excited to be joining VanDyk Mortgage! Scott was born and raised in Venice, FL. He aims to always be honest and upfront with his customers. Scott enjoys being active and he also recently picked up the hobby of woodworking. Welcome aboard Scott!

SOAKING UP THE SUN was the theme for a VanDyk Virtual Happy Hour! Both the Accounting and HR teams are doing their best to keep the spirit of team work going while during quarantine!



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