

CORPORATE NEWSLETTER



August 2020



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VIRTUAL MEETINGS-AUGUST 2020

TIPS TO FULLY ENGAGE AND AVOID EXHAUSTION

In today's age of virtual and remote working many of us stay connected by joining virtual meetings. They help us have dedicated spaces for exchanging ideas, staying connected with our coworkers, combat loneliness and continue to build relationships with your team. Yet while we are connected virtually there is a difference in quality to our attention. We are hyper-focused on the few available visual cues that we normally gather from a full range of available body language. Or perhaps, we are totally distracted and checking email while we are supposed to be conversing or listening intently to a colleague's detailed presentation. If we are with several people online at the same time, we are simultaneously processing visual cues from all of those people (and perhaps a handful of their pets and children too!) in a way we never have to do around a conference table. It is a stimulus-rich environment, but just like rich desserts, sometimes too rich is just too much. And when we start to be over-stimulated by things that we haven't had to process in the physical world, each new data point pushes us just a little bit farther away from the human-to-human connection that we all crave and appreciate. So the question comes to mind is there some way to ease the feeling of a "disconnected connection" and allow for a more mindful attention to my meetings?

Here are some things that you may want to start doing the next time you have a full day of meeting schedule and want to remain engaged and energized as ever.

- **Take a few moments before clicking "Start" to settle and ground your attention.** Take a few breaths, feel your body on the chair, notice whatever is present in your mind and allow yourself to arrive fully to the moment at hand. If you're feeling unsettled or preoccupied, you might do a light stretch in around your work area and a deep breath to reframe your focus on the task at hand.
- **Take the time to truly greet whoever is in the room with your full attention**—offer your attention to each face that appears (if the group is not too big). Give yourself a moment for each person to make an impression on you, and "take in the good". Give yourself an opportunity to feel what it feels like to be in the presence of another.
- **Choose "speaker view."** In Zoom, one can choose Speaker View or Gallery View, and I think Speaker View is better so that the one person who is speaking has more of my attention and the others are more peripheral. This seems to be more like sitting around a conference table where we are aware of everyone there but we direct our attention primarily to whoever is speaking. Tracking an array of 24 (or more) faces on the screen can be a challenge!

VIRTUAL MEETINGS-AUGUST 2020

TIPS TO FULLY ENGAGE AND AVOID EXHAUSTION

- **Try to take measured breaks between sessions.** At times your virtual meetings and webinars may run back to back. Those moments in-between meetings could be used to write notes, run to the restroom, get a drink of water and generally settle and decompress. meetings may run back to back. We should be able to take better care of our attention and energy, and take a refreshing pause. Why not give that a try yourself?
- **And finally, remind yourself periodically that this is a new “normal” work space** between presence and absence that we will have to learn how to accommodate as we go forward into the uncertain future. It is both better than absence (imagine life in a pandemic without FaceTime, Zoom, Skype and the rest) and not quite as vibrant as presence (do we know if mirror neurons still function over the internet like they do in person?). Let’s see if we can simultaneously refrain from high expectations without dismissing the clear benefits of online communication.



Let's not dismiss this amazing technology, but instead learn to find a way to assimilate it into a full spectrum of interpersonal experiences that our new lives include. Let's be present to absence, without becoming absent to presence. It won't be easy, but it will be worth it to develop this new capacity.

HR Corner

It's that time of year, again – Continuing Education (CE) and Renewal time! Each state licensed Mortgage Loan Originator (MLO) must complete CE every year in order to be eligible to renew their license(s). CE and renewals are two different things. CE is the education part and renewals are the submission part of your license in the NMLS. CE must be completed before you can submit your renewal in the NMLS. I will help each of VanDyk's MLOs with their CE and renewal process. However, completing your CE and renewal on time is YOUR responsibility.

What is CE?

Continuing Education or CE is at least 8 hours of education that every Mortgage Loan Originator must complete every year in order to be *eligible* to renew their state license(s). The only time an MLO is exempt from CE is if they completed the SAFE 20 for the first time that year. Some states require additional state specific CE hours beyond the 8 hours. For example, New York has a 3-hour state specific CE course that must be taken in addition to the 8 hours, for a total of 11 hours.

When is CE Due?

Most states have identical CE and renewal deadlines, which is December 31st. However, there are a few states with an early CE/renewal deadline. These are the states that our company is licensed in that have an early CE deadline:

DC – November 1st

MN – December 1st

DE – December 1st

OK – December 2nd

GA – October 31st

UT – December 15th

IA – December 1st

WA – December 15th

ID – December 1st

WY – December 1st

KY – November 30th

HR Corner

Important Notice About CE Courses and the SAFE ACT'S "Successive Years" Rule:

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires that state-licensed mortgage loan originators (MLOs) complete 8 hours of NMLS approved continuing education (CE) annually. The SAFE Act also stipulates that a state licensed MLO *"may not take the same approved course in the same or successive years to meet the annual requirements for continuing education."* NMLS has interpreted the term "successive years" to mean two years in a row. To ensure compliance with this provision of the SAFE Act, courses that contain the same course content are considered the same course and cannot be taken two years in a row by an MLO. Taking the same course two years in a row will result in CE not being counted for license renewal.

Action for MLO to be in Compliance with the SAFE Act "Successive Year" Rule:

Before registering for a course, check the course description in the NMLS Course Catalog to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content or sharing content with another course use the same unique course title or unique title phrase which is stated at the beginning of the course description. *Do not take a course with the same title or title phrase two years in a row.* It is very important to complete your CE on time. The only time an MLO does not have to complete CE is if they completed their SAFE 20 for the first time in that same year. For example, if a new MLO completed their SAFE 20 in 2020 they would not have to complete CE in 2020. However, that MLO would still be required to submit a Renewal. Keep in mind, it may take up to 7 days after completion for your CE to post in your NMLS account.

Renewals:

Renewal season opens on November 1st. CE and renewals are **DIFFERENT!** You are not eligible to renew your license until your 2020 CE has been completed AND posted in your NMLS account. It is highly recommended that you complete your CE at least 7 days prior to the renewal date in order for the education provider to transfer the results to the state on time. All renewals must be submitted by December 31st. As stated previously, there are a few states with an early renewal deadline. Additionally, records must be up to date at time of renewal. This includes your residential address, mailing address, disclosure questions, and employment history listed in your NMLS account to name a few. Amendments to your record CANNOT be made through the renewal feature. If you need to make changes to your record before you attest to its accuracy, we strongly recommend that you submit necessary updates through the "Filing" tab immediately, and prior to November 1st, in order to allow sufficient time for the review of changes prior to renewal. In addition, you should review your license status and confirm that you have no outstanding license items that need to be cleared and the license is in a full "Approved" status in order to avoid a potential fine or other enforcement action for false attestation. Waiting till November or December to submit amendments and/or to clear outstanding license items may delay the approval of your license renewal application.

If you would like to start on your CE, please reach out to Shelby Losinski at slosinski@vandykmortgage.com.

HEALTH & FITNESS TIPS of the Month

Grocery shopping is one of the most important weekly/bi-weekly routines. This is where you pick the foods that will be fueling you throughout the week. There are many options in a grocery store so here are some tips for shopping for fruits and vegetables. The "Dirty Dozen" in fruits and vegetables should be purchased organic whenever possible. The "Clean Fifteen" can be purchased without being organic. The reason why the Dirty Dozen should be purchased organic is because they have a thin skin, and they test positive for pesticide residue and have higher concentrations of pesticides than other produce. The Clean Fifteen have a thicker skin and can be purchased conventional since their skin helps protect them against absorbing the pesticides resulting in comparatively fewer pesticides detected on these foods. If you want to make sure there are no pesticides on your fruits and vegetables, then feel free to choose organic for all.

DIRTY DOZEN

@theguthealthmd



CLEAN FIFTEEN

@theguthealthmd



HEALTH & FITNESS TIPS of the Month

Recipe of the Month: Chicken Pot Pie with Biscuit Crust

Ingredients

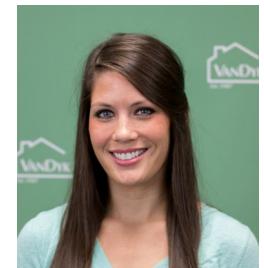
½ cup Butter, with salt
1 small Onion, raw
3 Celery, raw
3 Carrots, raw
⅔ cup Peas, green, frozen, unprepared
3 tablespoons Parsley, raw
¼ teaspoon Spices, thyme, dried
¼ cup Wheat flour, white, all-purpose, enriched, bleached
2 cups RTS Low Sodium Chicken Broth CAM
⅔ cup Cream, fluid, half and half
1 pinch Salt, table
3 cups cooked chicken meat
1 (16.3 ounce) can Grands Homestyle Biscuits-Ref Dough PLB
1 Egg, yolk, raw, fresh
1 tablespoon Water



Directions

- Preheat oven to 350 degrees F (175 degrees C).
- Melt butter in a skillet over medium-low heat, and cook the onion, celery, and carrots until the celery and carrots are tender, about 15 minutes, stirring occasionally. Stir in peas, parsley, thyme, and flour, and cook, stirring constantly, until the flour coats the vegetables and begins to fry, about 5 minutes. Whisk in chicken broth and half-and-half and cook until the sauce is thick and bubbling. Season to taste with salt and black pepper and mix in the chicken meat.
- Transfer the chicken, vegetables, and sauce into a 2-quart baking dish. Arrange biscuits on top of the filling. In a small bowl, beat egg yolk with water; brush egg yolk on the biscuits.
- Bake in the preheated oven until the biscuits are golden brown and the pie filling is bubbling, 20 to 25 minutes. Let rest 10 minutes before serving.

By: **Shelby Losinski**
Licensing Specialist



Quote of the Month



Show respect even to people who do not deserve it. Not as a reflection of their character but as a reflection of yours.

-Dave Willis

What Your Coworkers Need Right Now.... Is a Little *GRACE*

I'm finding it easy to be judgmental these days, how about you? I find myself being short with my family and snapping at them over frivolous things and I wondered to myself, why am I acting this way? My friends and family tell me that they have had similar moments of tension with their colleagues over the last few months. When you really think about it, it makes sense. So many of us are working in suboptimal conditions. We are dealing with levels of stress and anxiety not experienced before. With so much uncertainty in our world today, this shouldn't surprise us. All of this lay the groundwork for tension. Experts say that anytime there's external tension it can manifest between coworkers. In stressful situations, our grace/compassion goes right out the window. When under severe stress, we go back to our coping patterns that are familiar to us and we have a hard time seeing that there's another way to do what we're doing. We think that we're right and others are wrong. This kind of thinking breaks relationships and causes more suffering and decreases productivity.

Remember, that we are all doing the best we can.

This is not a time to move away from kindness and compassion regardless of what's happening in our world today. Research shows that compassion correlates with your own level of job satisfaction. Anytime things get shaken up, there's a potential for a positive shift. I've seen this happen in the past several weeks where coworkers have reached out to me asking how I'm doing and I in turn, have done the same for others. That sense of "we're in this together" can be uniting even when we are under extreme duress. We're all affected in different ways. Some have to work at home with young children and are tasked with homeschooling. Others have close family members in hospitals or nursing homes and are not able to visit them. Some have older relatives that live far away and are concerned for their well-being. On top of all of that, the workload has gotten more intense!

So how do we change our mind set and habits when tensions are high?

- When you make a request to a colleague, think for a moment what may be happening in their world. *After all it's not all about you.* Perhaps the last caller the Marketing Assistant received was so rude, when all they wanted to do was to provide a solution. Or perhaps the IT Technician is scrambling to prepare 20 laptops for new hires that start in a couple days. Or perhaps the Processor you're speaking to was just demeaned about the timeliness of her work by another colleague when she is doing all she can to keep up.

What Your Coworkers Need Right Now.... Is a Little **GRACE**

- Don't get stuck in the "I'm right, they're wrong" thinking. Tell yourself, "*I am capable and I am surrounded by people who are also capable*". Then ask, where are the bottlenecks and what can I do to fix it. By doing this, you are focusing on working towards the resolution rather than placing blame.
- When sending emails use the ***Flowers-facts-Flowers approach***. I know you new hires know what I'm talking about! Start with a goodwill message such as: "*Hello Sarah, It was so good to connect with you the other day.*" Then follow it with the facts of your message and end it with goodwill such as: "*I appreciate all you do!*"
- When you call your coworker, remember that they may be just as stressed as you, and also have an increased workload. Respect their time by keeping your call brief. Remember that they are also receiving calls from many others and are doing their best to complete their tasks timely.

Be patient and understanding with others. It's not always easy, but it's what we ALL need.

*We have different ways of coping with uncertainty, grief and stress. Remember, that we are all doing the best we can.
Do your part in extending a little **GRACE** to your coworkers.*

*By: Margarita Hays
HR Manager*





August 2020 | CORPORATE NEWSLETTER Hero's list for July*

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

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

Loan Originator Units Rank

Daen Manriquez	186	1
Tim Hart	176	2
Justin Kelly	147	3
Shawn Miller	136	4
Joe White	127	5
Stephen Katz	116	6
Chris Kenworthy	100	7
Joseph Longobardi	97	8
Leith Grasteit	96	9
Adam Wilson	85	10
Brian Forrester	85	10
Amy Garmon	83	12
Mario Flores	82	13
Bill McDonald	80	14
Keith Riley	75	15
Patti Adamson	72	16
Shawn Landez	72	16
Rob Young	68	19
Daren Crockett	67	20

TOP 20 TEAMS YTD

Branch Bi Units Rank

724	Justin Kelly	368	1
204	Wilson/Grasteit	288	2
723	Shawn Miller	286	3
493	New Mexico	236	4
530	Chris Kenworthy	197	5
401	Young/Viox	193	6
714	Tampa Corporate	192	7
517	Stephen Katz	189	8
131	Mario Flores	188	9
235	Daen Manriquez	187	10
212	Michael Burchette	182	11
453	Tim Hart	177	12
123	Grand Rapids	154	13
200	Daren Crockett	130	14
208	Amy Garmon	129	15
488	Shawn Landez	128	16
511	Joe White	128	16
721	Brian Forrester	128	16
586	Bill McDonald	109	19
224	Frank Dippold	91	20

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TOP 20 TEAMS for July*

Branch #	MANAGER/LEAD	Units	Rank
724	Justin Kelly	67	1
493	New Mexico	52	2
723	Shawn Miller	48	3
204	Wilson/Grasteit	44	4
401	Young/Viox	42	5
131	Mario Flores	41	6
235	Daen Manriquez	39	7
453	Tim Hart	39	7
530	Chris Kenworthy	37	9
714	Tampa Corporate	37	9
123	Grand Rapids	32	11

Branch #	MANAGER/LEAD	Units	Rank
517	Stephen Katz	32	11
212	Michael Burchette	30	13
200	Daren Crockett	29	14
488	Shawn Landez	29	14
586	Bill McDonald	25	16
721	Brian Forrester	24	17
208	Amy Garmon	23	18
511	Joe White	19	19
218	Josh Manning	18	20
211	Bielecki/Schwartz	18	20

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

TOP 20 ORIGINATORS for July*

Loan Originator	Units	Rank	Loan Originator	Units	Rank
Daen Manriquez	39	1	Shawn Landez	18	10
Tim Hart	38	2	Keith Riley	16	12
Justin Kelly	32	3	Rob Young	15	13
Shawn Miller	26	4	Brian Forrester	15	13
Chris Kenworthy	22	5	Joseph Longobardi	15	13
Joe White	19	6	Amy Garmon	14	16
Mario Flores	19	6	Leith Grasteit	14	16
Stephen Katz	19	6	Michael Rhodes	13	18
Daren Crockett	19	6	Adam Wilson	13	18
Bill McDonald	18	10	Patti Adamson	13	18

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

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August 1	Diane Schupbach	August 11	Diana Harvey	August 18	Connie Kern
August 2	Brian Forrester		Michelle Miller	August 19	Willa Mattingly
	Luis Hernandez		David Saly	August 20	Jessica Donaldson
	David Thomas		Gail Januszewski	August 22	Shawn Bloom
	Rayna White-Jenkins		Joseph Longobardi	August 25	Pamela Daniels
August 3	Katharine Sacriste		Nathan Lopez	August 26	Sophia Morales
	Chance Unger		Craig Belasco	August 27	Tanya Canarte
August 5	Angela Ross	August 13	Krisanne Dearden	August 29	Mario Flores
August 6	Christine Rose		Angela Hart	August 30	Luke Ham
August 7	Melissa Bryan		Sheena Dixon		Dean Thompson
August 8	Darnell Mahone		Peggy Trout		Brooke Kottke
	Daniel Neuman		Kelly Scanlon –Martin		Rosemarie Simanek
August 9	Rhonda Francis	August 14	Sylvia Lambaria-Gallardo		Scarrott Gleeson
	Anthony Mosely	August 15	Adam Wilson		Jonathan Johnson
	Kathryn Paige	August 16			Victoria Wu
	Brittany Roberts	August 17			Natalie Giles
August 10	Phillip Stoddart				Holly Grimley



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Gabriela Cernas-Frantz
Liz Eyer
Yolanda Frame
Danielle Frazier
Juan Herrera
Larry Le
Kelly McDonald
Teo Pfister
Tom Webb



Karen Ferranti
Amy Garmon
Holly Grimley
John Jones
Sherri Russett
Samantha Tackett



Talia Bryant



Carol Dupuis
Bryan Newell
Barbara Strickland
Maria Venzor-Olivas



Jenna Francis
Alison Wambach



Vicky Schram



Mariko Stusse



Sean Moore



Michael Rhodes
Cynthia VanDyk



Stacey Dettling
David Viox
Rob Young



Jon Barnes
Justin McDowell

HAPPY
Anniversary!

DEPARTMENT DIRECTORY

ACCOUNTING CLOSING & WIRES

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

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