

# CORPORATE NEWSLETTER



October 2020



## Table of Contents

Featured Article	2
HR Corner	4
Health & Fitness Tip of the Month	5
Recipe of the Month	6
Quote of the Month	7
Positive Advice	8
Hero List for September	9
Top 20 Teams-Monthly	10
Top 20 Originators-Monthly	11
Employee Shout Out	12
Birthdays	13
Anniversaries	14
Department Directory	15

## Not Your Ordinary CSO Commentary

I think most of us have gotten lost in the daily grind that we've been in for the past 7+ months that we've forgotten everything that has gone on in the world throughout the year. It's been a doozy. I was going to give you guys a secondary commentary, but what am I going to say? Rates are still great and will continue to be for the foreseeable future? Nah, that's the same stuff you can find on every mortgage blog/service/news outlet. Then I thought about doing a full recap of all the absolutely crazy things that have happened this year, but I also promised HR that I would keep this short and there's too much time left in the year for more crazy stuff to happen. I thought it'd be more interesting for everyone if I interviewed my daughters this past weekend.

First let me introduce them. Emmarie is 8 years old with a heart of absolute gold. She also is the type that walks with her eyes closed and runs into walls. Lainey is 5 years old and without a doubt the funniest soul I have ever encountered in my life. For the sake of space, I've only selected the highlights of that interview.

Jon: Hey girls, I need to ask you some questions for a project at work...

Lainey: *Are you going to pay me for it?*

Jon: N...no. I want to talk about some things that happened this year and see what you think about them. Ok... Australia had some really big wildfires. Like, 20% of it burned, one billion animals died.

Emmarie: *That's really sad. So are koala bears and kangaroos extinct? White rhino's live there too.*

Lainey: *\*gasps\* BUNNY RABBITS?!*

Jon: And then we killed a guy in Iran and nearly started a world war.

Emmarie: *We should try saying sorry, that would fix it.*

Lainey: *We should say sorry and look them in the eyes when we say it.*

Jon: Some guy in China ate a bat.

Lainey: *Like...a baseball bat or just a flying bat?*

Jon: (covering my laugh) A flying bat.

Emmarie: *I don't like it, cause that's what gave our state got Corona.*

Jon: As a result of that, 22 million people lost their job here in the United States.

Lainey: *All because of that? Cause he ate a bat?*

Emmarie: *Coronavirus is mean. We should try helping them, we could make them lunches to help them.*





Lainey: *They shouldn't lose their job and they should make a new one.*

Emmarie: *So wait...we have to wear masks now because someone ate a bat?*

Jon: Well...kind of, yes.

Lainey: *I can't eat while wearing a mask and it hurts my ears.*

Jon: Did you know all this stuff is why I've been so busy at work?

Emmarie: *I don't like it.*

Lainey: *I feel great. You sell a lot of houses and type a lot. I'll come work for you and help.*

Jon: How much do I need to pay you?

Lainey: *Uhhhh...\$1.*

This was a lot funnier to me in person than it probably is for you to read. Here's what I wanted to convey – we've been through some "stuff" this year. Global natural disasters, potential world wars, a global virus outbreak that is far from under control, continued massive global unemployment and to top it all off, murder hornets. Yet here we are in the mortgage industry, as busy as we have ever been, many of us having the best professional years of our lives (not without a TON of effort). Perspective is important. We're far from out of the woods on what is happening outside of our industry, fortunately or unfortunately, our industry will benefit from what is going on moving forward. 2021 shows all the indications to be a great year for the industry as well. Please take some time the remaining few months of this year to appreciate what we have done as individuals and together, as well as the good fortune we will continue to have into the future in light of what is going on outside of our mortgage bubble. We are all blessed to have the careers we do, I'm thankful to share mine with all of you.

Now, who's going to hire Lainey, she's apparently ready for a job...



Jon Barnes  
Chief Secondary Officer



## Recruiting Efforts in OVERDRIVE!

Over the past several months we have been focusing largely on hiring operations staff. As we all know, the mortgage industry has been very busy. We have been putting our recruiting efforts into overdrive to hire operations staff so we can keep up with the volume our sales staff has been bringing in. Following are the number of employees we have hired in each listed department over the last six months:



Processing	<b>25</b> <i>(13 were hired at the branch level)</i>
Underwriting	<b>18</b> <i>(5 scheduled to start this month)</i>
Compliance	<b>12</b> <i>(1 scheduled to start this week)</i>
Closing	<b>7</b>

We are still working very hard to bring in candidates for Underwriting, Closing, Compliance and Processing roles. We are very appreciative of all the referrals we have been receiving!

So, a big thank you to everyone who has helped in our search!

We are still offering an amazing employee referral bonus! Do you know someone in your network who would be a good fit at VanDyk in any of these roles

- **Underwriter**—\$3,000 referral bonus
- **Closer**—\$2,000 referral bonus
- **Origination Compliance Specialist**—\$1,000 referral bonus

For more information on the employee referral program, please email us at [hr@vandykmortgage.com](mailto:hr@vandykmortgage.com).

By: **Mackenzie Wright**  
HR Specialist



## What is Glycemic Index?

Glycemic index or GI is a value assigned to foods based on how slowly or quickly those foods cause increases in blood glucose levels. The glycemic index ranks foods on a scale from 0 to 100, with pure glucose (sugar) given a value of 100. Foods that are high on the glycemic index scale release glucose rapidly. These foods would have a glycemic index of 70 or higher. Foods ranked from 56-69 would be considered medium on the GI scale. Foods low on the glycemic index scale release glucose slow and steadily. These foods would have a glycemic index of 55 or lower. People that are trying to lose weight or people that are diabetic, tend to choose foods that are low on the glycemic index since those foods aid in weight loss and keep your glucose levels more balanced. Athletes, on the other hand, tend to choose foods high on the glycemic index since those foods help with energy recovery after exercise. To properly fuel your body for its needs, it is important to take notice to the glycemic index of the foods you are consuming.

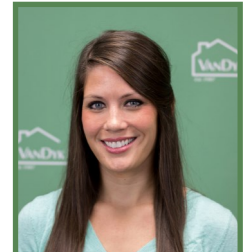
### Glycemic Index Scale:

Listed below is the glycemic index scale for some foods. This information is derived from the [Harvard Glycemic Index](#).

Food	Glycemic Index	Food	Glycemic Index	Food	Glycemic Index
Glucose	103 ± 3	Orange juice	50 ± 2	Milk, full fat	39 ± 3
White wheat bread	75 ± 2	Orange, raw†	43 ± 3	Lentils	32 ± 5
Whole wheat/whole meal bread	74 ± 2	Apple, raw†	36 ± 2	Chickpeas	28 ± 9
White Rice, boiled	73 ± 4	Banana, raw†	51 ± 3	Chocolate	40 ± 3
Brown Rice	68 ± 4	Potato, instant mashed	87 ± 3	Popcorn	65 ± 3
Cornflakes	81 ± 6	Potato, boiled	78 ± 4	Potato Crisps	56 ± 3
Muesli	57 ± 2	Rice milk	86 ± 7	Soft drink/soda	59 ± 3

†Average of all available data.  
Data are means ± SEM.

By: **Shelby Losinski**  
Licensing Specialist





## Healthy Pumpkin Spice Latte (on ice)



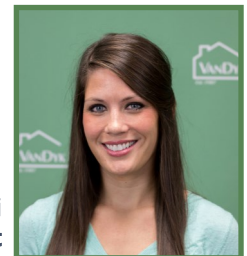
### Ingredients:

- 1 Cup Coconut/Cashew/Oat/Milk (or Milk/Almond Milk depending on your preference)
  - 1 Tablespoon Organic Pumpkin (from a can)
  - 1 Tablespoon Dark Maple Syrup
  - ½ Tablespoon Pumpkin Pie Spice
  - ½ Tablespoon Vanilla Extract
  - 1 ½ cups of Organic Cold Brew
- Ice

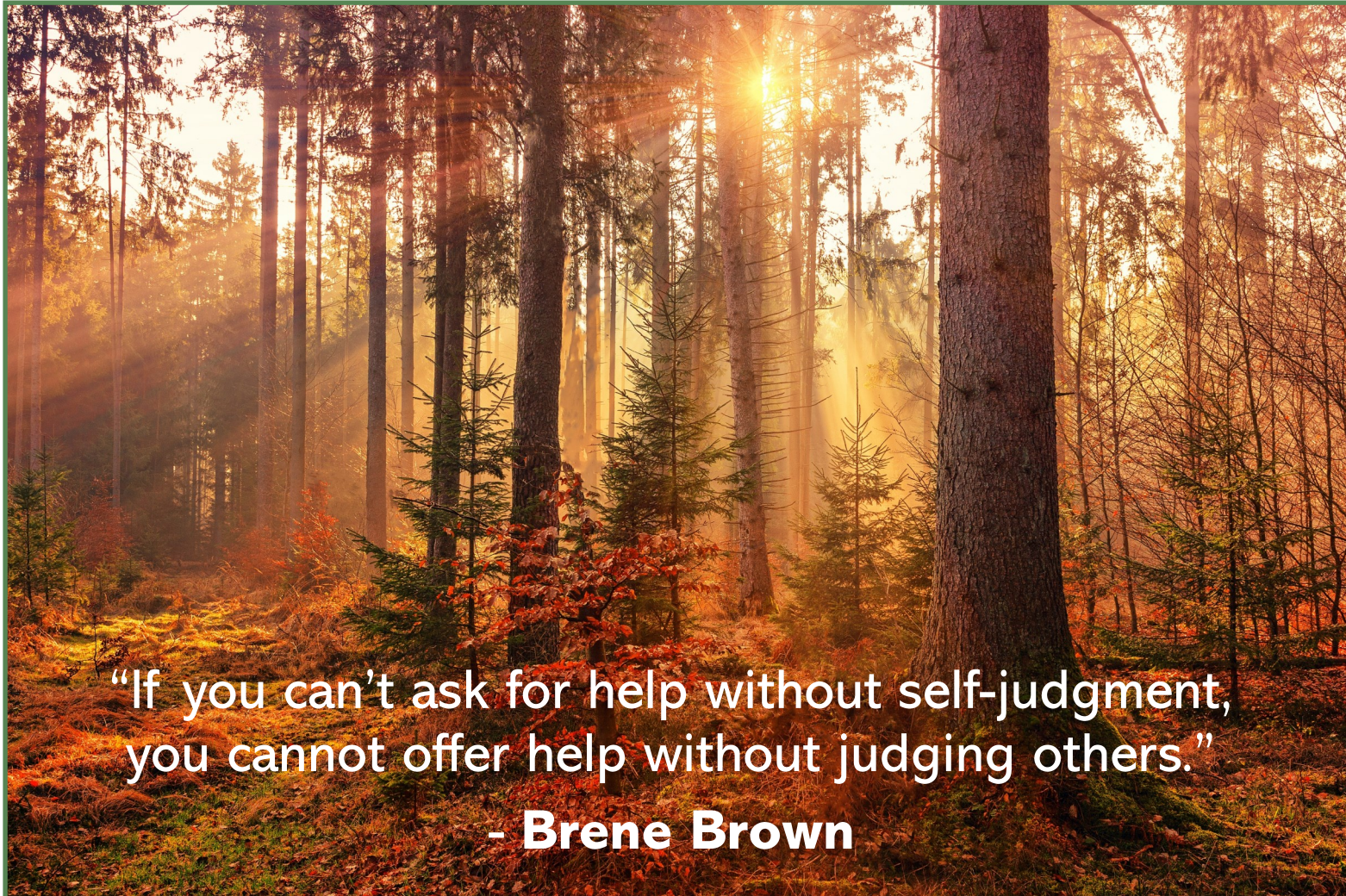
### Directions:

- Combine the milk, pumpkin, and syrup on a pan over the stove
  - Remove from the stove
  - Add the pumpkin pie spice and vanilla extract
  - Mix
  - In a glass, add ice and cold brew
  - Pour the pan mixture into the glass
  - Stir
  - Optional – Top with whip cream
- Enjoy!

By: Shelby Losinski  
Licensing Specialist







“If you can’t ask for help without self-judgment,  
you cannot offer help without judging others.”

- **Brene Brown**

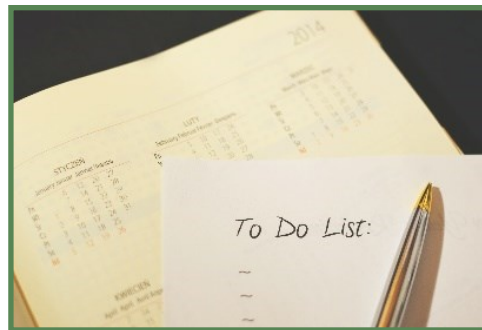


---

## POSITIVE ADVICE FOR POSITIVE PEOPLE | OCTOBER 2020

---

### Management Strategies of Highly Effective People – Part II



*These time management strategies are a continuation from last month's Positive Advice article.*

**Determine Your Productive Times** – Are you a morning person, a night owl or do you fall somewhere in between? A morning person is able to jump out of bed wide-eyed and bushy-tailed just before the alarms goes off and is likely able to accomplish more work in the earlier part of the day. Whereas the night owl might need a bit more time to get into their usual work grind. These people achieve higher productivity in the afternoon. Whichever side you're on decide when you are most awake, alert and motivated. That will be your time to do your deep work and accomplish more of your daily tasks.

**Remove Distractions** – The world is full of red herrings ready to steal your attention away from work responsibilities. Some of the biggest distractions included: smartphones; social media; internet; and co-workers. Remember, it's OK to gently let your coworker know that now is not a good time to chat

**Use a Timer** – Using a timer is one of the best time management techniques! Set time constraints for certain tasks. By giving yourself a set amount of time to complete an objective, you push yourself to reach the deadline and end up accomplishing more work before time runs out. Setting a timer can be an effective way to remind you of breaks to clear your mind for a short time and make you even more productive.

**Split Large Projects into Pieces** – A great tip for managing your large projects is to break down the large milestones and deadlines into smaller side tasks and objectives. Plan and prioritize what needs to be accomplished when. When you do this, the big picture becomes much less intimidating and the deadline seems much more achievable.

*The thought of implementing all 8 strategies can be overwhelming. Simply select 2-3 strategies mentioned in this article and the one from September. You will be pleasantly surprised at what a big difference it will make!*

By: Margarita Hays  
HR Manager





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 mentioned and encourage you to strive to make your way up the list!

**TOP  
20  
LOs  
YTD**

Loan Originator	Units	Rank
Daen Manriquez	240	1
Tim Hart	212	2
Justin Kelly	193	3
Shawn Miller	179	4
Joseph White	167	5
Stephen Katz	158	6
Chris Kenworthy	139	7
Mario Flores	135	8
Leith Grasteit	134	9
Joseph Longobardi	129	10
Bill McDonald	129	10
Brian Forrester	122	12
Adam Wilson	120	13
Amy Garmon	111	14
Keith Riley	104	15
Daren Crockett	101	16
Shawn Landez	95	17
Sean Moore	92	18
Patricia Adamson	90	19
Robert Young	90	19

**TOP  
20  
TEAMS  
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	479	1
204	Wilson/Grasteit	404	2
723	Shawn Miller	383	3
493	New Mexico	333	4
131	Mario Flores	275	5
714	Tampa Corporate	274	6
530	Chris Kenworthy	269	7
401	Young/Viox	263	8
212	Michael Burchette	251	9
517	Stephen Katz	249	10
235	Daen Manriquez	241	11
123	Grand Rapids	240	12
453	Tim Hart	216	13
208	Amy Garmon	190	14
721	Brian Forrester	185	15
200	Daren Crockett	183	16
488	Shawn Landez	172	17
511	Joe White	168	18
586	Bill McDonald	167	19
224	Frank Dippold	131	20

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



# October 2020 | CORPORATE NEWSLETTER

## TOP 20 TEAMS for September 2020\*

Branch #	MANAGER/LEAD	Units	Rank	Branch #	MANAGER/LEAD	Units	Rank
204	Wilson/Grasteit	63	1	530	Chris Kenworthy	31	11
724	Justin Kelly	61	2	721	Brian Forrester	31	11
493	New Mexico	53	3	586	Bill McDonald	30	13
123	Grand Rapids	45	4	235	Daen Manriquez	29	14
131	Mario Flores	45	4	200	Daren Crockett	28	15
723	Shawn Miller	41	6	224	Frank Dippold	26	16
401	Young/Viox	39	7	517	Stephen Katz	25	17
212	Michael Burchette	38	8	488	Shawn Landez	23	18
714	Tampa Corporate	36	9	230	Josiah Diaz	22	19
208	Amy Garmon	34	10	453	Tim Hart	20	20

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



TOP 20 ORIGINATORS for September 2020\*

Loan Originator	Units	Rank
Daen Manriquez	29	1
Mario Flores	26	2
Justin Kelly	24	3
Bill McDonald	24	3
Leith Grasteit	23	5
Stephen Katz	20	6
Joseph White	19	7
Brian Forrester	18	8
Tim Hart	18	8
Joseph Longobardi	17	10

Loan Originator	Units	Rank
Amy Garmon	16	11
Frank Dippold	16	11
Michael Burchette	16	11
Daren Crockett	16	11
Katherine Matties	15	15
Sean Moore	15	15
Keith Riley	15	15
Shawn Miller	15	15
Stacey Van Schenck	15	15
Chris Kenworthy	14	20

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



## EMPLOYEE SHOUTOUT!



Congratulations to Aaron Nemeth for winning **FIRST PLACE** in his recent Golf League event!



Oct 1	Robert Farley	Oct 13	David Lerer	Oct 20	Stacey Van Schenck	Oct 24	Shane Flanagan
	Shannon Reichelderfer	Oct 14	Holly Anderson	Oct 21	Trudi Burke		Alexa Smart
	Dakota Shaw		Shannon Rafferty		Allison Christie	Oct 25	Jacqueline Amick
Oct 3	Terrance Donlin	Oct 15	Latoya Harris		Nicole Erickson	Oct 26	Melinda Carmichael
Oct 7	Loree Haugom	Oct 16	Geoffrey McNeil		Chad Landez		Charlotte Cummings
	Mary Hotta	Oct 17	Richard Nivison		Joshua Thiele		Michelle Simoes
Oct 8	Christine Schrader		Jack Verleger	Oct 22	Ryan McAllister		Denise Taylor
Oct 9	Thomas Smith	Oct 19	Lindsey Prince		Andrew McDonald	Oct 27	Kami Konyndyk
Oct 10	Cecelia Harvey	Oct 20	Nikki Cope		Wendy Skytta	Oct 28	Kelly Sherwood
Oct 11	Kelsey Frazier		Emily Kremer		Matthew Suchecki	Oct 30	Lisa York
	Kelly Sweeney		Tracy Lucas	Oct 23	William Vering		<i>Congratulations on another year well lived!</i>
Oct 12	Brenda Wilder		Kristina Simons	Oct 24	Bobbie Donaldson		



Stephanie Clevenger  
Nicole Cope  
Sonja Curry  
Dylan Dengelegi  
Terri Erickson  
Laura Leavines  
Amelia McDonald  
Jamee Pew  
Tamara Plaxco



Dean Thompson



Angela Corson



Sarah Baisley



Charlotte Cummings



Ann Arras



Lourdes Villamil



Kim Laughlin  
Caitlyn VanDyk



Tim Hart  
Tim VanDyk

*Congratulations on all your anniversaries with VanDyk Mortgage, and thank you for everything you do.  
We look forward to many more successful years with you!*



## 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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:vendorapproval@vandykmortgage.com).

### CLOSING & WIRES

#### Closing

Closing issues and questions should be directed to:

**Monique Garcia, Assistant Closing Manager**

[mgarcia@vandykmortgage.com](mailto:mgarcia@vandykmortgage.com)

**Ryan VanDyk, VP of Origination Compliance**

[rvandy@vandykmortgage.com](mailto:rvandy@vandykmortgage.com)

#### Wires

Wire issues and questions should be directed to:

[wirespecialists@vandykmortgage.com](mailto:wirespecialists@vandykmortgage.com)

### COMPLIANCE

All compliance-related questions and communications should be directed to:

[compliance@vandykmortgage.com](mailto: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](mailto:adapproval@vandykmortgage.com)

#### Title Approval

For renewing or adding either Title Companies or Escrow Companies to our approved list please

email: [titleapproval@vandykmortgage.com](mailto:titleapproval@vandykmortgage.com)

### FUNDING DOCUMENT REVIEW

Funding Document Review and Funding Number issues and questions should be directed to:

[fundings@vandykmortgage.com](mailto:fundings@vandykmortgage.com)

**Dakota (Cody) Heyboer, Loan Delivery Team Lead**

[cheyboer@vandykmortgage.com](mailto:cheyboer@vandykmortgage.com)

**Angela Corson, Loan Delivery & Funding Manager**

[acorson@vandykmortgage.com](mailto:acorson@vandykmortgage.com)

**Jon Barnes, Chief Secondary Officer**

[jbarnes@vandykmortgage.com](mailto: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](mailto: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](mailto:benefits@vandykmortgage.com).

#### Employee Complaints

Any employee-employee complaints can be directed to [hrconcerns@vandykmortgage.com](mailto: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](mailto: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](mailto:hr@vandykmortgage.com)

### Referrals

All employee referrals and fee splitting approvals should be directed to [referral@vandykmortgage.com](mailto:referral@vandykmortgage.com)

### Timesheets

Completed employee timesheets should be submitted to [timesheets@vandykmortgage.com](mailto: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](http://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](http://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](mailto: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](mailto:legal@vandykmortgage.com).

## Lending

Post-Closing issues and questions should be directed to: [postclosing@vandykmortgage.com](mailto:postclosing@vandykmortgage.com).

## Licensing

Licensing issues or questions can be directed to: [licensinginfo@vandykmortgage.com](mailto: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/](http://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](mailto: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](mailto:servicemyloan@vandykmortgage.com)