



Featured article - Business Planning for 2021

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Featured Article | December 2020

**Business Planning...It's Not Just a Sales Activity**

It's been a wild and crazy year. Much of the way we have operated as a company in every department has changed and we adapted accordingly. We did a really great job of responding to the changes in our work environment and pivoting to the new normal.

During these times when our world is changing rapidly one week or month to the next, we must adapt and retool at that same pace. As we look into 2021, we have lofty goals as a company. A goal without a game plan is just a wish.

So, we are at the time of the year where business planning is critical to our future success. Business planning isn't just a sales activity. It's an activity that each person in each department, branch and location should do. Each department is key to the company's overall success and your individual plan should be aligned with the mission and vision of your branch, department, or location.

Once you have your mission and vision, how do you get started?

Let's start by looking back on 2020.

To grow from \$1.2B in sales in 2019 to \$2.5B in 2020 we had to make some adjustments. Those adjustments included additional leverage, improving systems and models, and identifying activities that drive the goals we want to achieve. Most often, our goals are tied to a number. As an example, we have a vision to close \$3B in volume in 2021. The sales team each have their individual goals too.

For everything that we measure, there are behaviors and disciplines that drive those metrics. If you have a goal to accomplish 'X' you must identify what behaviors and disciplines help you reach 'X'.



## Featured Article | December 2020

### Business Planning...It's Not Just a Sales Activity - Continued

In the pursuit of our goals identifying the activities that help us achieve them is important, and so is identifying what system improvements may be needed and the people needed to execute them. The analogy I have been using this year is at the branch level to close 40 loans a month you need different systems and leverage than you did to close 20 loans a month.

Another reason for business planning is to identify systems/models that could be improved for efficiency and determine the right leverage needed to meet the mission and vision of 2021.



As the Regional Sales Managers and I are working with the sales team we are all answering a few questions about 2021. They are great review questions no matter your role in an organization.

- How did you grow (personal development) in 2020?
- What did you do in 2020 that brought you success and must continue in 2021?
- What did you want to accomplish in your role that you have not been able to get to yet?

These questions are the framework for helping you get started. They will help you get clarity on what you want to accomplish and help you develop a business plan to achieve that.

Let us know how we can help. Lorallyne, the Regional Managers and I are all here to serve. Regardless of whether you are in sales or not.



Bryan Lovell — National Director of Business Growth

## HR Corner | December 2020

### How to Ensure your W2 is Not Delayed

It's the end of 2020, a year filled with ups and downs. That means two things, the holidays are here and tax time is approaching. In the following you will find a couple things to keep in mind for next year and this holiday season.

#### Updating your personal information

As the year ends, tax returns are right around the corner. Your W-2 will be mailed by the end of January (unless you elected paperless in Paylocity). We would like you to confirm that the primary address is correct in Paylocity to avoid delays in receiving your W-2 statement by mail. Should you need a password reset or other help accessing this information within Paylocity, please do not hesitate to reach out to your HR Department at [HR@vandykmortgage.com](mailto:HR@vandykmortgage.com). W-2 statements will be available online as well after January.



### Safe Holiday Online Shopping

The following steps can be taken to be sure your purchases are bought and delivered safely.

**Ship to a secure location.** Package theft grows during the holiday season as more and more packages are delivered daily. It is estimated that 9,000 packages are stolen daily in New York City alone.

**Only use official retailer apps to shop.** Mobile apps allow you to shop for items on the go but be sure to only use apps that come from the app store associated with your mobile device (Apple store, google play, etc.).

**Be conscious about where you save credit card information.** Though saving your credit card info makes checking out from your favorite retailer a breeze, not all sites are prepared with proper security leaving your information at risk.





## Safe Online Holiday Shopping - Continued

**Don't make purchases from a public Wi-Fi.** Keep in mind, Wi-Fi networks use public airwaves. With a little tech know-how and the freely available Wi-Fi password at your favorite cafe, someone can intercept the data you send and receive while on free public Wi-Fi.

**Strong passwords for retailer websites keep your information safe.** This may seem obvious but using the same password from website to website isn't secure. It is suggested that a password of 10 digits (mixture of lower- and upper-case letters, numbers and symbols) should be a standard password length.

**Read through emails/links, especially if they seem "too good to be true".** We as a mortgage company know all too well the impact that emails scams or phishing has on an industry. This season, really all seasons, are no different. It is important to be diligent on what you are clicking on when it comes to links in an email.

**No retailer will ask for your Social Security number, so don't give it out.** No shopping website will ever need your Social Security number. If you're asked for very personal details, call the customer service line and ask whether you can supply some other identifying information.



Aaron Nemeth—Payroll Specialist

## Happy Holidays!

Right now, we are in the middle of the biggest gift giving month of the year. Many people like to give nut platters and gift boxes during this time. Nuts are one of the healthiest snacks you can eat. However, if you do plan on making a nut purchase, make sure to choose nuts that are minimally processed and have no added ingredients. Many processed nuts contain a high amount of added salt and sugar so make sure to read the ingredient label before buying. So, what are some healthy nuts and why?

### Walnuts

1 oz = 182 calories

Walnuts are very good for your brain. They contain a high concentration of DHA, a type of Omega-3 fatty acid. Researchers have concluded that DHA plays a role in boosting your brain's performance and prevents age-related cognitive decline.

### Almonds

1 oz Almonds = 161 calories

Almonds contain a high concentration of Vitamin E. Vitamin E helps to reduce cognitive decline. This has proven true in clinical trials of patients with the Alzheimer's disease and the aging population.

### Hazelnuts

1 oz = 176 calories

Hazelnuts are also packed with Vitamin E, making them a good resource to reduce cognitive decline.

### Pistachios

1 oz = 156 calories

Pistachios are high in fiber and help reduce the rise in blood sugar after a meal. Consuming pistachios may improve cholesterol levels and increase good HDL cholesterol. They also help improve other heart disease risk factors such as blood pressure and weight.





**Cashews**

*1 oz = 155 calories*

Cashews contain several important nutrients and studies indicate that they may improve blood lipid levels and reduce blood pressure.

**Macadamia Nuts**

*1 oz = 200 calories*

Macadamia nuts are extremely good for your heart and can reduce heart disease risk factors. They are high in monounsaturated fat. Studies have shown that macadamia nuts can lower both total cholesterol and bad LDL cholesterol in those with high cholesterol levels.

**Pecans**

*1 oz Pecans = 193 calories*

Pecans have been known to lower bad LDL cholesterol in people with normal cholesterol levels. Pecans also contain polyphenols, which act as antioxidants.

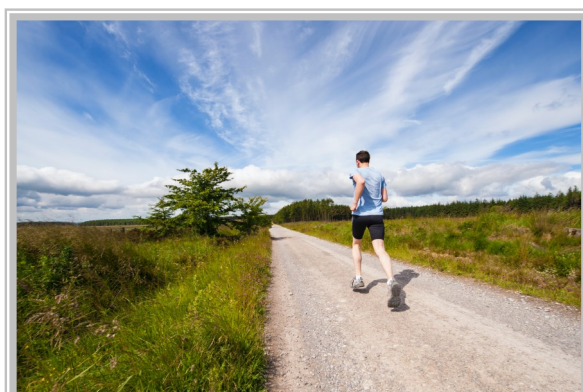
**Peanuts**

*1 oz Peanuts = 176 calories*

Peanuts help to reduce the risk for heart disease and diabetes.

**Holiday Treat and Exercise Conversions:**

Holiday Treat	Calorie Count	Exercise Required to Burn Calories
1 cup eggnog	343	Run for 37 minutes
1 martini	274	Bike for 39 minutes
8 oz of buttered rum	220	Yoga for 75 minutes
3 oz of peanuts	528	Run for 55 minutes
2 halved deviled eggs	145	Bike for 21 minutes
4 mini crab cakes	70	Swim for 27 minutes
½ lb. prime rib	675	Run for 72 minutes
½ cup green bean casserole	225	Swim for 36 minutes



Shelby Losinski—Licensing Specialist



*This month, your HR team has each supplied a favorite holiday recipe for you to enjoy.  
We hope you all have a wonderful holiday!*

### Mackenzie's Sausage Brunch Casserole

**Ingredients:**

- 1lb sausage
- 1 13oz can of Pet milk
- 1 cup of regular milk
- 2 cups of bread (about 6 slices, cubed)
- 8 eggs
- 2 cups of Cheddar cheese

**Instructions:**

- Preheat oven to 350°
- Cook and drain sausage.
- Beat eggs and milk together.
- Add everything to egg mixture, and pour into a greased 9" x 13" pan.
- Cover with foil and refrigerate over night.
- When ready, cook in a preheated 350° oven for 45 minutes.



Mackenzie Wright—HR Generalist

### Aaron's Favorite Peppermint Mocha Recipe (from [The Recipe Rebel](#))

**Ingredients:**

- 3/4 cup of whole milk
- 3 tablespoons of sugar
- 1 tablespoon of unsweetened coffee powder
- 3/4 cup of brewed espresso or strong coffee
- 1/2 teaspoon of mint extract or 1/2 peppermint candy cane or peppermint syrup
- 1/4 teaspoon of vanilla extract
- Whipped cream and chocolate shavings if desired

**Instructions:**

- In a small saucepan, add milk, cocoa and sugar. Heat over a medium heat until small bubbles begin to form around the edge, and the sugar has dissolved.
- Stir in espresso, mint extract and vanilla and remove from heat (if using a candy cane, be sure to let it melt completely).
- Serve in a large mug and top with whipped cream and chocolate shavings if desired.



Aaron Nemeth—Payroll Specialist

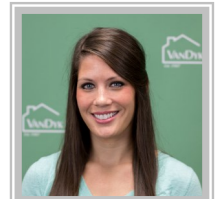
## Shelby's Mint Chocolate Chip Snowball Cookies ([From Mom on Timeout](#))

### Ingredients:

- 1 cup of unsalted butter, softened
- 2/3 cup powdered sugar, sifted
- 2 1/4 cup all-purpose flour, spooned and levelled
- 1/2 teaspoon of salt
- 1 tsp of mint extract
- Green food coloring
- 3/4 cup mini chocolate chips
- Additional powdered sugar for coating

### Instructions:

- Preheat the oven to 375 °
- Line a large cookie sheet with parchment paper and set aside
- Beat the butter and sugar together until light and fluffy.
- Mix in the flour, salt and extract until just combined.
- Add the food color a few drops at a time until the desired color is reached.
- Stir in chocolate chips.
- Scoop out one tablespoon of the dough and form into a ball. Refrigerate dough for 30 minutes, uncovered.
- Bake for 7 to 8 minutes, then cool on the cookie sheet for 5 mins.
- Line another baking sheet with powdered sugar and dust liberally with the sugar. Place the cookies on this sheet and dust again.



Shelby Losinski—Licensing Specialist

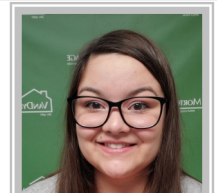
## Devin's Cornflake Wreaths (from [Food Network](#) )

### Ingredients:

- 4 tablespoons of salted butter
- One 10 oz package of mini marshmallows
- 1 teaspoon green food coloring
- 5 cups of cornflakes
- Non stick cooking spray (for your hands)
- 45 small red cinnamon candies

### Instructions:

- Line two baking sheets with parchment paper
- In a large saucepan, melt the butter over a low heat. Add the marshmallows and cook, stirring, until melted. Add the green food coloring and stir until evenly distributed. Remove from the heat, add the cornflakes and stir until well coated.
- Spray your hands with non stick spray. Take 1/3 cup of the mixture and form an even log.
- Join the ends together to make a wreath. Place the wreath onto one of the prepared baking sheets, continue with the remaining mixture.
- Decorate each wreath with three small cinnamon candies. Let sit to firm before serving.



Devin Sweezer— HR Generalist



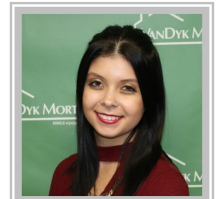
## Sarah's Slow Cooker Mac and Cheese (from the kitchen of [Trisha Yearwood](#))

### Ingredients:

- Cooking spray
- 8 ounces elbow macaroni, cooked
- One 12-ounce can evaporated milk
- 1 1/2 cups whole milk
- 1/4 cup (1/2 stick ) of butter, melted
- 1 teaspoon salt
- Dash of pepper
- 2 large eggs, beaten
- Two 10-ounce bricks sharp Cheddar cheese, grated (about 5 cups)
- Dash of paprika

### Instructions:

- In a large 4-quart slow cooker sprayed with cooking spray, mix the cooked macaroni, evaporated milk, milk, butter, salt, pepper, eggs and all but 1/2 cup of the grated cheese.
- Sprinkle the reserved cheese over the top of the mixture and then sprinkle with paprika.
- Cover and cook on low heat for 3 hours and 15 minutes.
- Turn off the slow cooker, stir the mixture and serve hot



Sarah Shilling— HR Generalist

## Bev's Mince Pies (from [The Great British Bake Off](#))

### Ingredients:

#### For the Pastry

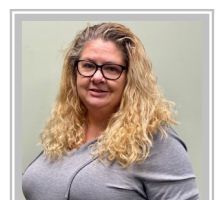
- 13oz plain flour
- 9oz butter, softened
- 4oz caster sugar, plus extra for sprinkling
- 1 medium free range egg

#### For the filling

- 2 x 14oz jars of mincemeat
- 2 tangerines, zest grated and flesh chopped
- 1 apple, finely diced

### Instructions:

- Preheat the oven to 400°F
- To make the sweet pastry, rub the flour, butter, sugar and egg together with a splash of cold water until it just comes together as a dough. Do not over work the dough. Wrap the pastry in cling film and set aside to chill in the fridge while you make the filling.
- To make the filling, turn the mincemeat out into a bowl, grate the zest of the tangerines into the mincemeat, then peel and chop the fruit. Throw the tangerine and apple pieces into the bowl and blend by hand.
- Roll out the pastry to a 3mm/1/8in thickness. With a round pastry cutter, cut out 6 x 9cm/3½in discs of pastry. Press the pastry into the muffin cups and fill each one with a good helping of the mincemeat mixture, so that it reaches three-quarters of the way up the side of the pastry-lined cup.
- With a fluted pastry cutter, cut out 6 x 8cm/3¼ in pastry circles for the lids (slightly bigger than the top of the muffin cups). Place a lid on top of each pie and gently push down. Sprinkle with caster sugar.
- Bake for 20 minutes, then transfer to a wire rack to cool. Dust with icing sugar and serve warm with fresh cream.



Bev Martin—Receptionist



## Recipes of the Month | December 2020

### Margarita's Salted Caramel Pretzel Bark

#### Ingredients:

- 10 ounces chocolate (about 2 cups chopped)
- 2 cups pretzels (waffle type is best)
- ½ cup salted caramel sauce

#### Directions:

*Note: Use whatever type of chocolate you prefer, but bar or baking chocolate is a better choice than chocolates chips as it melts much better.*

- In a microwave safe bowl, melt the chopped chocolate at 50% power for about 3 minutes, stirring every 30 seconds until it's almost completely melted. Stir it until it is fully melted. Spread ¾ of the melted chocolate on a cookie sheet covered with a silicone baking mat or wax paper. Spread it out in an even layer with a rubber spatula until it is about 8 x 12 inches.
- Spread the pretzels evenly over top of the chocolate. Drizzle the salted caramel sauce over top of the pretzels (heat it first to make it easy to drizzle – about 30-60 seconds in the microwave). Drizzle the remaining melted chocolate over top of the salted caramel sauce.
- Chill the bark for several hours or overnight until firm. Cut in into squares and store in an airtight container in the fridge or freezer.



*This is sure to be a hit!*

Margarita Hays—HR Manager



## Employee Shout Out | December 2020

Congrats to all of our employees that participated in the Fall Win by Losing Challenge.

Our VanDyk Mortgage Corporation team finished in 5<sup>th</sup> place with a total team weight loss of **170.2 pounds**. That gives the team a total percentage weight loss of **2.72%!!!**

Win by Losing Team Members (in alphabetical order by last name)

- Sylvia Bell
- Tiffany Buck
- Melanie Crespino
- Margarita Hays
- Christin Klomprens
- Shelby Losinski
- Aaron Nemeth
- Annette Ream
- Elle Schrader
- Alexa Smart
- Ginger Thornton
- Amber Workman
- And a few others that wish to remain anonymous

Let's give the team a round of applause for all of their hard work!





## Quote of the Month | December 2020



## Positive Advice for Positive People December 2020

### How the Employee Assistance Program Can Benefit You

***Don't miss the live webinar on Wednesday, Dec. 16!***

VanDyk is excited to share news about the new **Employee Assistance Program Benefit!**

We all go through tough situations in life. Wouldn't it be nice to have an expert to talk things over with? Someone who is objective and skilled to guide you? The Employee Assistance Program is here to help.

You will have access to skilled counselors 24/7.

Here's a list of some common issues employees call about:

- Marital, family or relationship issue
- Alcohol/substance use
- Emotional problems (depression/anxiety, etc.)
- Legal or financial difficulties
- Work-related problems
- Grief and loss counseling

Up to three (3) sessions per episode of care is provided to you and anyone in your household, regardless if they are on VanDyk's insurance or not. Essentially, you can have 3 calls regarding marital issues and also be provided additional counseling sessions for other issues.

The counseling sessions are completely confidential. VanDyk will never know who called in for assistance.

The best thing is – there's absolutely NO COST to you for this amazing benefit!

**Starting January 1, 2021, you can use this benefit by simply calling:**

**800.442.0809 or 616.455.6210 Monday – Friday, 8am – 9pm EST.**

**For crisis calls, that occur after hours, call the EAP Hotline at 800-442-0809**



### How the Employee Assistance Program Can Benefit You—Cont.,

When calling in for service, identify yourself as a Pine Rest EAP member through VanDyk Mortgage and inform them which state you are in.

**For more information on this benefit, a live webinar has been scheduled:**

<p><b>EAP Webinar:</b> <i>Wednesday, Dec. 16, at 2:30pm EST</i>  <b>Topic:</b> <i>Employee Assistance Program: A Guide to Using this Benefit</i></p>
<p><b>Presented by:</b> <i>Bob Vandepol, Executive Director of Pine Rest Employee Assistance Program.</i></p>
<p><b>Log-in Information:</b>  Join Zoom Meeting  <a href="https://us02web.zoom.us/j/88411993864?pwd=QlpMUjRYb0xCMI1S2NtVXRIZGc1Zz09">https://us02web.zoom.us/j/88411993864?pwd=QlpMUjRYb0xCMI1S2NtVXRIZGc1Zz09</a>  Meeting ID: 884 1199 3864  Passcode: Vandyk2020  One tap mobile  <b>+16465588656,,88411993864# US (New York)</b>  +13017158592,,88411993864# US (Washington D.C)</p>
<p>Dial by your location  +1 646 558 8656 US (New York)  +1 301 715 8592 US (Washington D.C)  +1 312 626 6799 US (Chicago)  +1 669 900 9128 US (San Jose)  +1 253 215 8782 US (Tacoma)  +1 346 248 7799 US (Houston)  Meeting ID: 884 1199 3864  Find your local number: <a href="https://us02web.zoom.us/j/88411993864?pwd=QlpMUjRYb0xCMI1S2NtVXRIZGc1Zz09">https://us02web.zoom.us/j/88411993864?pwd=QlpMUjRYb0xCMI1S2NtVXRIZGc1Zz09</a></p>



Margarita Hays—HR Manager

**TOP  
20  
LOs  
YTD**

Loan Originator	Units	Rank
Daen Manriquez	311	1
Timothy Hart	270	2
Justin Kelly	229	3
Joseph White	219	4
Shawn Miller	216	5
Stephen Katz	198	6
Chris Kenworthy	183	7
Bill McDonald	170	8
Leith Grasteit	165	9
Mario Flores	163	10
Joseph Longobardi	162	11
Keith Riley	145	12
Brian Forrester	145	12
Adam Wilson	138	14
Daren Crockett	130	15
Amy Garmon	127	16
Shawn Landez	123	17
Sean Moore	121	18
Patricia Adamson	114	19
Robert Young	113	20

**TOP  
20  
TEAMS  
YTD**

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	596	1
204	Wilson/Grasteit	490	2
723	Shawn Miller	478	3
493	New Mexico	423	4
131	Mario Flores	359	5
714	Tampa Corporate	354	6
530	Chris Kenworthy	351	7
123	Grand Rapids	340	8
401	Young/Viox	329	9
517	Stephen Katz	313	10
235	Daen Manriquez	312	11
212	Michael Burchette	310	12
453	Tim Hart	281	13
200	Daren Crockett	243	14
208	Amy Garmon	235	15
488	Shawn Landez	225	16
721	Brian Forrester	225	16
511	Joe White	220	18
586	Bill McDonald	215	19
560	Keith Riley	146	20

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



## Top 20 Teams for November\* December 2020

Team	Manager	Month Count	Rank
724	Justin Kelly	54	1
131	Mario Flores	45	2
714	Tampa Corporate	45	2
723	Shawn Miller	45	2
123	Grand Rapids	40	5
235	Daen Manriquez	40	5
204	Wilson/Grasteit	39	7
530	Chris Kenworthy	39	7
493	New Mexico	38	9
453	Tim Hart	34	10

Team	Manager	Month Count	Rank
517	Stephen Katz	34	10
200	Daren Crockett	30	12
488	Shawn Landez	30	12
401	Young/Viox	27	14
586	Bill McDonald	27	14
208	Amy Garmon	24	16
511	Joe White	24	16
212	Michael Burchette	23	18
560	Keith Riley	22	19
721	Brian Forrester	22	19

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

***Congratulations to you all!***

## Top 20 Originators for November\* December 2020

Name	Month Count	Rank
Daen Manriquez	40	1
Timothy Hart	28	2
Joseph White	24	3
Chris Kenworthy	24	3
Bill McDonald	23	5
Keith Riley	22	6
Stephen Katz	20	7
Mario Flores	17	8
Sean Moore	16	9
Shawn Landez	16	9
Jamee Pew	14	11
Patricia Adamson	14	11

Name	Month Count	Rank
Shawn Miller	14	11
Joseph Longobardi	14	11
Katherine Matties	13	15
Robert Young	13	15
Shawn Bloom	13	1
Brian Forrester	13	15
Justin Kelly	12	19
Michael Rhodes	11	20
Brad King	11	20
Shyanne Steed	11	20
Daren Crockett	11	20
Pam Parker	11	20

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

***Well done to everyone!***

## Birthday List | December 2020

HAPPY BIRTHDAY!



Dec 1	Elle Schrader	Dec 14	Fred Dopman	Dec 24	Taylor Perry
Dec 3	Brad King		Richard Ventura	Dec 26	Justin Meade
	Garett Nelson		Miranda Balkema		Laura Reed
	Cheryl Blomberg	Dec 16	Michael Bishop		Paola Calderon
Dec 4	Michael Burchette		Robert Hill	Dec 27	Natalie Nieto
	Michael North	Dec 17	Marilyn Scolaro		Amanda Spicer
	Isabel Chavez	Dec 18	Ryan VanDyk	Dec 28	Margarita Hays
Dec 5	Carol Dupuis		Laurie Anderson	Dec 29	Candi Bell
	Amy Castro	Dec 19	Alexis Devos		Joel del Castillo
Dec 6	Jorge Giral		Bailey Powell	Dec 30	Katlin Fisher
	Kyle Adcock		Bailey Yackley		Michael Masciocchi
Dec 7	Shaun Lee	Dec 20	Lake Buzbee		Brad Chatel
	Brittney Bennett		Paul Masson		Anita Hicks
Dec 10	Michael Rhodes	Dec 21	Jamee Pew		Chris Lalena
	Sean Carter		Paula Thompson	Dec 31	Richard Ruble
	Josiah Diaz	Dec 22	Heidi Parkinson		Robert Sawruk
Dec 11	Alicia Nyquist		Melissa Allen		Nathan Smith
	Kimberly Turner	Dec 23	Abi Brown		Jon Tinker
Dec 12	Sylvia Badias		Cynthia Walker		
Dec 13	Caitlyn Armendariz	Dec 24	Stacey Dettling		

HAPPY BIRTHDAY!



## Anniversary List | December 2020

1

Casey Albert  
Scott Atkinson  
Lindsay Carmody  
Katherine Deiboldt  
Cecelia Harvey  
Laura Reed  
Nathan Tschappler

2

Pam Daniels  
Nathan Smith

3

Natalie Archuleta  
Chance Unger

4

Pelagia Bradshaw

5

Sarah Casagrande  
Mary Hotta  
Matthew Hunter  
Carey Krein-Ramirez  
Sylvia Lambaria-Gallardo

6

Francisco Concepcion  
Wendy Skytta  
Tom Smith

8

Bobbie Donaldson  
David Donaldson  
Jo Harvey

9

Thecia Marone-Toth

11

Connie Kern

13

Lisa Sanford

14

Austin Bell

Thank you for the amazing work you do, you are very appreciated!



## 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**

[rvandyk@vandykmortgage.com](mailto:rvandyk@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**

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

*HR continued on next page*

## HR Continued

### 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.

### 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)

## 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)

### RESPA Concerns or Issues

Please direct to:

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

## 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)