

NEWSLETTER



FEBRUARY 2021



The Closing Department - Featured Article

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Featured Article | February 2021

The Closing Department

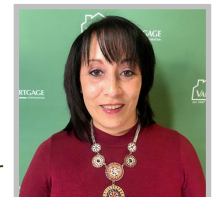
This past year has been unprecedented. Since the COVID pandemic started there have been some changes in the Closing department to better service our clients and manage the increase in volume which doubled. Our Closing Department is made up of an amazing group of people which now includes 15 closers and 2 Closing Coordinators.

In addition to hiring additional closers, there were some procedure changes as well. Loans are now being assigned to closers at Approved or Clear to Close milestones. If you would like an initial CD sent at Conditional Approval or Resubmitted milestones you can submit request via LE page 4 and Compliance Department will work up initial CD based on preliminary title fees. Once your loan is assigned to a closer, they will work up the loan based on CD scheduled date if initial CD is needed, or based on ECD if working up a closing package.

Our goal is to provide the best closing experience for the borrowers in their pursuit of homeownership and to achieve that communication is key. To avoid closing delays, please let your closer know if there are going to be any changes to the loan before the final balance CD with title and closing package is sent out. Also make sure to coordinate the closing with title and borrowers. Once loan is in HUD Approval milestone it means that the closing package has been sent to title and wire has been requested for funds to be sent on scheduled funding date. Our closing documents are date sensitive and are to be executed on closing date/ECD. If closing does not take place on the scheduled closing date, please notify the assigned closer immediately. If closing documents are signed on a different day borrower might be required to re-close.

Purchase transactions are now required to be cleared to close by 8am 24 hours prior to ECD. Refinances, bond loans and renovation loans are to be cleared to close by 8am 48 hours prior to ECD. If you would like to request a rushed closing or for ECD to be adjusted to an earlier date, please reach out to either your Processing Manager or Closing Management.

I am always available to assist in anyway possible so please do not hesitate in reaching out, my phone number is 813-367-7223.



Monique Garcia—Closing Manager

HR Corner | February 2021

Getting Licensed in Multiple States

This past year has been a booming year for the mortgage industry. With that boom, many of our Loan Originators have decided to get licensed in multiple states. Here is an overview of what that process looks like for adding an additional state or two. If you decide to add another state, the first step is to reach out to me at slosinski@vandykmortgage.com. I will give you a detailed breakdown of what exactly is required for you and the state you want to get licensed in.

Testing:

In the past, if you wanted to get licensed in a state you would need to pass the National Test and a State Test. A couple of years ago, the state tests were replaced by the UST. For a year, the UST was offered to MLOs that already had a passing score on the National Test. Now, if you want to get licensed in another state, you will need to have passed either the National with UST or National Test and UST (for the year the UST was offered). If you did not take the UST when it was offered (and did not have a passing score on that state test from back when that was offered), you will have to retake the National with UST Test in order to get licensed in an additional state.

Education:

Many of the states require a pre-license education course (PE) to be completed. These are state specific and range from one to four hours, depending on the state. The only state that has more PE hours than that is UT, which has 15 hours for the LO license and 40 hours for the Lending Manager License. A few of the states have transitioned to the SAFE 20 3-year rule, which means that if your SAFE 20 is older than 3 years then you will have to retake that to get licensed in an additional state. AZ and NC are a few of the states that have transitioned over to this rule. I predict that eventually most of the states will transition over to this. Also, if you were licensed in a state and did not renew that state and did not complete the CE for that state that you let your license go, you will have to do late CE for that state.



Getting Licensed in Multiple States - Continued



Additional Items:

In addition to the testing and education requirements, many of the states also have some paperwork that must be completed. Some states also have an additional fingerprint that is required. I will let you know if your state requires any paperwork when you reach out to me. If you get licensed in CO or MI, a bond will be required. For those states, I will send you a bond application to be filled out. CO also has an E&O that is required.

CE and Renewals:

Adding additional states, can end up in a bigger cost at the end of the year due to CE and Renewal fees. Some states have state specific CE hours that must be completed in addition to the 8 hours. There is also a renewal fee that must be submitted for each of your states each year by December 31st. Keep this in mind when adding more states to your plate.

Temporary Authority:

In November of 2019, the Temporary Authority came into existence. Under the Temporary Authority, the state allows you to take loans under this status as long as the Branch is already approved in that state. The state gives you 120 days to complete any testing, education, and paperwork items. If you held a MLO license for over a year and do not have any licenses that were revoked or denied, then you should qualify for this. However, keep in mind, a Temporary Authority is never guaranteed.

Please refer to our Temporary Authority Policy on the next page for more details.

Mortgage Loan Originator Temporary Authority Policy

***There is no guarantee that a Temporary Authority will be issued.**

What is the MLO Temporary Authority?

Temporary Authority to act as a loan originator permits:

- Qualified MLOs who are changing employment from a depository institution to a state-licensed mortgage company, and
- Qualified state licensed MLOs seeking licensure in another state, to originate loans while completing any state-specific requirements for licensure such as education or testing.

Who is eligible for Temporary Authority?

MLOs must be:

- Employed and sponsored through the NMLS by a state-licensed mortgage company, and
- Either:
 - * Registered in the NMLS as an MLO during the one year preceding the application submission; or
 - * Licensed as an MLO during the 30-day period preceding the date of application

Qualifications for the Temporary Authority:

- The MLO must have a NMLS account and give VanDyk Mortgage Corporation access
- The MLO must fill out all their personal information in their NMLS account
- The MLO must upload supporting documents and explanation for any "Yes" answered questions under the disclosure question section of their NMLS account
- The MLO will authorize a credit report to be obtained through their NMLS account
- The MLO must have their background check completed
- The MLO must submit the application for their state license through their NMLS account
- The MLO must be sponsored by VanDyk Mortgage Corporation
- The MLO must submit any state specific required document to the state
- The MLO cannot have more than 14 days between sponsorships



HR Corner | February 2021

Mortgage Loan Originator Temporary Authority Policy—Continued

Who pays for the Temporary Authority?

It is by a case by case basis. This will include one of the following:

- The MLO may be required to pay for their own license
- The Branch Manager may agree to cover the MLO License costs
- The Branch Manager may agree to cover the MLO License costs and the MLO pays the cost back in their first payroll check

Temporary Authority Terms:

Before the end of the 120 days, the MLO MUST complete:

- Any pre-license education (PE) required by the state. This includes the SAFE 20, if not already licensed
- Receive a passing score on the National with UST Test

Commission on funding during Temporary Authority Period:

- Commissions will be paid on the normal payroll cycle for qualified MLOs (new employees) who are changing employment from a depository institution to a state-licensed mortgage company.
- For qualified state licensed MLOs (existing employees) seeking licensure in another state, commission will not be paid out on any loan files until the MLO is fully licensed as “Approved” in the NMLS.

What happens if my Temporary Authority is revoked/rescinded?

- Any loans closed, the MLO can be compensated on.
- Any loans not closed and still in active pipeline must be transferred to an approved MLO.

Disqualifications for the Temporary Authority:

MLOs who have:

- Had an MLO license application denied or an MLO license revoked or suspended in any jurisdiction;
- Been subject to, or served with, a cease and desist order; or
- Been convicted of a misdemeanor or felony that would preclude licensure under the law of the applica-

tion state

Mortgage Loan Originator Temporary Authority Policy—Continued

How do I know if I have been issued a Temporary Authority?

- In the Consumer Access website, the “authorized to conduct business” field will have a “Yes” listed next to the state that issued the Temporary Authority.

Is it possible for an MLO to have Temporary Authority for more than 120 days?

- Yes. At the end of the 120 days, if an application is complete (including testing, education, and state specific documents required by the application/state) and the agency has not yet made a decision on the application, Temporary Authority would remain in effect until the agency acts on the application.

NOTE: A Temporary Authority is state specific and only applies to the one state you have applied for. It is not Nationwide.

For questions regarding temporary authority, please reach out to me at slosinski@vandykmortgage.com



Shelby Losinski—Licensing Specialist



Recognizing a Job Well Done!

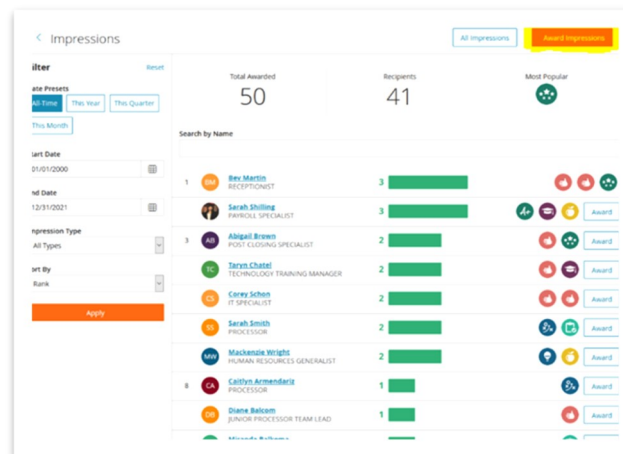
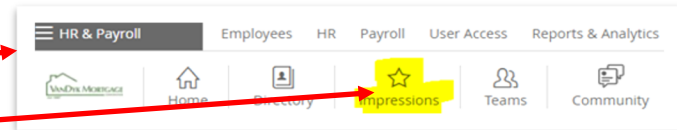
When working with others, there are always instances where your coworkers really can help you out in a situation, do a favor for you, or go above and beyond for you. Sometimes saying “Thank you” doesn’t feel like it is enough.

I would like to introduce to you our Employee Recognition tool within Paylocity! This tool is called Impressions. It is utilized to recognize a job well done from employee to employee. You can award an impression to someone who is a great communicator, someone who has been a great mentor, or someone who you feel has been a team player. The list goes on!

Please see the directions below on how to award an impression to a coworker who deserves a pat on the back:

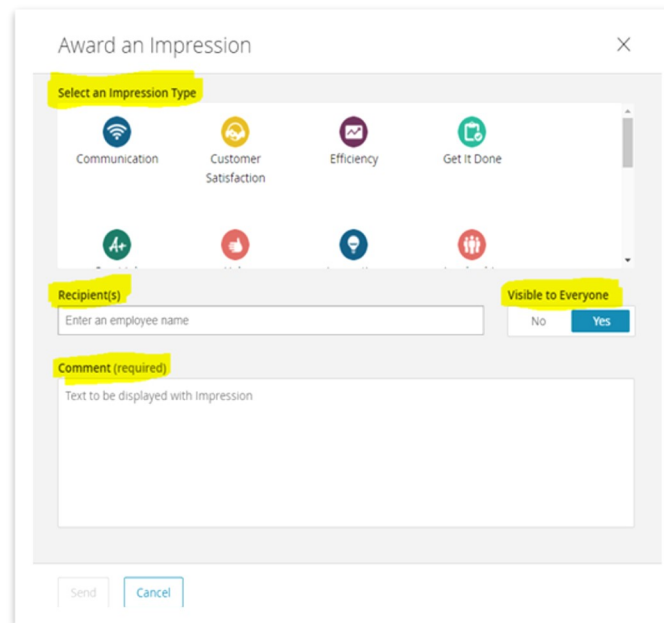
How do I get to Impressions?

- When you log into Paylocity, navigate to your self-service portal
 - In the upper left-hand corner, click on the three-line menu button
 - Click Self-service portal
- Once you are there, click on the Impressions star
- Once you get to the impressions page you can view all impressions rewarded to other employees. Your impressions page will look like the picture below:



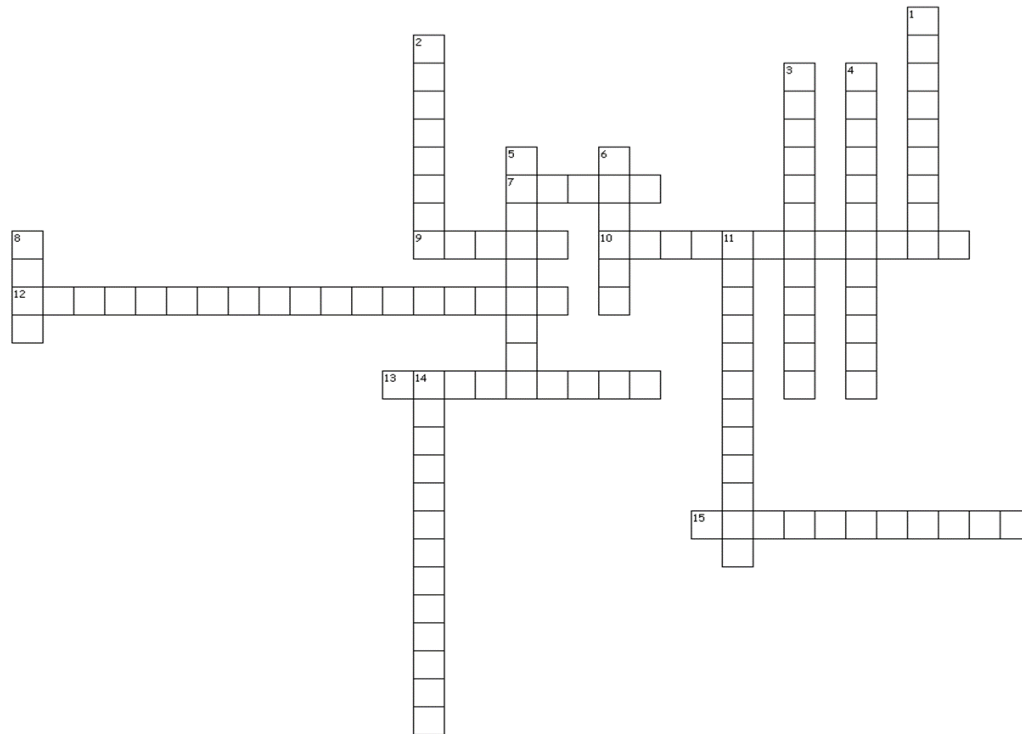
How do I award an Impression?

1. If you would like to award an impression, click on the “Award Impressions” button near the upper right-hand corner.
2. Once the Reward Impressions box opens up, you can select which type of impression you would like to send.
3. Then select the person you would like to send it to, you can also write a message to send along with it. Once you have this complete you can press the **send** button. The recipient will receive an email letting them know they have been awarded an impression.
4. You also have the option to select whether or not you want the impression to be visible to everyone or just the employee you are sending it to.



Do you want to learn more about the Employee Assistance Program and possibly earn points?

The first 40 people who email the completed puzzle back to hr@vandykmortgage.com before Feb 17th will earn 30 points for the VDMC Exchange! Please check for an email from HR Communications for more information!



Across

7. The type of consultation you can use when you need a legal opinion about a family or domestic relationship, require help solving a landlord-tenant dispute, require assistance with a real estate matter or have a business issue.
9. The number of free consultation/counseling services per course of treatment per year.
10. Pine Rest's EAP Financial Consultation partner.
12. This program helps you manage problems before they adversely affect your personal life, health, and job performance.
13. EAP can be used by employees and members of their _____.
15. A virtual kind of therapy that can be accessed from home using either a computer with a webcam or your cell phone. This is experienced through Skype or Zoom and can be just as effective as in-person therapy sessions.

Down

1. The type of consultation you can use when you need help with Personal Tax Preparation, Small Business Services and Medical Practice Management Issues.
2. This is our Employee Assistance Program Provider.
3. All counseling/consultation sessions are completely _____. In other words, VanDyk will not know the names of employees who used the program.
4. The HR professional at VanDyk you can go to with questions on EAP.
5. EAP sub-program provides education on options for senior housing, care, and other resources.
6. The password employees at VanDyk use to gain access to EAP's online library.
8. The cost for employees to access EAP.
11. Pine Rest's EAP Legal Consultation partner
14. A cloud-based library, you have free access to thousands of health and wellness, financial, tax and legal articles, videos, forms, calculators, and assessments.

Contact Devin at dsweezer@vandykmortgage.com for more details

Devin Sweezer—HR Generalist



Recipe of the Month | February 2021

Joe Longobardi's Health Testimony and Recipe of the Month



During the pandemic, my gym time went down and my body fat went up. I've always had a fast metabolism and used to devour 2 chicken cheesesteaks and never gain a pound. Well, as I've gotten older I have to be a bit more careful and mindful of my health and weight. Our job is stressful but also sedentary. Sitting at a computer looking at 3 monitors all day is not the best for our health. My smart watch reminds me to walk around every so often but that is just for blood flow.

My gym is near my office which is about 45 mins from my house. I live out in the country so there really isn't anything closer. Now that we are working from home mostly, my need to go to the office has diminished (other than to get out of the house). My only reason now to go to the office is to go to the gym. Then the days that I go in—I get so busy with work—I don't have time to go to the gym so I drive an hour and half for nothing when I could have been working or actually spending time with family. So, I broke down and bought a Concept 2 rower and am trying to stay dedicated to a schedule. Since it is in my home office (aka my kids' basement toy room)...I can take 20 minutes and row 5000 meters and get some great cardio. But I have always relied on shakes to supplement my eating and meals...one of my favorites is a chocolate peanut butter banana shake – While Elvis may have liked it – it still has great health benefits!

The recipe is on the next page!

Recipe of the Month | February 2021

Joe Longobardi's Health Testimony and Recipe of the Month

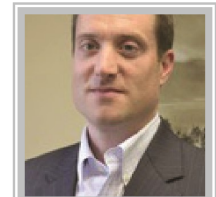
Recipe:

- 2 heaping tablespoons of Vanilla Greek Yogurt (roughly ¼ cup) (your calcium and protein source)
- ¼ cup of rolled oats (your fiber source)
- One somewhat green banana (brownier they are the more banana taste your shake will be) (your potassium source)
- 2 heaping tablespoons of creamy peanut butter (your protein source)
- 1 scoop of vanilla protein powder (I actually use my wife's low fat protein powder that just has less sugar than most) (added protein source)
- 2 cups of whole milk (protein, calcium sources)
- Squirt of Hershey's Chocolate Syrup for flavor
- 4 ice cubes

I use my Blendtec Blender with the classic jar and hit the smoothie button. 45 seconds later – my meal! If you like shakes, soups, etc – invest in a Blendtec or Vitamix. Definitely worth the extra money and these things can crush some ice – so if you are looking at making mixed drinks – these blenders are great. Some clients make us want to drink! If you are looking for a leaner shake – use low fat or not fat milk products, almond milk, no sugar added peanut butter. Sorry, I love chocolate so I'm not skipping the Hershey's syrup. 5 more minutes on the rower will make up for that.

Nutritional facts – Roughly 65 grams of protein, 730 calories, potassium, calcium, fiber, and various vitamins. While the calories seem high, they're about 1/3 of your daily intake for a 2000 calorie plan. This shake will make you feel full longer too, cutting down on your desire to eat!

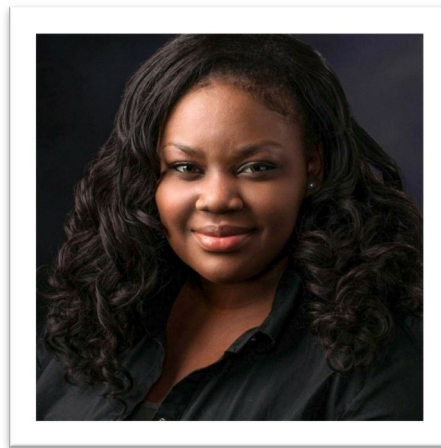
If you have a Health Testimony or Recipe that you would like to share in the next newsletter, please reach out to Shelby Losinski at slosinski@vandykmortgage.com.



Joe Longobardi—Senior Loan Originator

Employee Shout Out! | February 2021

Jennifer Monahan



“A loan was closing in a matter of minutes and one of the state required docs was missing. The branch didn’t know how to complete the form and Jennifer Monahan, a loan officer in a completely different branch with no association or interest in the transaction, jumped right in and showed the branch how to complete the form. Talk about a company team player. Jennifer – we appreciate you!!!”

VanDyk Exchange | February 2021

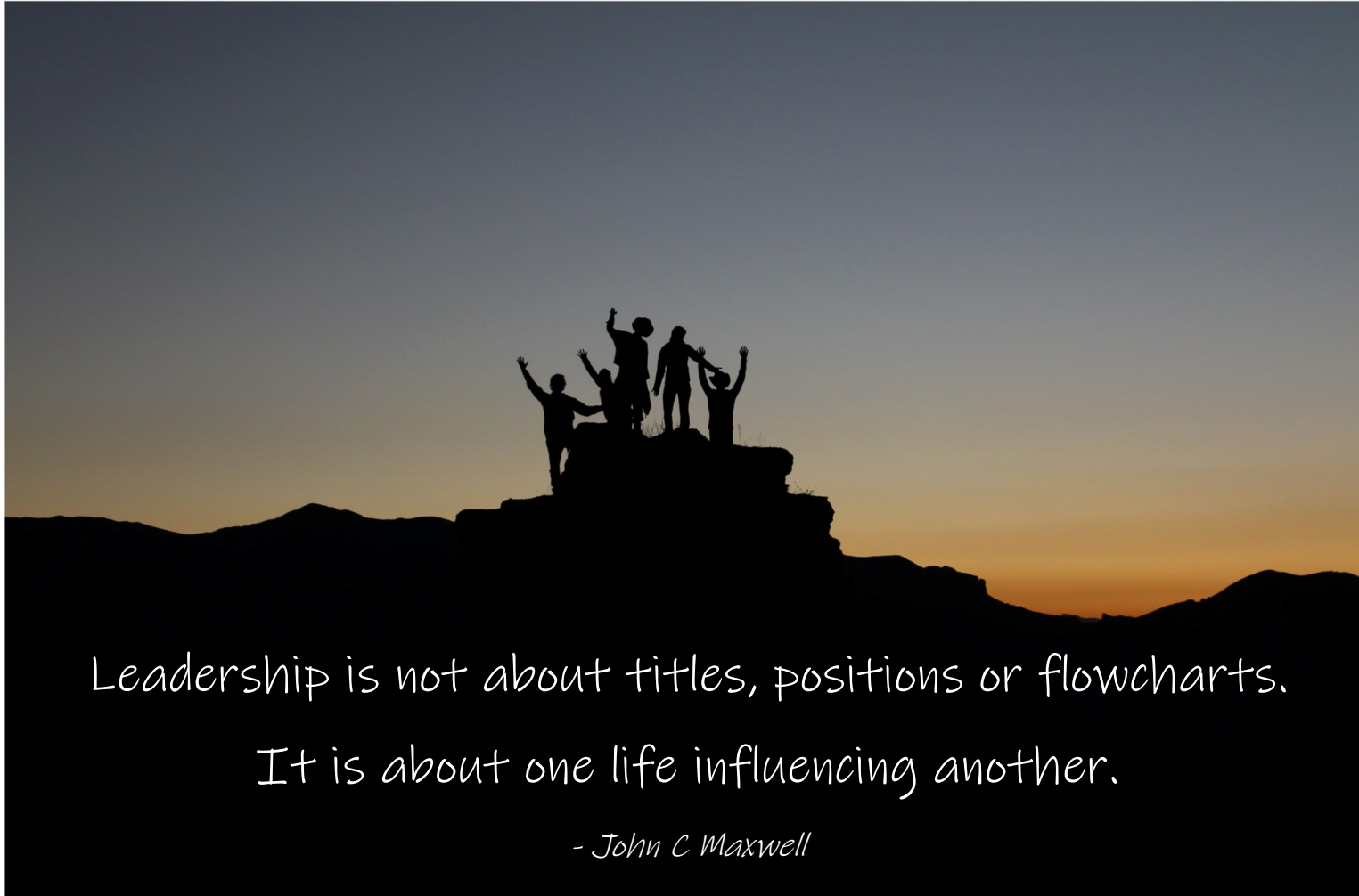
Did you enjoy your new hire VanDyk swag and want to know where to get more? Look no further!!!!



Just visit <http://www.vandykexchange.com/> and see what custom VDM goodies you can grab to stand out from the crowd!

Happy Shopping!

Quote of the Month | January 2021



Leadership is not about titles, positions or flowcharts.
It is about one life influencing another.

- John C Maxwell

Lead Where You Are

I recently read the book, *The 360 Degree Leader*, by John Maxwell. I found this book to be so inspiring, I wanted to share what I learned. One of the biggest myths in management is that one must have a leadership title in order to lead. Nothing could be farther from the truth. True leadership is more about your **DISPOSITION** than your position. You can lead where you are, regardless where your title ranks in the organization. Whether you are a *Transaction Coordinator; LO; Marketing Specialist; Administrative Assistant, Underwriter, Processor, etc.* you can lead from where you are.

In order to succeed, you need to learn as much as you can about leadership before you have a leadership position. Good leadership is learned in the trenches. It's best to try out your leadership skills when the stakes are small, and the risk is low. Mistakes made on a small scale can easily be overcome, and it becomes a good learning lesson.

The 360-degree leader possesses qualities that every organization wants to see in all of its employees, especially in its leaders. These include the following:

- **Adaptability:** Quickly adjusting to change.
- **Discernment:** Understanding the real issues.
- **Perspective:** Seeing beyond your own vantage point.
- **Communication:** Linking to all levels of the organization.
- **Security:** Finding identity in self, not the position.
- **Servanthood:** Doing whatever it takes.
- **Resourcefulness:** Finding creative ways to make things happen.
- **Maturity:** Putting the team before oneself.
- **Endurance:** Remaining consistent in character and competence over the long haul.

*With the right attitude and skills,
you can influence others from right where you are in the organization.*

Lead Where You Are—Cont.,



Change your thinking. The 360 Degree leaders work to change their thinking from “*I want a position that will make people follow me*” to “*I want to become a person who people will want to follow*”. People follow leaders they know, leaders who care. If leaders care about each individual as a person, then people respond well to them. The greater the depth of their concern, the broader and longer-lasting their Influence. All good leadership is based on relationships. People won’t go along with you if they can’t get along with you. That’s true whether you are leading up, across or down the organization.

Help your colleagues win. To succeed as a 360-degree leader who leads peer-to-peer, you have to work at giving your colleagues reasons to respect and follow you. You can do that by helping your peers win. If you can help them win, you will not only help the organization, but also yourself.

Become a Go-To Player. Everyone admires go-to players and looks to them when the heat is on - not only their leaders, but also their followers and peers. Go-to players produce when the pressure is on. They are the people who find a way to make things happen no matter what.

The key to personal development. There’s certainly nothing wrong with the desire to progress in your career, but never try to “arrive.” Instead, intend your journey to be open-ended. Most people have no idea how far they can go in life. They aim way too low. The key to personal development is being more growth oriented than goal oriented. There is no downside to making growth your goal. If you keep learning, you will be better tomorrow than you are today, and that can do many things for you.

Start now to adopt the thinking, learn the skills, and develop the habits of the person you wish to be.

The 360 Degree Leader, John C. Maxwell

Soundview Executive Book Summaries



Margarita Hays—HR Manager

Hero List for January* | February 2021

TOP 20 LOs YTD

Name	Units	Rank
Shawn Miller	22	1
Daen Manriquez	19	2
Joseph White	16	3
Mario Flores	16	3
Chris Kenworthy	15	5
Timothy Hart	15	5
Taylor Perry	15	5
Greg Morga	15	5
Jamee Pew	13	9
Stephen Katz	13	9
Bill McDonald	13	9
Denny Umphreys	11	12
Amy Garmon	11	12
Keith Riley	11	12
Clyde Penton	11	12
Adam Wilson	10	16
Patricia Adamson	10	16
Robert Young	10	16
Sean Moore	10	16
Brian Forrester	10	16
Daren Crockett	10	16
Luke Ham	10	16

TOP 20 TEAMS YTD

Team	Manager	Units	Rank
723	Shawn Miller	50	1
204	Wilson/Grasteit	46	2
724	Justin Kelley	41	3
401	Young/Viox	39	4
123	Grand Rapids	38	5
493	New Mexico	35	6
131	Mario Flores	34	7
714	Tampa Corporate	26	8
208	Amy Garmon	23	9
517	Stephen Katz	23	9
238	Greg Morga	22	11
453	Tim Hart	20	12
530	Chris Kenworthy	20	12
586	Bill McDonald	20	12
721	Brian Forrester	20	12
200	Daren Crockett	19	16
235	Daen Manriquez	19	16
488	Shawn Landez	17	18
582	David Donaldson	17	18
511	Joe White	16	20
212	Michael Burchette	16	20

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



Top 20 Teams for January* February 2021

Team	Manager	Month Count	Rank
723	Shawn Miller	50	1
204	Wilson/Grasteit	46	2
724	Justin Kelly	41	3
401	Young/Viox	39	4
123	Grand Rapids	38	5
493	New Mexico	35	6
131	Mario Flores	34	7
714	Tampa Corporate	26	8
208	Amy Garmon	23	9
517	Stephen Katz	23	9
238	Greg Morga	22	11

Team	Manager	Month Count	Rank
453	Tim Hart	20	12
530	Chris Kenworthy	20	12
586	Bill McDonald	20	12
721	Brian Forrester	20	12
200	Daren Crockett	19	16
235	Daen Manriquez	19	16
488	Shawn Landez	17	18
582	David Donaldson	17	18
511	Joe White	16	20
212	Michael Burchette	16	20

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

Congratulations to you all!



Top 20 Originators for January* February 2021

20

Name	Month Count	Rank
Shawn Miller	22	1
Daen Manriquez	19	2
Joseph White	16	3
Mario Flores	16	3
Chris Kenworthy	15	5
Timothy Hart	15	5
Taylor Perry	15	5
Greg Morga	15	5
Jamee Pew	13	9
Stephen Katz	13	9
Bill McDonald	13	9

Name	Month Count	Rank
Denny Umphreys	11	12
Amy Garmon	11	12
Keith Riley	11	12
Clyde Penton	11	12
Adam Wilson	10	16
Patricia Adamson	10	16
Robert Young	10	16
Sean Moore	10	16
Brian Forrester	10	16
Daren Crockett	10	16
Luke Ham	10	16

Well done to everyone!

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

Birthday List | February 2021

Feb 1	Kylea Carlston	Feb 8	Justin Kelly	Feb 20	Jami Reilly
Feb 2	Alec Coleman		Donna Plumbley		Corey Schon
Feb 3	Santino Rumore		Erika Solis	Feb 21	David Cadena
	Mary Spirou	Feb 9	Jose Mont	Feb 22	Leigh Grasteit
Feb 4	Parker Johnson	Feb 11	Julie Basinski-Bacon		Justin Vanlede-Zinn
Feb 5	Alicia Kloss		Lisa Cooke	Feb 23	Ashley Crabtree
	Candace Smith	Feb 12	Amy Garmon		Teresa Erickson
	Tom VanDyk		Joyce Smith		David Viox
Feb 7	Clint Anderson	Feb 14	Misty Banister	Feb 24	Pamela DeCamp
	Kyara Miller	Feb 16	Miso Konovalov		Heather Dudley
	Lisa Myers	Feb 17	Carrie Edgeron	Feb 26	Tamara Plaxco
	Ashley Straight				

Anniversary List | February 2021



Kyle Adcock
Tiffany Edmead
Luis Hernandez
Donna Orso
Dennis Ward



Ryan McAllister
Nicole Rubacha



Christin Klomprens



Linda Hansen
David Saly
Kathryn Paige



Leith Grasteit
Justin Vanlede-Zinn



Andrea Chapman
Jason Hornback
Donna Plumley



Michael Burchette
Lee Simanek



Patricia Woods
Kara Youngs



Shawn Bloom
Shawn Landez

*Congratulations to you all,
and thank you for your
continued passion and hard
work.*



Department Directory | February 2021

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

heyboer@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.



Department Directory | February 2021

HR Continued

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.

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.

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.

RESPA Concerns or Issues

Please direct to:
RESPA@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

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