

NEWSLETTER



JANUARY 2021



Welcome To Secondary! - Featured Article

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Featured Article | January 2021

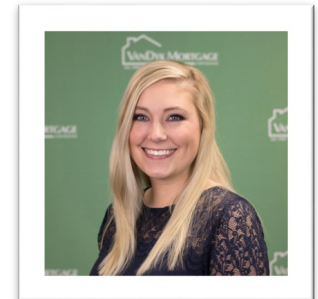
Welcome to Secondary!

When I was asked to write the featured article for the newsletter, my initial thought was a commentary. After starting to write the commentary, I felt it was best to issue that as a separate commentary as it became much longer than the featured article is supposed to be.

This year has brought a lot of changes across departments with people being hired and shifting into new roles. Secondary staffing has remained the same, but we have shifted some roles and reassigned responsibilities to ensure we are meeting expectations. I must emphasize the use of the Secondary mailbox (Secondary@vandykmortgage.com) as this inbox is monitored by the below staff, who are much faster at responding than myself or Jon Barnes.

Kami Konyndyk – Lock Desk Specialist I

Kami has been with VanDyk for 6.5 years and has been assisting Secondary in various ways for the last 3 years. She recently took on the Lock Desk Specialist I role which handles daily lock requests, reconciliation of loans purchased, loan data changes, and some email inquiries. We are still working her into the role and look forward to her helping loan officers soon.



Hunter Kanuszewski – Lock Desk Specialist II

Hunter has been with VanDyk for 1.5 years and has quickly grown into the Lock Desk Specialist II role. In addition to the Lock Desk Specialist I tasks, she is responsible for daily rate sheet creation, investor pipeline management, as well as handling most email inquiries.

Featured Article | January 2021

Welcome to Secondary—*Continued*

Zuzana Kivakaite – Lock Desk Supervisor

Zuzana has been with VanDyk for 5 years now and she has worked her way up to the Lock Desk Supervisor role as of this year. She is responsible for managing the day to day of the lock desk, handling escalated issues in the inbox, and handles most exception requests. She also assists in hedging and pooling of loans.



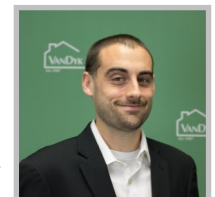
Brad Chatel – Secondary Manager

Brad has been with VanDyk for 9 years and oversees the day to day of Secondary to ensure it is running efficiently. He handles escalated issues on the lock desk and high-level exceptions. He also runs the Capital Markets side of Secondary which involves the selling of loans. He is responsible for selling and pooling all loans, hedging and hedge oversight, investor relations, and anything else that falls under the Secondary umbrella.

That is your secondary team heading into what should be a very successful 2021. Remember to use that secondary@vandykmortgage.com inbox for all of your secondary needs. We hope you all had a great New Year and look forward to what 2021 tosses our way, it can't be worse than 2020, right?

Thanks, Brad Chatel

Brad Chatel - Secondary Manager



HR Corner | January 2021

Things to Look Forward to in 2021!

It is no secret that 2020 was a pretty tough year. It seems like just yesterday we were talking about how we were all ready to move on from 2019 and we were so excited for the “Roaring 20’s” to return. Well it was roaring all right... and not in a good way. With that being said, it may be hard to see the light at the end of the tunnel, but 2021 is here now and it is time to change that mind set!

Here are a few things we can look forward to this year:



- **COVID-19 Vaccine**

Now that this vaccine has been approved and is now being administered, it is hard not to think about how things will change. Both the Pfizer and Moderna vaccine were proven to be over 94% effective. Currently nursing home residents and healthcare workers are the only groups eligible for the vaccine. However, Dr. Anthony Fauci expect that most Americans will have access to the vaccine by the end of March.

- **2021 Summer Olympics**

The 2020 Tokyo Summer Olympics were postponed and moved to the summer of 2021!

HR Corner | January 2021

Things to Look Forward to in 2021— *Continued*

- **f.r.i.e.n.d.s Reunion!**
If you don't know the television show Friends, it was a very popular show from the 90's and quickly became a binging favorite across streaming platforms. They announced in 2019 that there will be a reunion special. This is set to start filming in March of 2021.
- **Travel**
Throughout this pandemic there has obviously been some hesitations when it comes to travel. A lot of Americans have substituted road trips to our National Parks for their international travels. Although our National Parks are beautiful and worth the visit, people are excited for worry free travel to resume. Experts predict that once the vaccine has been widely distributed, we can take that vacation without hesitation!
- **Family Gatherings**
Probably the hardest part of 2020 was not being able to see our family as much as we would like to. Everything we have done to keep people safe (wearing masks, social distancing, not being able to do a lot of things we are used to) will be well worth it once we can finally spend time with our loved ones.

This is just a very condensed list of what we can look forward to this year. This is the time to start this year off on a clean slate and make 2021 the best year yet! Happy New Year!

Mackenzie Wright—HR Generalist



HR Corner | January 2021

W-2s are available now!

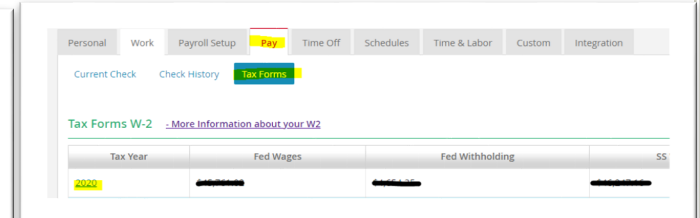
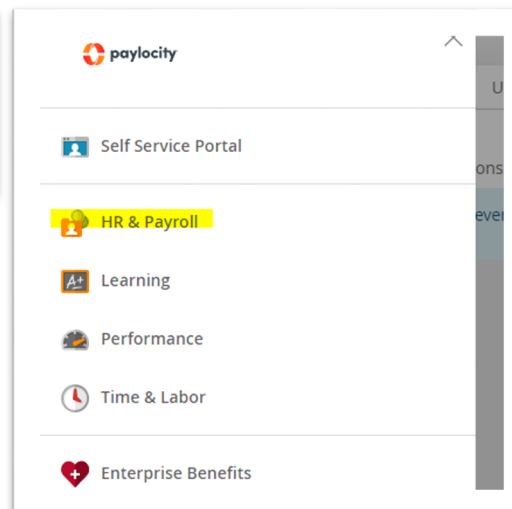
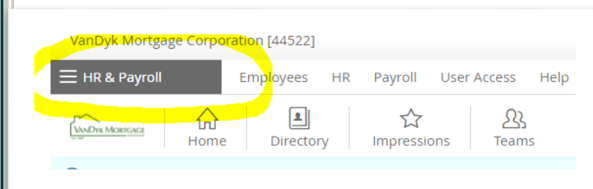
Your 2020 W-2 is now available for download through Paylocity. To access yours, please use the following steps:

- Log in to Paylocity using our company code 44522
- Click the gray tab in the top left-hand corner, then click HR/Payroll. This should bring you to your employee file
- Navigate to the Pay tab
- Click Tax Forms under the Pay tab
- Click on the 2020 link to download your W-2

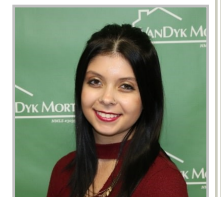
Physical copies will be mailed out to the address on file at the end of the month, so please update your address in Paylocity if needed.

Should you need help logging in to Paylocity, please reach out to HR@Vandykmortgage.com to request a password reset.

Thank you, and happy tax filing!



Sarah Shilling—Payroll Specialist





Health & Fitness Tip | January 2021

Win By Losing!

Have you been trying to get healthier? Are you interested in helping your colleagues do the same? Do you like friendly competitions?

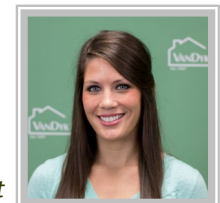
If so, we have the perfect opportunity for you. Our health care provider, Blue Cross Blue Shield of Michigan, is hosting a free and fun weight-loss challenge called *Win by Losing*. The competition runs from January 21st to March 26th, 2021. You're invited to be part of the VanDyk Mortgage team! Are you up to the challenge? It's a great way to help support – and motivate you to achieve your health goals throughout the year. But this is not just a chance for us to lose as many pounds as possible; it's a competition, too. We will compete against other Blue Cross Blue Shield and Blue Care Network group customers for coveted **bragging rights AND a team trophy**. In addition to that, the winning team will also receive **stainless steel water tumblers** for each of the individuals on the team.

Need a little extra motivation? Since *Win by Losing* launched in 2009, almost 192,000 pounds have been lost by participants! If that's not impressive, then I don't know what is.

How does it work?

- Each of the employees participating in the event will email Shelby Losinski at slosinski@vandykmortgage.com their starting weight by January 21st. (Your individual weight will be kept confidential.)
- Shelby will submit the group total weight number to BCBSM each week.
- Weekly check-ins with your new weight will need to be emailed to Shelby each Thursday.

We are looking forward to your participation in this fun-filled team competition!



Shelby Losinski—Licensing Specialist

Recipe of the Month | January 2021

Creamy Chicken Poblano Soup—*from [Magnolia.com](https://www.magnolia.com)*

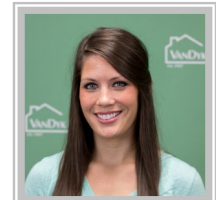
Ingredients:

- 8 tablespoons (1 stick) of unsalted butter
- 2 cups of small-diced onion (about 1 large)
- 4 celery stalks, cut into medium dice
- 3 carrots, cut into medium dice
- 2 minced garlic cloves
- 3 medium poblano peppers, seeded and cut into medium dice
- 1 1/2 teaspoons of kosher salt
- 1/2 teaspoon of black pepper
- 1 teaspoon of ground cumin
- 1/4 teaspoon of dried thyme
- 8 cups (2 quarts) of chicken broth
- 2 cups of heavy cream
- 3 cups of shredded cooked chicken breast
- 1/4 cup of fresh cilantro
- Tortilla chips and sliced radishes for garnish



Instructions:

- In a large soup pot, melt the butter over medium-high heat. Add the onion, celery, carrots, garlic, and poblanos and sauté, stirring often, until tender, 12 to 15 minutes. Add the salt, pepper, cumin, and thyme and sauté until caramelized and fragrant, 3 to 5 minutes longer.
- Add the broth and cream, bring to a simmer, then reduce the heat to medium-low and cook, stirring often, for 15 to 20 minutes to meld the flavors.
- Use an immersion blender to carefully blend the soup until smooth. (Alternatively, let cool slightly and, working in batches as necessary, process in a stand blender until smooth, filling the blender no more than half full and removing the lid slowly after blending. Pour the soup back into the pot).
- Add the chicken and simmer for 15 to 30 minutes to meld the flavors to your liking. Stir in the cilantro.
- Serve warm, garnished with tortilla strips and sliced radishes.
- Store in an airtight container in the refrigerator for up to 3 days or in the freezer for up to 1 month.



Shelby Losinski—Licensing Specialist

Welcome to the Family! | January 2021



Please join us in welcoming Daxton Glen Beam to the VanDyk family! He, and his mum Kelsey, are both doing well!

Congratulations Kelsey!

Employee Shout Out! | January 2021

Trudi Burke

“Trudi has a habit of being a total mortgage hero and I just want to make sure everyone knows how super her powers of efficiency, helpfulness, knowledge and teamwork are.

Trudi stepped in and saved a closing for us today at the last minute without so much as an eye roll or sigh of frustration.

Trudi is a total professional!”



Well done Trudi!

If you would like to ‘shout out’ a fellow employee, please email hr@vandykmortgage.com so they can be recognized.

VanDyk Exchange | January 2021

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



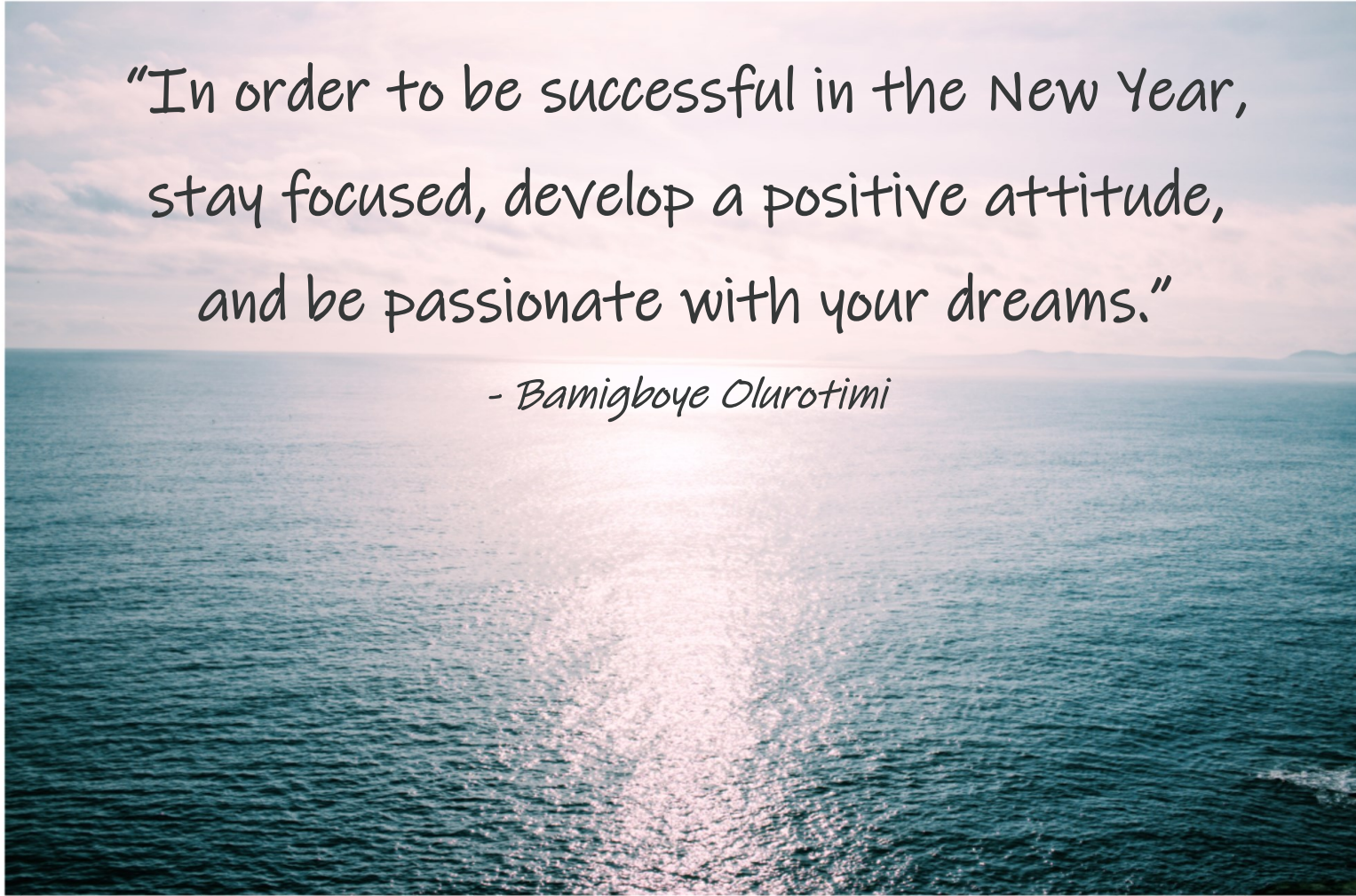
Just visit <http://www.vandykexchange.com/> and see what custom VDM goodies you can grab to stand out from the crowd!

Happy Shopping!

Quote of the Month | January 2021

*"In order to be successful in the New Year,
stay focused, develop a positive attitude,
and be passionate with your dreams."*

- Bamigboye Olurotimi



A New Year... A NEW YOU!

What if this year you put aside your traditional resolutions, and resolve to bring light into someone's world that may be shadowed by darkness.

If you're like me, past resolutions have almost always been: eat healthier; exercise more; read more; learn a new language, etc. New Year's resolutions are usually about changing ourselves and our habits in the hopes that it will bring us long-lasting happiness or create some sort of grand change within us. Traditional resolutions are typically "me-focused". What if this year, we take the focus *off* ourselves and place it on others?

Is that crazy?

What if, when shifting our focus to others, a change is formed within us? Bringing light into someone's world is about making a difference.

What would making a difference look like?

- *Offering to babysit for a single parent*
- *Writing an encouraging note*
- *Preparing a meal or baking cookies for a neighbor in need*
- *Shoveling a widower's driveway*
- *Offering to cut your neighbors grass or rake leaves*
- *Speaking words of encouragement to the cashier who's checking you out*



Many of us are looking for happiness and think we can achieve it through what we can obtain, the resolutions we make, or the goals we meet, but true happiness is best achieved by what we do for others.

Kindness is not a to-do list; it's a posture of willingness to serve

A New Year... A NEW YOU! - Continued

We have no idea of the struggles our neighbors or coworkers may be going through. They may be mentally exhausted or physically sick and desperately needed and appreciated that chicken soup you brought them. Or the single parent who is overwhelmed by the daily responsibilities of raising their children on their own; or the co-worker who is grieving because they just lost a loved one.

We may never know the depths of what our acts of service and words of encouragement truly mean to others. The uplifting words you share could land on a day when someone thinks they can't go any further. Your thoughtful actions could be just what they need as they face tough situations.

Do you remember how you feel when you do something nice for someone? That warm feeling you get when you see their face light up, or the words of sincere gratitude you receive? Imagine being intentional about serving others *ALL* year long! What kind of long-lasting change could that instill in you?

What will be your resolve this year?



Margarita Hays—HR Manager



Hero List for December* | January 2021

TOP 20 LOs YTD

Loan Originator	Units	Rank
Daen Manriquez	348	1
Tim Hart	287	2
Justin Kelly	253	3
Shawn Miller	243	4
Joseph White	233	5
Stephen Katz	217	6
Chris Kenworthy	201	7
Bill McDonald	192	8
Mario Flores	187	9
Joseph Longobardi	184	10
Leith Grasteit	183	11
Brian Forrester	161	12
Keith Riley	158	13
Adam Wilson	153	14
Daren Crockett	142	15
Amy Garmon	138	16
Sean Moore	137	17
Shawn Landez	134	18
Patricia Adamson	132	19
Robert Young	129	20

TOP 20 TEAMS YTD

Branch	Manager/Lead	Units	Rank
724	Justin Kelly	694	1
204	Wilson/Grasteit	544	2
723	Shawn Miller	542	3
493	New Mexico	470	4
131	Mario Flores	413	5
714	Tampa Corporate	399	6
530	Chris Kenworthy	392	7
123	Grand Rapids	388	8
401	Young/Viox	364	9
517	Stephen Katz	350	10
235	Daen Mariquez	349	11
212	Michael Burchette	336	12
453	Tim Hart	304	13
200	Daren Crockett	269	14
208	Amy Garmon	259	15
721	Brian Forrester	251	16
488	Shawn Landez	249	17
586	Bill McDonald	241	18
511	Joe White	234	19
582	David Donaldson	160	20

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



Top 20 Teams for December* January 2021

Team	Manager	Month Count	Rank
724	Justin Kelly	98	1
723	Shawn Miller	64	2
131	Mario Flores	54	3
204	Wilson/Grasteit	54	3
123	Grand Rapids	48	5
493	New Mexico	47	6
714	Tampa Corporate	45	7
530	Chris Kenworthy	41	8
235	Daen Manriquez	37	9
517	Stephen Katz	37	9

Team	Manager	Month Count	Rank
401	Young/Viox	35	11
200	Daren Crockett	26	12
586	Bill McDonald	26	12
721	Brian Forrester	26	12
212	Michael Burchette	26	12
208	Amy Garmon	24	16
488	Shawn Landez	24	16
453	Tim Hart	23	18
582	David Donaldson	22	19
238	Greg Morga	18	20

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

Congratulations to you all!



Top 20 Originators for December* January 2021

Name	Month Count	Rank
Daen Manriquez	37	1
Shawn Miller	27	2
Mario Flores	24	3
Justin Kelly	24	3
Joseph Longobardi	22	5
Bill McDonald	22	5
Stephen Katz	19	7
Patricia Adamson	18	8
Chris Kenworthy	18	8
Leith Grasteit	18	8

Name	Month Count	Rank
Tim Hart	17	11
Robert Young	16	12
Sean Moore	16	12
Brian Forrester	16	12
Adam Wilson	15	15
Greg Morga	15	15
Joe White	14	17
Annie Garron	14	17
Luke Ham	14	17
Keith Riley	13	20

Well done to everyone!

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

Birthday List | January 2021

1st Jan	Branchy Acevedo	21st Jan	Amy Lyn Cornwell
	Olha Morekhodova	22nd Jan	Patricia Adamson
3rd Jan	Ashley Pereida		Lourdes Villamil
	Priscilla Perez	23rd Jan	Donald Fletcher
8th Jan	Crystal Smith	24th Jan	HaiDang Nguyen
9th Jan	Laura Carucci	25th Jan	Ben Olsen
	Alex Rubio	26th Jan	Patrick Cantelme
10th Jan	Lance Leiter		Aaden Quinn
11th Jan	Kevin Hilderbrant	28th Jan	Scott Thompson
	Brian Skaar	29th Jan	David Donaldson
18th Jan	Rafael Munguia		Corey Hill
20th Jan	Deborah Lawson		Dena Stafford
	Bryan Newell	31st Jan	Karen McDowell
	Richard Thompson		Cindy VanDyk



Anniversary List | January 2021



Kristina Simons
Paula Thompson
Howard Sacks
Kellan Martin
Mia DiSalvo
Jodi McFarlane
Scott Coulson



Dakota Shaw



Amanda Root
Kathryn Paige



Richard Ruble
Jeremy Favazza
Zuzana Kivakaite



Corey Hill



Angela Ross



Cheryl Korson
Bill McDonald
Aaron Nemeth
Denny Umphreys
Miranda Balkema



Brad Chatel



Patricia Adamson



Tonya Herrera



Cindy Doyle



Department Directory | January 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 | January 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