

NEWSLETTER



MARCH 2021



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Why is Quality Control Important?

Featured Article



VanDyk Mortgage Awarded 2021 Best Mortgage Companies To Work For

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Dear Team,

Congratulations once again on your efforts for being awarded **2021 Best Mortgage Companies to work for**. We can now add the '2021 Best Mortgage Companies to Work For' logo into our email signatures. This is a great way to promote our company to clients!

To add the logo to our email signature, go to this link: <https://signatures.vdmc.net>. This will take you to a step-by-step wizard on how to add the logo. Once your signature is created, a page will come up with different installation instructions depending on whether you have Windows 7 or Windows 10. **Please be sure to follow the instructions for the Windows version that you have.** If you have any questions on which Windows version you have, please submit a ticket with I.T.

Please let us know if you have any questions, and once again, congratulations!



NATIONAL MORTGAGE NEWS

BEST

MORTGAGE COMPANIES TO WORK FOR

2021

Team, we are thrilled to announce that VanDyk Mortgage has been awarded a mention on National Mortgage News third annual '2021 Best Mortgage Companies to Work For'. To be recognized for our exceptional company culture is an honor, and one that we know would not be possible without you and your incredible work ethic. Thank YOU for all your hard work this past year, and every year! We are excited to continue to grow and excel together.



VanDyk Mortgage Corporation | NMLS#3035 | 2449 Camelot Court SE | Grand Rapids, MI 49546
(888) 482-6395 | www.VanDykMortgage.com | nmlsconsumeraccess.org



Featured Article | March 2021

Why is Quality Control Important?

In these ever changing and challenging times Mortgage Quality Control is essential from the taking of the loan application to the closing of the loan. A borrower can forget something important about their financial status, assets, credit, employment history, current employment status or anything pertaining to the mortgage loan. The originator, processor, and underwriter may also forget something, it happens. However, if they forgot on purpose or intentionally omit information that may be critical in the loan decision, be sure it will be common knowledge at some point – This is why quality control is so important.

No, we are not accusing anyone of fraud or misrepresentation, but hey, it has happened in the past and there are people out there who think it is unnecessary for a lender to know everything about them.

It is our responsibility, all of us to make sure that we originate, process, underwrite and close the loans with integrity. However, we are only human and that is why there are processes for validating the integrity of the proposed borrower(s), employers, property appraiser, real estate agents, settlement agents, sellers and others associated with the manufacturing of the loan file.

Here are just a few of the tools utilized in the process:

- Credit Report
- Early Check (FNMA) Collateral Underwriter (FNMA)
- Data Verify
- The Work Number
- DU / LP / GUS
- Social Media / Internet searches
- Underwriters, LO & Processors
- Guidelines that will dictate sound mortgage lending by following rules, regulations, and full disclosure.

Featured Article | March 2021

Why is Quality Control Important—*Continued*

Sound lending practices, includes responsible mortgage lending. Making sure the borrower receives the best mortgage possible for their qualifications. The best mortgage product, the best interest rate, reasonable closing cost possible and a home that supports the value and loan amount, and a lending team to assist them in achieving this.

All of this will reduce our overall risk and exposure to the repurchase of a loan. Review types we utilize to reduce risk:

Post-Closing Review

- Full comprehensive review with reverifications of income, assets including gift funds, tax returns, SSN, appraisals, etc.
- Satisfies all secondary market and regulatory review requirements.

Pre-Closing (Pre-Funding) Review

- Full comprehensive review of application through final approval to ensure risk of unsaleable loan and not allowing a loan to close with deficiencies.
- Complete compliance review as well.
- Pre-Funding reviews are also used as a training tool to prevent errors on future files.

Servicing Reviews

- Full file reviews of all aspects of mortgage servicing.
- All secondary market and regulatory compliance requirements applied to each review.

Denied, Cancel, Withdrawn Reviews

- Full review of all non-originated loans to ensure compliance with ECOA and fair lending laws.

Targeted Reviews

- We target individual areas of concern and plan a resolution.



Adhering to the quality control principles is critical to VanDyk Mortgage whether we are striving to meet the regulations of FHA, HUD, Freddie Mac, or any other regulator. Reliable Quality Control is essential to help in the improvement and enhancement of the overall mortgage workflow. Quality begins even before the mortgage application is accepted and continues throughout the origination and servicing lifecycles.



Patty Lacey—Chief Risk Officer

HR Corner | March 2021

Everyone Grieves Differently: When is it Normal and When is it time to ask for help?

Many of our employees have experienced loss recently. Grief is a natural reaction to loss, whether you're grieving the death of a loved one or another kind of loss—the end of a relationship, a deep disappointment or a move to a new community.

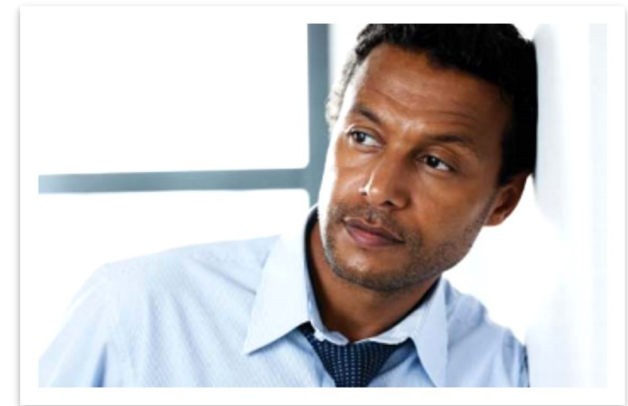
When you grieve, you'll experience a tangled web of emotions including sadness, shock, numbness, anger, frustration, denial and acceptance.

One thing is clear. Life is changed forever.

Grief is Normal

Grief comes to everyone at some point in their lives. Typical grief can involve:

- Overwhelming sadness
- Appetite changes
- Changes in sleep patterns
- Mixed, confusing and painful emotions
- Difficulty doing everyday things like showering and household tasks
- Pulling away from people



Your personality influences how you grieve. Introversion or extroversion, communication styles, family traditions all impact your grief process.

HR Corner | March 2021

Allow Yourself to Grieve

Coping with loss may be one of the biggest challenges you face. Instead of denying feelings or avoiding sadness, grieving well helps you adjust to the situation and find meaning in new circumstances.

Social support and healthy habits can help you through the most difficult times. It is important to:

- Talk about your loss with friends and family
- Accept a mixture of feelings and mood
- Share stories and celebrate your loved one
- Meditate, pray or participate in spiritual practices
- Allow others to help in practical ways like bringing meals or doing errands
- Eat well and get plenty of rest

Call EAP at 800-442-0809

For more information you can visit at

[Understanding-Grief.pdf \(pinterest.org\)](#)

Grief and Children

Children experience the same emotions as adults when faced with a loss, yet their grief often isn't given the attention it deserves. For a child, grief may be caused by the loss of a grandparent or a pet, a best friend moving away or parents getting divorced.

When a death impacts children, their responses will depend on their age and maturity. At every age:

- Explain death in a child's terms, using clear, direct language.
- Give children opportunities to talk about their feelings and the deceased.
- Help children understand they are not alone by allowing them to grieve with other family members.
- Ensure children feel safe by being a loving, consistent presence in their lives.

The difference between normal grief and severe (or complicated) grief is largely a matter of timing. When deep feelings of denial, distress, anger, guilt, idealization, hostility or panic continue for months, you may benefit from talking to a mental health professional.



Fitness Tip of the Month | March 2021

THE IMPORTANCE OF SLEEP

Do you feel tired and sluggish every day?

Are you highly caffeinated?

If you answered “yes” to these questions, you could have a sleep deficiency.

Having adequate or inadequate sleep can greatly affect our lives. Do you know whether you are routinely getting enough sleep? “While a clinical sleep assessment is needed to thoroughly address this issue, an easy rule of thumb is to answer two simple questions. First, after waking up in the morning, could you fall back asleep at ten or eleven a.m.? If the answer is “yes,” you are likely not getting sufficient sleep quantity and/or quality. Second, can you function optimally without caffeine before noon? If the answer is “no,” then you are most likely self-medicating your state of chronic sleep deprivation” (Walker 35). You should take sleep deficiency very seriously and work to improve your sleep quality and quantity – your life depends on it.



There are many side effects to sleep deficiency. Sleep plays a key role in your overall health. When you sleep less, you are more likely to snack throughout the day to keep yourself awake. That can lead to unwanted calories and weight gain. Many people that do not get adequate sleep, tend to consume more caffeine. “Caffeine blocks and effectively inactivates the receptors, acting as a masking agent. It’s the equivalent of sticking your fingers in your ears to shut out a sound. By hijacking and occupying these receptors, caffeine blocks the sleepiness signal normally communicated to the brain by adenosine. The upshot: caffeine tricks you into feeling alert and awake, despite the high levels of adenosine that would otherwise seduce you into sleep” (Walker 28). Caffeine just masks your sleep deficiency – it does not fix your problem. Eventually the jolt of caffeine wears off. “The older we are, the longer it takes our brain and body to remove caffeine, and thus the more sensitive we become later in life to caffeine’s sleep-disrupting influence” (Walker 29). That explains why it may be harder to fall asleep if you had a cup of coffee after dinner.

Fitness Tip of the Month | March 2021

THE IMPORTANCE OF SLEEP—*Continued*

Did you know that the amount of screen time you have during the day can affect your sleep? There is a direct relationship between how much screen time you have and how much sleep you get. If you are on your phone or computer more throughout the day, you are less likely to get adequate sleep. If you are on your phone right before you go to bed, the blue light will likely keep you awake and make it harder for you to fall asleep. If you have an iPhone, you can turn on the “Screen time” on your phone to test it out for yourself. This will allow you to see how much you are on your phone and what hours are your most frequent times.

If you tend to get good sleep, there are many benefits. One of the biggest benefits is when it comes to your brain. “Sleep before learning refreshes our ability to initially make new memories” (Walker 109). “The second benefit of sleep for memory comes after learning, one that effectively clicks the “save” button on those newly created files. In doing so, sleep protects newly acquired information, affording immunity against forgetting: an operation called consolidation” (Walker 112). Not only does sleep aid in your memory, but it also gives great benefits to the rest of your body. “Every major system, tissue, and organ of your body suffers when sleep becomes short.... The leading causes of disease and death in developed nations – diseases that are crippling health-care systems, such as heart disease, obesity, dementia, diabetes, and cancer – all have recognized causal links to lack of sleep” (Walker 164). If you neglect sleep, your body will physically suffer. Unhealthy sleep has also been linked to an unhealthy heart. “Take the results of a 2011 study that tracked more than half a million men and women of varied ages, races, and ethnicities across eight different countries. Progressively shorter sleep was associated with a 45 percent increased risk of developing and/or dying from coronary heart disease within seven to twenty-five years from the start of the study. A similar relationship was observed in a Japanese study of over 4,000 male workers. Over a fourteen-year period, those sleeping six hours or less were 400 to 500 percent more likely to suffer one or more cardiac arrests than those sleeping more than six hours. I should note that in many of these studies, the relationship between short sleep and heart failure remains strong even after controlling for other known cardiac risk factors, such as smoking, physical activity, and body mass. A lack of sleep more than accomplishes its own, independent attack on the heart” (Walker 165). If you had any doubts about the importance of sleep, these studies clearly prove how important sleep truly is.

In conclusion, your sleep quality and quantity will greatly impact your overall life. If you can get adequate sleep every night, you can expect to live a longer and healthier life. If you would like to read more about sleep, please check out Matthew Walker’s book *Why We Sleep*.



Shelby Losinski—Licensing Specialist

Recipe of the Month | March 2021

Street Taco Recipes—*Courtesy of Magnolia Kitchen*

MAGNOLIA

Chicken Street Tacos

From Magnolia Table, Vol. 2 | makes 4 or 5 servings

PREP: 15 minutes
BAKE: under 40 minutes
COOL: 5 minutes

INGREDIENTS

shredded chicken

1 teaspoon chili powder
1 teaspoon ground cumin
1 teaspoon kosher salt
½ teaspoon garlic powder
½ teaspoon freshly ground black pepper
½ teaspoon smoked paprika
6 boneless, skinless, chicken breasts (6 to 8 ounces each)
½ cup chicken broth

tacos

One 15.25-ounce can corn kernels, drained
½ cup crumbled Cotija cheese
½ cup pickled red onion
¼ cup chopped fresh cilantro
Juice of 2 small limes
1 teaspoon chili powder
1 teaspoon kosher salt
½ teaspoon freshly ground black pepper
8 to 10 corn tortillas, homemade or store bought



Chicken Street Tacos

Continued

INSTRUCTIONS

1. To make the shredded chicken: Preheat the oven to 375°F.
2. In a small bowl, mix together the chili powder, cumin, salt, garlic powder, pepper, and smoked paprika.
3. Place the chicken breasts in a 9 x 13-inch baking dish and season them all over with the spice mixture. Slowly pour the chicken broth onto the bottom of the dish (so as not to disturb the spices) and cover with foil.
4. Bake until cooked through, 35 to 40 minutes. Set aside to cool for approximately 5 minutes, then shred the chicken with forks and return it to the juices in the baking dish until ready to serve.
5. To make the tacos: In a medium bowl, stir together the corn, Cotija, pickled red onion, cilantro, lime juice, chili powder, salt, and pepper.
6. In a medium skillet over medium-high heat, char the tortillas for 1 minute on each side, until browning begins. You want the tortillas to still be malleable, not hard or crispy.
7. Layer the chicken and corn mixture in the tortillas and serve.

MAGNOLIA

Recipe of the Month | February 2021

Street Taco Recipes—Continued



MAGNOLIA

Steak Tacos with Mexican Crema

From Magnolia Table, Vol. 2 | Makes 4 or 5 servings

PREP: 40 minutes, plus 10 minutes chilling

BAKE: under 12 minutes

COOL: none

INGREDIENTS

steak

- 2 pounds of skirt steak
- 1 tablespoon fajita seasoning
- ½ tablespoon canola oil

mexican crema

- ½ cup sour cream
- ½ cup heavy cream
- 1 ½ tablespoons adobo sauce (from canned chipotle peppers)
- 2 tablespoons fresh lime juice
- ¼ teaspoon kosher salt

tacos

- ½ cup julienned radishes, cut into ¼-inch-thick matchsticks (12 to 14 small)
- 1 tablespoon finely chopped fresh cilantro
- 1 tablespoon thinly sliced green onion
- 1 tablespoon fresh lime juice
- ½ tablespoon cooking oil
- ¼ teaspoon kosher salt
- ¼ teaspoon freshly ground black pepper
- 8 to 10 corn tortillas, homemade or store-bought, warmed

Steak Tacos with Mexican Crema

Continued

INSTRUCTIONS

1. To make the steak: Rub the skirt steak with the fajita seasoning and oil and let the steak sit until it comes to room temperature.
2. In a large skillet, cook the steak over medium-heat until seared and browned, 5 to 6 minutes per side. Remove to a cutting board to rest for 10 minutes before slicing into thin strips.
3. To make the Mexican crema: In a small bowl, whisk together the sour cream, heavy cream, adobo sauce, lime juice, and salt until well combined. Refrigerate for 10 minutes before serving.
4. Store in an airtight container in the refrigerator for up to 3 days.
5. Meanwhile, to make the tacos: In a medium bowl, toss together the radishes, cilantro, green onion, lime juice, oil, salt, and pepper and let marinate for 10 minutes.
6. While the radishes marinate, in a medium skillet over medium-high heat, char the tortillas for 1 minute on each side, until browning begins. You want the tortillas to still be malleable, not hard or crispy.
7. Layer the steak, crema, and radish salsa on the tortillas and serve.

MAGNOLIA

Quote of the Month | March 2021



Hero List for February* | March 2021

TOP 20 LOs YTD

Name	Units	Rank
Joseph White	51	1
Daen Manriquez	51	1
Shawn K. Miller	36	3
Stephen Katz	32	4
Mario Flores	31	5
Bill McDonald	31	5
Chris Kenworthy	30	7
Clyde Penton	29	8
Timothy Hart, Jr.	27	9
Greg Morga	25	10
Sean Moore	25	10
Keith Riley	25	10
Brian Forrester	24	13
Daren Crockett	24	13
Jamee Pew	23	15
Amy Garmon	23	15
Shawn Landez	23	15
Shyanne Steed	22	18
Adam Wilson	21	19
Leith Grasteit	20	20

TOP 20 TEAMS YTD

Team	Manager	Units	Rank
204	Wilson/Grasteit	93	1
724	Justin Kelly	93	1
723	Shawn Miller	81	3
131	Mario Flores	77	4
493	New Mexico	75	5
123	Grand Rapids	70	6
401	Young/Viox	64	7
714	Tampa Corporate	58	8
235	Daen Manriquez	51	9
511	Joe White	51	9
200	Daren Crockett	50	11
517	Stephen Katz	50	11
208	Amy Garmon	47	13
530	Chris Kenworthy	47	13
586	Bill McDonald	40	15
721	Brian Forrester	40	15
212	Michael Burchette	39	17
488	Shawn Landez	39	17
238	Greg Morga	37	19
453	Tim Hart	35	20

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



Top 20 Teams for February* March 2021

Team	Manager	Month Count	Rank
724	Justin Kelly	52	1
204	Wilson/Grasteit	47	2
131	Mario Flores	43	3
493	New Mexico	40	4
511	Joe White	35	5
123	Grand Rapids	32	6
235	Daen Manriquez	32	6
714	Tampa Corporate	32	6
200	Daren Crockett	31	9
723	Shawn Miller	31	9
517	Stephen Katz	27	11

Team	Manager	Month Count	Rank
530	Chris Kenworthy	27	11
401	Young/Viox	25	13
208	Amy Garmon	24	14
212	Michael Burchette	23	15
488	Shawn Landez	22	16
586	Bill McDonald	20	17
721	Brian Forrester	20	17
234	Clyde Penton	18	19
211	Bielecki/Schwartz	16	20

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

Congratulations to you all!



Top 20 Originators for February* March 2021

Name	Month Count	Rank
Joseph White	35	1
Daen Manriquez	32	2
Stephen Katz	19	3
Bill McDonald	18	4
Clyde Penton	18	4
Mario Flores	15	6
Chris Kenworthy	15	6
Sean Moore	15	6
Shyanne Steed	15	6
Cynthia Sena	14	10
Keith Riley	14	10

Name	Month Count	Rank
Shawn Landez	14	10
Shawn Miller	14	10
Brian Forrester	14	10
Daren Crockett	14	10
Leith Grasteit	13	16
Amy Garmon	12	17
Timothy Hart Jr	12	17
Joseph Longobardi	12	17
Adam Wilson	11	20

Well done to everyone!

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

Birthday List | March 2021

1st March	Dominica Fusaro	12th March	Mackenzie Wright	20th March	Loralynne Ball
	Brock Glover	13th March	Wendy Moodispaugh		Frank Concepcion
	Timothy VanDyk		Jessica Sirois		Alexander Green
2nd March	Bailey Botelho	14th March	Andrea Chapman	21st March	Shyanne Steed
3rd March	Amy Taylor		Barbara Strickland		Thomas Webb
4th March	Jennifer Monahan	15th March	Diane Balcom	21st March	Sarah Burton
5th March	Lisa Fernandez		Nicole Rubacha		Teodora Pfister
	Thor Grasteit	16th March	Grace McDonald	23rd March	Barbara Mobley
	Jeffrey Starnes		17th March		Juan Herrera
6th March	Linda Austin	17th March	Chris Kenworthy	26th March	Sean Moore
	Stephanie Helie		Mandy TenHarmsel	27th March	Tonya Herrera
9th March	Amanda Root	18th March	Maurone-Toth	28th March	Samantha Gutierrez
11th March	Brandi Morrow		Bernadette Murnen		Jacob Kegl
	Mary Stuck	19th March	Kathleen Rutherford	Hunter Koetitz	
12th March	Scott Atkinson		Jennifer Stahl	29th March	Anthony Bellegante

Anniversary List | March 2021



Madison Cox
Jessica Donaldson
Scarlott Gleeson
Leigh Grasteit
Leigh Ann Kelley
Nathan Lopez
Mary Montes
Corey Schon
Candace Smith
Jonathan Smith
Samantha Staley
Richard Ventura
Jessica Yinger



Ryan Atkins
Julie Basinski-Bacon
Eddie Bielecki
Mary Le
John McMahon
Joshua Schwartz



Alyssa DeVries
David Kelly
Barbara Mobley
Kala Murphy



Isabel Chavez
Kyle Fournier
Chad Landez



Kelley DeCamp



Amy Castro



Kelly Mclaughlin
William Vering



Courtney Battles
Christine Rose
Rachel Wheat



Amber Workman



Department Directory | March 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 | March 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