

NEWSLETTER



April 2021



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VanDyk Invests In Your Future!
Featured Article

Featured Article | April 2021

VanDyk Invests In Your Future!!!

VanDyk Mortgage is very excited about the new 401(k) Company Match for its employees in 2021. As most of you have already noticed on your paycheck, this Match went into effect on the first payroll of February 2021. The Match is calculated on a pay period basis with any necessary true up contributions made at year-end. Since this match did not begin until February, any compensation and contributions during January will be trued up when this analysis takes place at the end of the year to ensure you have received your full company Match contribution.

What is the 401(k) Match? VanDyk Mortgage will match your 401(k) contributions as follows: 20% on the first 5% of your income (income is capped at IRS guidelines, which is \$290,000 in 2021).

How does the Match work? If you earn \$60,000 annually, your contributions equal to 5% of your salary (\$3,000) are eligible for matching. VanDyk matches 20%, meaning the total matching benefit is capped at \$600 (20% of \$3,000). Therefore, you must contribute \$3,000 to your retirement to reap the full \$600 benefit of the Match.

Here is how the IRS income cap works. If you earn over \$290,000 annually, your contributions equal to 5% of your salary are capped at the IRS income limit of \$290,000, thus, \$14,500 is eligible for matching. VanDyk matches 20%, meaning the total matching benefit in this scenario is at \$2,900 (20% of \$14,500). (Please note that this is an employer contribution and will not limit the employee contributions per IRS guidelines. You may still contribute up to \$19,500 & \$26,000 catch-up).

You are eligible to participate in the VanDyk Mortgage 401(k) Plan on the first of the month, following 60 days of service. There is a tiered 6-year vesting requirement on the company contribution, meaning your contributions are matched immediately, but you earn the rights to the company contributions once you have been at VanDyk Mortgage per the following vesting schedule:

Vesting Schedule:

First 2 years -0- vesting	After 4 Years employment: 60% Vested
After 2 Years employment: 20% Vested	After 5 Years of employment: 80% Vested
After 3 Years employment: 40% Vested	After 6 Years of employment: 100% Vested





Featured Article | April 2021

VanDyk Invests In Your Future!!! - *Continued*

What is Vesting ... How does it work?

“Vesting” in a retirement plan means ownership of the Company’s contribution to your account. Each employee will vest, or own, a certain percentage of VanDyk contribution to their account in the plan each year. An employee who is 100% vested in his or her account owns 100% of it and VanDyk cannot forfeit, or take it back, for any reason. Amounts that are not vested are forfeited back to the Company if the vesting requirement is not satisfied.

Note: An employee's own contributions to the plan are always 100% vested, or owned, by the employee.

VanDyk’s Vesting Schedule is based on your hire date and is retroactive, therefore, many of you are already vested to some degree and many are at 100%. For those of you who are rehires, if there was not a forfeiture or a 5-year consecutive break in service, then we might be able to use your original hire date as the date vesting begins. Please reach out to confirm.

Again, we are very excited to be able to offer this new benefit to our employees. If there are any questions regarding this memo, plan design, or investment questions, please do not hesitate in reaching out to myself or the contacts listed below.

Plan Financial Advisor: Merrill Lynch

Jeff Dykstra: 616.774.4288 or Jeffrey.l.dykstra@ml.com
Craig Sharp: 616.774.4206 or craig_sharp@ml.com

Plan Fiduciary

Justin McDowell/CFO: 616.974.9220 or jmcdowell@vandykmortgage.com

If you have not watched it already, please click on the link below for a message about our new employee benefit from our President and Founder, Tom VanDyk.



<https://www.dropbox.com/s/5orno3v7fn9xfrz/401k.mp4?dl=0#>

Justin McDowell-Chief Financial Officer



Updating your Tax Setup (W4 form)

With tax season coming to an end soon, now is the time many people choose to review their tax setup and make changes. If you're finding that you overpaid or underpaid taxes in 2020, this would be a good idea for you to consider doing.

If you're thinking about making a change, the first thing you should do is request the appropriate W-4 forms from HR by emailing HR@vandykmortgage.com. The form will come with instructions to help guide you through filling it out. Note that the Federal W-4 form changed in 2020 and no longer asks you for the number of allowances you are claiming. So, there is no 'Married 2' or 'Single 0' setup like in the past. So, pay careful attention to how you are filling this out.

If you need help with filling the form out, HR recommends speaking to a CPA or other licensed tax professional who can provide expert insight on your tax situation. Luckily, our Employee Assistance Program offers free financial consultation services where you can speak to a CPA about your tax setup, and they should be able to help you with filling out the form to best fit your situation. We have heard great things from employees who have already spoken with Dan Groenveld and his team about their tax setups. So, we highly recommend reaching out to them!

Once you've filled out the form, just send the form back to HR and we will take care of the rest. Any questions, please feel free to reach out to the Human Resources team. We will always do our best to assist you!



Financial Consultation

Pine Rest EAP has negotiated a free consultation and discounted rates for Pine Rest EAP members with Dan Groenveld, CPA of VanderLugt, Mulder, DeVries and Elders (VMDE). VMDE is a CPA firm helping families and individuals with Personal Tax Preparation, Small Business Services and Medical Practice Management Issues. Through your EAP, you can contact Dan to discuss budgeting decisions, taxes, wealth management, etc. Simply by identifying your employer as a Pine Rest EAP member, you can receive the following services with Dan Groenveld, CPA.

- 30-minute free telephonic consultation
- 20% new client discount off professional services for the first year of services with Dan Groenveld, CPA

Financial Consultation - Dan Groenveld, CPA

Call: 616.949.9030 ext. 37

Email: dan@vmde.com



Sarah Shilling—Payroll Specialist

5 Tips for Talking About COVID-19 Vaccines With Friends and Family



As COVID-19 vaccines have become more widely available in the United States, many people still have concerns about getting vaccinated. Having open discussions with loved ones about the vaccine can help reduce their hesitancy.

The Center for Disease Control and Prevention provides the following tips for engaging in thoughtful discussions with your friends and family about COVID-19 vaccines.

- **Listen to their questions with empathy.** It's important to acknowledge their emotions so they know they have been heard.
- **Ask open-ended questions to explore their concerns.** Prompting more than a yes-or-no answer can help you understand what they are worried about or where they learned troubling information.
- **Ask permission to share information.** Once you understand your friend's or family member's question or concern, ask if you can provide some information and tell them where you get information you trust.
- **Help them find their own reason to get vaccinated.** People are more motivated when they have a specific reason-to protect family, be less anxious, visit their parents, return to work or school.
- **Help make their vaccination happen.** Offer to help them make a vaccination appointment, provide transportation or babysit if they need child care.

As a trusted messenger to your family and friends, you can play a role in their decision to vaccinate. If you have questions about the COVID-19 vaccines, talk to your health care provider.

Margarita Hays-HR Manager





Positive Advice for Positive People

April 2021

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How the 5-Second Rule Can Change Your Life!

I recently watched a video that was so powerful, I want to share what I learned. Mel Robbins, author of *The 5-Second Rule*, and CNBC host and contributor spoke on Impact Theory.

According to Mel Robbins, motivation is complete garbage. At some point we bought into the falsehood that you have to 'feel' ready in order to change and that at some point you will have the confidence and courage to change. People have incredible ideas and think they are lacking motivation, but that is not true. The way our minds are wired is to keep us from doing things that are uncomfortable, scary or difficult. Our brains are designed to keep us alive. In order to change, such as to build a business, be the best parent or spouse that we want to be, we have to do things that are scary, uncomfortable or uncertain, and that sets up this problem for us. The problem is that we are never going to feel like changing or motivated to do those things. We are only motivated to do things that are easy.

It's simple to get what you want in your life, just not easy. You have to force yourself.

So, why is it so hard to do the little things that will improve our life? Mel says our minds are designed to stop us at all costs. Designed to stop the things that might hurt you, and the way that it happens is that it starts as something subtle. There is a habit that we all have, but we don't talk about it. It's the habit of hesitating. You are sitting in a meeting and you have an incredible idea and instead of just saying it, you stop and hesitate. What none of us realize is that when you hesitate, at that moment it sends a stress signal to your brain that goes to work to protect you. Your brain has a million ways to protect you, one of them is called the spotlight effect. A phenomenon where your brain magnifies risk that it perceives to be a problem. Just about every problem or complaint in your life is a result to your silence and hesitation.

Mel explains that we all have micro moments where the decisions that we make on how to respond in a way that will better improve relationships in our marriage, with our kids, with our co-workers, etc.

The 5-Second Rule has become her life's work. She discovered this at a very low point in her life where she was unemployed, had lost her savings, faced a lien on her home, and bankruptcy. She felt like she needed confidence and the courage to move on, but instead of getting out of bed to do what she needed to do for the day, she hit the snooze button over and over. In the scheme of life, hitting the snooze button is not a big deal, but it's the cumulation of micro-decisions that we make throughout the day and every day that we don't even think about that sabotages our life.



Positive Advice for Positive People

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How the 5-Second Rule Can Change Your Life! - Continued Page 2

The decision not to get out of bed; to snap at our kids; to not eat the right things; to not speak up at a meeting; to not deal with your finances, or call our relatives, or whatever it is, it's those tiny decisions that you make all day long that takes you off track. Then you look at your life and ask, *'How the heck did I get here? And more importantly, how do I get back over there?'* You know there is more in store for you, but how do you close the gap? How do you discover your greatness? How do you solve these problems? You get trapped in what Mel refers to as the 'knowledge action'. You know what to do, but you can't seem to make yourself do it. How do you get out of your head and stop thinking about what to do and actually do it? For Mel, it was to get up on time; make breakfast for the kids; get them on the bus; be nicer to her husband; not to drink too much; go for a walk; start running again; stop isolating herself and meet with friends. She was capable of doing all these things, but could not "get out of her head" which is a major problem for most of us.

When you realize that you have a choice to go from 'autopilot' to 'decision-maker', everything in your life will change.

Then one night, in the midst of her struggle, she watched the rocket launching on TV and she thought, *"This is it! I'm going to launch myself out of bed and I'm going to beat my brain."* Mel explains, when you set goals and have an intention on how you want to change your life, your brain will help you. It opens up a checklist and reminds you of the intention that you have set. What's important is to develop the skill of knowing how to hear the wisdom and lean on the intention that you set. The answer is in you. Your mind is trying to get you to pay attention.

The following morning, the alarm went off and she pretended NASA was there and began the countdown **5-4-3-2-1**, and stood up. For the first time in 3 months, she beat her habit of hitting the snooze button. She did it again the next day and it worked day after day.

Mel then realized there are moments all day long where if we don't move in that short window of 5 seconds, our brain will step in and talks us out of things. You have a 5-second window from where you move from idea to action before your brain kicks into full gear and sabotages any change. Your brain is made to stop you from doing anything uncomfortable, scary or difficult. It's your job to learn how to move from the ideas that can change everything into acting on them. Think this is silly? More than 8 million people around the world are using this rule. Mel recounts 11 people that have stopped themselves from committing suicide as a result of using this simple rule. One of her readers, Steve, who is a Veteran and experiences PTSD wrote to her. He boarded a ferry boat overseas with the intention to jump over. He walked up to the railing and his inner wisdom kicked in. In that moment he counted **5-4-3-2-1**, stepped back from the railing and asked for help. It saved his life, and his story has saved the lives of countless other people in the world!

How the 5-Second Rule Can Change Your Life! - Continued Page 3

When you realize that you have a choice to go from ‘autopilot’ to ‘decision-maker’, everything in your life will change. You will be a better negotiator, you will crush it in sales, you will be unstoppable in the gym, because you will realize the amount of garbage you put in the way of your dreams and courage. We all know what to do, we just have to force ourselves.

THE SCIENCE BEHIND THE 5-SECOND RULE: Why does something so silly create such powerful and profound change? The rule is a form of metacognition which is a trick that you can use to outsmart your brain in furtherance of goals. You can jump in a raging river to save your dog or your child. You can direct yourself in ways if it’s important to you. What the rule does is this, when we count down to “1”, we are interrupting habit loops that get encoded as closed loop patterns in your basal ganglia, the part of your brain where your feelings, emotions and every habit that you have is stored. When you say **5-4-3-2-1**, it interrupts what’s going on in the basal ganglia and moves and awakens your prefrontal cortex. You’ve interrupted self-doubt; the desire to get another drink; snapping at your kids; procrastination. In the language of research, you hear people talk about starting rituals which is what is proven to start a new habit. **The 5-Second Rule**, when you repeat it, becomes a *starting ritual* that triggers you to act with confidence...this is a moment for courage. It triggers you to shift gears because you’ve also done the manual work to encourage the brain that you need to change, you have set yourself up for success.

This same trick is used in the armed services to align troops. It’s used in elementary schools to get kids to stop talking in assembly. The depth of the brain research is detailed in her book ***The 5-Second Rule***.

*In 5 seconds flat, your brain can take over and rob you of your joy and potential, **OR** in 5 seconds flat you can actually use a little trick to push yourself to grab and reach your potential. Will you put **The 5-Second Rule** to test in your life?*

To learn more about Mel Robbins’ impact theory and how she used it to cure here severe anxiety, click on the link below:

[This One Hack Will Help You Take Control of Your Brain-Mel Robbins on Impact Theory -YouTube](#)



Margarita Hays-HR Manager

Fitness Tip of the Month | April 2021

EMOM Workout

What is an EMOM Workout? EMOM stands for Every Minute On The Minute. For an EMOM workout, you complete a set number of reps of an exercise at the top of a minute and then rest for whatever time is left until the next minute hits. For example, if you have 50 Jumping Jacks in minute one, start the timer and do the 50 Jumping Jacks. Whatever time is left over before the timer hits one minute is your rest time before the next exercise. Once the timer hits one minute, move on to the next exercise and then rest until it hits two minutes. I encourage you to try out the 30-minute EMOM workout listed below. EMOM workouts are great to get your heart rate up and still give you a little rest in between exercises.

30 Minute EMOM Workout (This entire circuit is done three times. If you only feel up to a 20-minute workout, just do the circuit two times):

- 50 Jumping Jacks
- 20 Push-Ups
- 25 Squats
- 15 Box Jumps
- Mountain Climbers—45 seconds
- 10 Burpees
- Plank—45 seconds
- Side Plank—30 seconds
- Side Plank other side —30 seconds
- 10 Walking Lunges on each side



Recipe of the Month | April 2021

Classic Egg Salad – compliments of *acouplecooks.com*



- 8 eggs
- 1 green onion
- 2 tablespoons chopped fresh dill (or basil)
- 1/4 cup Greek yogurt*
- 2 tablespoons mayonnaise
- 1 tablespoon Dijon mustard
- 1/2 teaspoon kosher salt
- Black pepper

Instructions:

Hard boil the eggs. When they are cooked and cooled, peel and chop roughly. Thinly slice the green onions. Chop the fresh dill or basil. In a bowl, stir together all ingredients. Taste and adjust seasonings as desired. Tastes best freshly made, or refrigerate for up to 3 to 5 days. After refrigerating, taste, add a little salt and/or mustard to refresh the flavors.

* For dairy-free, substitute mayonnaise



Shelby Losinski—Licensing Specialist



Marketing Processes | April 2021

Our Marketing team is dedicated to you and promoting the success of your business.

Like all of you, we value integrity and work hard to provide you with quality marketing materials. To ensure that the quality of our work meets these high standards we have created some guidelines that we hope can provide a more seamless process when a Marketing request is made.

Please see our Marketing processes below that will allow us to continue to provide efficient and excellent service.

Promo Requests: Must be in by **1 p.m.** to ship the **next day**. Most requests will take **3-5 days to arrive at the location**. We have a very limited supply of items at the Feather Sound office available to ship same day. Please email Michelle Simoes (msimoes@vandykmortgage.com) for availability.

Marketing Ticket System: All marketing requests must go through our **Marketing Ticket System**. This system is in place to provide the most seamless process for fulfilling your marketing requests. It is important to note that in this system **tickets have priority over email**.

Revisions: To work more efficiently and serve all our customers effectively you will be allotted **three** rounds of revisions. A round is finalized each time the material is delivered to you. If there is an error on our part, it will not constitute a round. *Please take your time reviewing your delivered material before requesting revisions.*

Turn-times:

- Co-branding existing material* - if we have the RE agent on file:
1 Business day—up to 15 co-brands if requested prior to 3:00 p.m. If more than 15 co-brands, most under 25 will be accommodated within **2 business days**. *Anything over 25 will be considered a special project and will need to be given more time and/or scheduled in advance.*

- Co-branding—if we DO NOT have the RE agent on file:
1 Business day—up to 5 co-brands if requested prior to 3:00 p.m. *Anything over 5 will need more time.*

If all information is provided - which includes a clear headshot, all contact information including mail, company name, address, phone, etc., there is a possibility that up to 10 could be completed in a day.

*Existing material is anything that has been approved by compliance, legal and senior management and only needs to be branded with your personal contact information.

Please note: All flyers are in **Surefire (Top of Mind)** and available to you to brand and co-brand **without having to wait for marketing**. These flyers have already been approved and can be branded to you quickly. If you need help navigating this feature, please schedule a time with your marketing assistant and they can show you how it is done.

Marketing Processes | April 2021

All other requests:

Any items that need to be newly created will take **7-10 business days**. Our Marketing Specialists will need time to research, create, and have the piece reviewed by an approval team for compliance before it can be published.

You will receive a quote and expected turn time* for all outsourced printed materials, promotional items, signage, etc. **in 1-2 business days**.

*Once the vendor gives us an expected delivery date, it will be communicated to you.

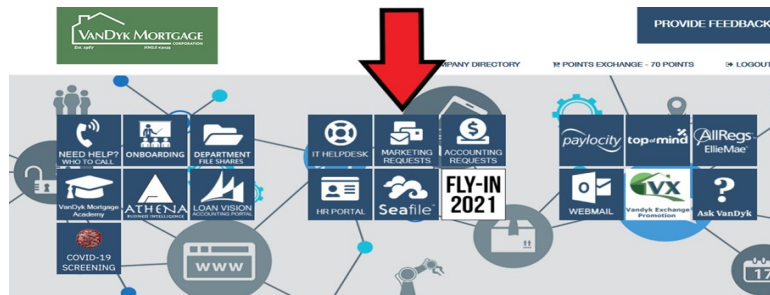
Events and Projects:

- Small events require a **minimum of 7 business days**. This includes Lunch and Learns, Happy Hours, etc.
- Large events need to be scheduled more in advance. Time is required to organize and get needed approvals. For non-date specific events, the Event Coordinator will communicate the earliest date the event can occur.
- Projects such as **marketing campaigns, videos, audio recordings, etc., will be reviewed with the Marketing Manager**. Your Marketing Specialist will reach out to you to determine turn times taking into consideration the size of the project and current volume.

There is a 3 p.m. cutoff time for any emergency same day requests

Marketing Ticket System

There are two ways to submit a Marketing ticket: 1: Follow this link: <https://marketing.vdmc.net/> or directly from the VDMC.net home page. **Fill in as much detail as possible and submit. Our talented marketing staff will take it from there.**



Kim Laughlin –Marketing Business Manager



Quote of the Month | April 2021



*Happiness is not by chance,
but by choice*

Hero List for March* | April 2021

TOP 20 LOs YTD

Name	Units	Rank
Daen Manriquez	85	1
Joseph White	73	2
Chris Kenworthy	62	3
Shawn Miller	62	3
Timothy Hart Jr	59	5
Stephen Katz	52	6
Bill McDonald	49	7
Mario Flores	46	8
Clyde Penton	43	9
Greg Morga	42	10
Keith Riley	42	10
Brian Forrester	39	12
Taylor Perry	38	13
Amy Garmon	38	13
Sean Moore	38	13
Daren Crockett	37	16
Shawn Landez	36	17
Joseph Longobardi	35	18
Leith Grasteit	35	18
Michael Burchette	34	20

TOP 20 TEAMS YTD

Team	Manager	Units	Rank
724	Justin Kelly	177	1
723	Shawn Miller	150	2
204	Wilson/Grasteit	139	3
493	New Mexico	120	4
131	Mario Flores	116	5
401	Young/Viox	116	5
123	Grand Rapids	106	7
530	Chris Kenworthy	97	8
714	Tampa Corporate	95	9
235	Daen Manriquez	85	10
212	Michael Burchette	80	11
517	Stephen Katz	80	11
511	Joe White	79	13
208	Amy Garmon	78	14
453	Tim Hart	78	14
200	Daren Crockett	76	16
721	Brian Forrester	66	17
586	Bill McDonald	62	18
488	Shawn Landez	61	19
238	Greg Morga	56	20

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



Top 20 Teams for March* April 2021

Team	Manager	Month Count	Rank
724	Justin Kelly	84	1
723	Shawn Miller	69	2
401	Young/Viox	52	3
530	Chris Kenworthy	50	4
204	Wilson/Grasteit	46	5
493	New Mexico	45	6
453	Tim Hart	43	7
212	Michael Burchette	41	8
131	Mario Flores	39	9
714	Tampa Corporate	37	10
123	Grand Rapids	36	11

Team	Manager	Month Count	Rank
235	Daen Manriquez	34	12
208	Amy Garmon	31	13
517	Stephen Katz	30	14
511	Joe White	28	15
200	Daren Crockett	26	16
721	Brian Forrester	26	16
488	Shawn Landez	22	18
586	Bill McDonald	22	18
238	Greg Morga	19	20

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

Congratulations to you all!



Top 20 Originators for March* April 2021

Name	Month Count	Rank
Daen Manriquez	34	1
Chris Kenworthy	32	2
Timothy Hart Jr.	32	2
Shawn Miller	26	4
Joseph White	22	5
Taylor Perry	20	6
Stephen Katz	20	6
Joseph Longobardi	18	8
Michael Burchette	18	8
Bill McDonald	18	8
Greg Morga	17	11

Name	Month Count	Rank
Keith Riley	17	11
Brian Eddy	17	11
Stacey Van Schenck	16	14
Mario Flores	15	15
Amy Garmon	15	15
Brian Forrester	15	15
Leith Grasteit	15	15
Caitlin VanDyk	14	19
Jacob Keglör	14	19
Clyde Penton	14	19

Well done to everyone!

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

Birthday List | April 2021

2 April	Natalia Diaz	9 April	Cindy Doyle	19 April	Yolanda Frame
	Keith Riley		Hunter Kanuszewski	21 April	Justin Sightes
3 April	Melanie Crespin		Lesly Tobia Sabag		Kassandra Webb
4 April	Lisa Emmerson	10 April	Deepa Baniya	23 April	John Marras
5 April	Lisa Blake		Sarah Dennis	24 April	Jacob Hanson
6 April	Amanda Reed		Mandy Henwood	25 April	Cheryl Guy
	Christopher Silvera	11 April	Aaron Nemeth		Sarah Shilling
8 April	Matthew Heeringa	13 April	Trevor Toczydlowski	29 April	Stephanie Clevenger
	April Rainey		Elizabeth Eyer		Ivan Grondona
		16 April	Madison Cox	30 April	Shelby Losinski
			Brian George		

Anniversary List | April 2021

1

HaiDang Nguyen
Janet Hopp
Shaun Lee
Nickolas DeVries
Scott Thompson
Laurie Anderson

2

Taylor Perry
Rickie Bennett Jr.
Stacey Van Schenck
Diane Schupbach

3

Ashley Plummer
Margarita Hays

4

Loree Haugom
Robert Hill

5

Candi Bell
Ken Frachiseur
Tonya Antunes

6

Mitchell Macomber

7

Michael North
Daniel Magnano
Diane Balcom
Kristine Kuss
Rosemarie Simanek

8

Michael Bishop
Kelly Scanlon-Martin
Laura Lella

9

Willa Mattingly

10

Joseph Longobardi

11

Loralynne Ball
Katlin Fisher
Brian Forrester
Justin Kelly
Bryan Lovell
Richard Passanante
Cynthia Walker

12

Richard Nivison

14

Daen Manriquez



Department Directory | April 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 | April 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