

# NEWSLETTER



## May 2021



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The Future of Fannie Mae and Freddie Mac  
Featured Article

## Featured Article | May 2021

### The Future of Fannie Mae and Freddie Mac

The last 4 months has been filled with a world of change with Fannie Mae and Freddie Mac, all of it very much out of their control. In January, the Federal Housing Finance Agency (FHFA) and the U.S. Department of Treasury announced amendments to the Preferred Stock Purchase Agreements (PSPA) which would allow Fannie Mae and Freddie Mac to retain earnings. First, I know that's a lot of acronyms and random words strung together that might make no sense to many. Secondly, it sounds like good news, right? Let's look a little further into it...

Let's tackle the first part. On September 6, 2008, both Fannie Mae and Freddie Mac formally entered into conservatorship. This means the U.S. Treasury came in along with FHFA and assumed control over both with respect to the financial decisions as well as the operations activities. Treasury and FHFA hold authority over if and how Fannie Mae and Freddie Mac are allowed to build capital to one day exit control of our government. The PSPA is the formal document that gives a plan on how that can take place and is entirely drafted by the U.S. Treasury and FHFA.

To the second point, it's more subjective and I'll let you form your own opinion. Right now, this PSPA is causing havoc on the market. Included in the PSPA that most impact us was;

- A 7% cap for each agency on the amount of non-owner-occupied properties (second homes and investment).
- A \$1.5 billion cap on the volume of loans that can be sold by any one single seller to Fannie/Freddie each through the cash window.
  - The cash window is where you can sell single loans or large bulks of loans without having to go through and formally form a mortgage-backed security yourself. Think of it like buying a steak at a restaurant (cash window) versus having a cow and having to "get" the steak yourself (pooling and forming an MBS).
- For loans that meet two of the following characteristics: Combined Loan-to-Value (CLTV) greater than 90%; debt-to-income ratio greater than 45% or a FICO less than 680;
  - A cap of 6% for purchase transactions.
  - A cap of 3% for refinance transactions.

There is quite a bit more included in the amendment that was published, but these are the most impactful on us and we've already started seeing the implications of these.



## Featured Article | May 2021

### The Future of Fannie Mae and Freddie Mac-continued

Starting in March of this year, the primary market started adjusting for the 7% cap on NOO properties by implementing large pricing adjusters, implementing credit overlays and suspending products to get within that threshold. As of writing this, both Fannie Mae and Freddie Mac are notably over this threshold and are putting pressure on their lenders/sellers to comply.

The \$1.5B cap, where we as a seller are limited to selling \$1.5B of volume to each GSE over a rolling 52 week time range, is speculated to go live this year yet. The easiest transition would be that any seller who is subject to this cap move over and start pooling loans and forming UMBS securities themselves. This has wide sweeping implications to the price a company would publish each day as the two prices associated with cash window and MBS are not the same.

The last major item was the limitation on the quantity of loans that have a CLTV greater than 90%, DTI greater than 45% or FICO less than 680 (that meet TWO of these). While we haven't seen this hit the market yet, it is coming along with the CFPB's "New QM Rule". You guys ever seen the videos of Texans/Georgians driving on the highway during an ice storm? People playing bumper cars and sliding all over the highway. This is the semi-truck doing 55 mph unable to stop about to slam into the back of the Prius stopped on the highway.

All of these are focused on limiting risk for Fannie Mae and Freddie Mac. The intent is to encourage the private market to fill these "risky product voids" similar to what the sub-prime market was prior to 2008. They would allow Fannie Mae and Freddie Mac to build equity and capital, returning to privately held entities once again, with a more prudent risk profile should the market turn for the worse in the future. Returning these two to private entities is a healthy and necessary measure for the long-term health of the housing finance industry, a move that honestly is years delayed and something the industry has been pushing to happen for years now.

Here's the problem. They are trying to accomplish compliance immediately without allowing the market to adjust. Holding lenders/sellers accountable for a cap when there are no tangible alternatives is not healthy. It causes frustration and uncertainty as we're originating loans and non-QM is not where it needs to be to fill the voids created. That is the opposite of what Fannie Mae and Freddie Mac have been to us for so long and the mission they were given of providing liquidity and stability to the U.S. housing market. Is this a case of short-term pain for long term gain? Time will tell.

All this is to explain to you that things are changing and no one is entirely sure what things will look like on the other side of these changes. Expect things to be different than we've been accustomed to for the last 10 years. Take a seat, buckle up, keep your hands and feet inside the car at all times and enjoy the ride. Remember, we're all in this together.

*Jon Barnes—Chief Secondary Officer*



## Benefit Highlight | May 2021

### I Used Our Free Employee Assistance Program And This Is What I Learned

Robin Williams once said, “Everyone you meet is fighting a battle you know nothing about. Be kind. Always.” This can be true even for people you work with. Co-workers, managers, even the friendly receptionist who greets you every morning. Everyone you work with has probably gone through something or is going through something, and you may not realize it. At work, you see one side of your coworkers and they see one side of you; the side that comes to work every day. When we shut down our computers or leave our office for the night, some of us might be facing a reality that looks a lot different than our professional reality at work. This is why VanDyk Mortgage is providing all employees and members of their household with the Employee Assistance Benefit, free of charge.



#### What is the Employee Assistance Program?

The Employee Assistance Program (EAP) provides free, confidential counseling for all employees and members of their households. This means your spouse or children over the age of 6 can use this as well. This year, all employees and their family members are provided with 3 free counseling sessions per episode of care. VanDyk Mortgage will never be able to know which individuals use EAP which gives many employees peace of mind for their privacy. Problem areas that employees can use EAP for include but are not limited to depression, anxiety, alcohol/substance abuse, marital or family relationship issues, legal and financial difficulties, work-related problems, and grief and loss counseling. Please see below for instructions on how you can use this benefit today.

#### My Experience Using EAP

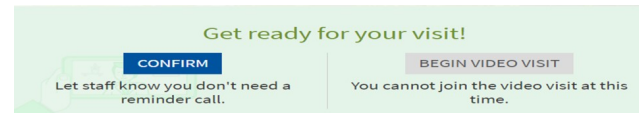
As previously stated, everyone has something going on in his or her life that isn't shared at work. I myself, am not excluded from this. From a young age I have struggled with anxiety, panic attacks and OCD and it is something I continue to struggle with as an adult. Many life events that have happened for me recently exacerbated these struggles, such as starting my first job out of college, getting married, and having a family member going through a hard time. I don't mention this for any reason other than to relate to each individual at VanDyk, and to destigmatize the fact that we are all human. We all have things we struggle with, and at certain times in life, we all may need a little extra help. I want to start by saying that this is nothing to be ashamed of; we all experience hard times.

## Benefit Highlight | May 2021

### I Used Our Free Employee Assistance Program And This Is What I Learned—continued

This is why I decided to utilize the free EAP benefit that VanDyk offers. At the beginning of April, I called the EAP hotline to schedule my first free counseling session. When the receptionist answered, I identified myself as an EAP member looking to schedule an appointment. At this time, all counseling sessions are done via video call. She asked me for information such as my name, birthday, and asked me what I would like to talk about at my counseling session. Providing her with this helped her to choose a qualified counselor or therapist that would be an expert in the areas I need. After I chose a date and time that worked for me, I was emailed all of the information I needed such as the date and time of the appointment and the name of the therapist. Each session is one hour long. Lastly, I was instructed to create a MyChart account using a link she provided for me which would be the hub for communication, session reminders, and more.

On the day of my first free session, I got an email from MyChart. The message told me to have Microsoft Teams downloaded prior to my appointment. I also had to electronically check into my appointment using the MyChart website, and there were a few questionnaires to fill out. After that was complete, I clicked a meeting information button to start my session.



When I first joined the video call with my therapist, I was a little nervous as I did not know what to expect. However, my first appointment went smoothly. In general, this felt more like an introductory appointment that established expectations for me and made me become more familiar with how everything worked. My therapist introduced herself to me as Megan Meibeyer, a Licensed Counselor. She told me a little about herself and made me feel more comfortable. Next, she asked me to tell her a little about myself. We also spoke about my family tree and family dynamics, my current life situation such as school, job, living situation, and goals. Lastly, she asked me what my own goals are for therapy specifically, and what I would like to talk about during our sessions. I really liked this approach, as this helped my therapist to understand me as well as what I would need from EAP. At the end of this first session, Megan and I also developed a therapy game plan together which made me feel like I was part of the process, and that my input was valued. I also no longer felt nervous about future sessions or about talking to Megan about more difficult topics. Instead, talking to her felt like meeting up with an old friend and catching up over coffee. The best part was, after this session, I felt more in control about my mental health and optimistic about my future.



## Benefit Highlight | May 2021

### I Used Our Free Employee Assistance Program And This Is What I Learned—continued

Now that I have tried EAP for myself, I would highly recommend this free program to everyone who could benefit from it. As previously stated, this program is available to you as an employee of VanDyk, but it is also available to your spouse, children, and members of your household as well. I have already scheduled my second appointment with EAP, and I am looking forward to the help that I will gain from it.

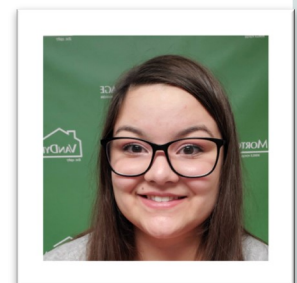
#### How You Can Schedule an EAP Appointment

If you are like me and want to control your mental health, you can schedule your first appointment by calling the EAP hotline. Though standard hours are listed below, the hotline is open 24/7 all hours of the day and night for emergencies as well.

**MAKE AN APPOINTMENT: 800.442.0809 or 616.455.6210**  
**Hours are Monday-Friday, 8 a.m.-9 p.m.**

If you have any questions about using EAP, or my experience, please feel free to reach out to me via email ([dsweezer@vandykmortgage.com](mailto:dsweezer@vandykmortgage.com)), phone call (616-974-9277) or Teams!

*Devin Sweezer—HR Generalist*





# Positive Advice for Positive People

## May 2021

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### Use Good Rx for Significant Savings on your Prescriptions!

**Have you heard of Good Rx?** I've seen the signs at the pharmacy and also the commercials, but I never thought much of it, until our Hylant broker shared their experience regarding their savings. I immediately tried it for myself and saved over \$120 on my first prescription! How amazing is that!

If you are enrolled in the H.S.A medical plan or if you are not enrolled in any health plan, and you are interested in saving money on prescriptions, you need to try Good Rx.

It's so simple to use! You can either download the app on your phone for the optimal experience, or visit Goodrx.com. Here's an example of how it works.

#### When you sign on to Good RX, this is what you can expect:

- Enter your city/state
- Enter prescription name
- Form (example: tablet)
- Dosage
- Quantity
- Click on 'search prices'
- Click on the pharmacy you wish to purchase it from
- Provide the information on the coupon to your pharmacist upon pick-up.*



And that's it! The best thing is that you can save the coupon to your phone for the next time. Most pharmacies however, will save the information in their system, you would just need to remind them that you want to use your Good Rx coupon.

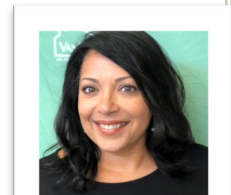
Keep in mind that if you use Good Rx coupon, you won't be able to apply it toward your H.S.A. deductible. If you think you will come close to meeting your deductible, you may opt to pay for the full price out of pocket.

For those of you already in a rich health plan such as VanDyk Simply Blue 2500 plan, you are likely already receiving the best price for your prescription.

Since I've started using the Good Rx app over the last 3 months, I've saved my family over \$300.

Give it a try! Let me know how it works for you.

Margarita Hays-HR Manager



### Pop that Fizz Addiction

We all know someone that is addicted to pop or soda. Whether that be yourself, a family member, a friend, or a coworker. Pop/soda is an addiction like many other addictions—it feels good when you consume, but it can cause destruction on your body long-term. With summer just around the corner, this is the perfect time to give up pop/soda or at least reduce the amount you consume.

The number one reason to give up pop/soda is that every organ in your body will benefit just by giving up this one thing. First, your teeth will look whiter and feel a million times better if you give up pop/soda. “In a 2013 study, researchers found that a woman who drank 2 liters of diet soda every day for three to five years had the same level of severe tooth erosion as that of a methamphetamine addict, as well as a crack cocaine addict” (Bushak, Lecia. “Bye-Bye Sugary Drinks: This is What Happens to Your Body When You Stop Drinking Soda”). If that statement alone does not make you want to quit pop/soda, I am not sure what will. In 2012, a study at Harvard University found that sugary drinks increased a person’s risk for chronic heart disease. Sugary drinks were also found to raise a person’s blood pressure. Long term consumption of pop/soda has proven to show a correlation to Alzheimer’s disease and other memory issues, as well as a direct cause of diabetes. Your kidney will also be in better shape once you kick pop/soda to the curb. Studies have shown that increased pop/soda consumption can lead to an increased risk of kidney disease and failure.

The added benefit to cutting out pop/soda is that it will result in overall weight loss and a longer life. “According to Malia Frey, a weight loss expert on *About Health*, dropping a daily large Coca-Cola from McDonald’s completely would result in reducing your annual calorie intake by over 200,000 calories—or about 60 pounds—in one year” (Bushak, Lecia. “Bye-bye Sugary Drinks: This is What Happens to Your Body When You Stop Drinking Soda”). Wow! This is just one small change that will transform your entire life for the better.

\* Footnote—Bushak, Lecia. “Bye-Bye Sugary Drinks: This Is What Happens To Your Body When You Stop Drinking Soda.” *Medical Daily*, 18 March 2015, <https://www.medicaldaily.com/bye-bye-sugary-drinks-what-happens-your-body-when-you-stop-drinking-soda-326034>. Accessed 28 April 2021.



Shelby Losinski— Licensing Specialist



## HR's Favorite Recipes | May 2021

### Pepperoni Pizza Crescent Rolls

#### Ingredients

- 1 8-ounce can Pillsbury™ refrigerated crescent rolls
- 24 slices (about 5 ounces) pepperoni
- 2 ounces of shredded mozzarella cheese or 4 mozzarella sticks cut in half
- 1 cup tomato pasta or pizza sauce

#### Directions

Heat oven to 375 degrees F. Separate dough into 8 triangles patting each out slightly. Place 3 slices of pepperoni, slightly overlapping, on center of each triangle. Top each with about 1 tablespoon of cheese. Roll up starting at shortest side of triangle and rolling to the opposite point. Place rolls, point side down, on ungreased cookie sheet. Bake at 375 degrees F for 10 to 14 minutes or until golden brown. Remove from the cookie sheet and serve warm.



Margarita Hays—HR Manager

## HR's Favorite Recipes | May 2021

### Pistachio Chicken Salad

#### Ingredients

- 1/2 cup shelled pistachios, ground
- 1/2 & 1/4 tsp salt
- 1/2 tsp & pinch of pepper
- 4 boneless, skinless chicken breast halves pounded
- 2 tbsp extra virgin olive oil
- 1/2 cup diced sweet onion
- 1 head romaine lettuce
- 1 large, ripe avocado
- 3 tbsp lime juice
- Roasted red peppers

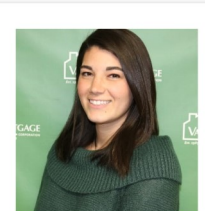


#### Directions

Preheat oven to 375 degrees. Mix the nuts in a pie plate with 1/2 tsp salt and 1/2 tsp pepper. Press chicken into the nuts. Heat 1 tbsp oil in skillet and cook coated breasts two minutes per side. Place breasts in baking dish and bake 15 minutes.

Heat remaining oil in nonstick skillet over high heat. Add onion, 1/4 tsp salt and pinch of pepper. Cook until onion is browned. Add diced avocado and squish around. Add lime juice and peppers; heat through. Place lettuce leaves on plates. Top with chicken breast slices and onion/avocado mixture.

*Mackenzie Wright—HR Generalist*



## HR's Favorite Recipes | May 2021

### OLD BAY® Hot Sauce Spiked Wedge Salad (4 servings) compliments of McCormick.com

#### OLD BAY® Hot Sauce Candied Bacon

- 2 tablespoons brown sugar
- 2 tablespoons Old Bay® Hot Sauce
- 1/2 pound thick-cut bacon

#### OLD BAY® Hot Sauce Spiked Blue Cheese

- 1/4 cup buttermilk
- 1/4 cup mayonnaise
- 1/4 cup sour cream
- 1/4 cup crumbled blue cheese
- 2 tablespoons OLD BAY® Hot Sauce
- 1/2 teaspoon McCormick® Garlic Powder
- 1/2 teaspoon McCormick® Onion Powder
- 1/4 teaspoon McCormick® Coarse Ground Black Pepper



## HR's Favorite Recipes | May 2021

### OLD BAY® Hot Sauce Spiked Wedge Salad-continued

#### Wedge Salad

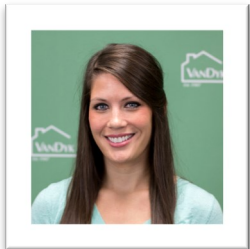
- 1 head iceberg lettuce, cut into 4 wedges      1/4 cup sliced green onions
- 1 cup cherry tomatoes, halved      1/4 cup crumbled blue cheese, optional

For the Candied Bacon, preheat oven to 350 degrees F. Mix brown sugar and OLD BAY® Hot Sauce in medium bowl; set aside. Place wire rack on large shallow foil-lined baking pan. Arrange bacon in single layer on wire rack. Bake 10 minutes. Remove from oven and brush with 1/2 of the brown sugar Hot Sauce mixture. Bake 10 minutes longer or until bacon is crispy and caramelized, turning halfway and brushing with remaining brown sugar mixture. Cool completely. Coarsely chop; set aside until ready to serve.

For the Blue Cheese Dressing, place all ingredients in blender container; cover. Blend on high speed until well mixed and smooth. Cover and refrigerate until ready to serve.

To assembly Wedge Salad, place 1 wedge of lettuce on each serving plate. Top with tomatoes and Candied Bacon. Drizzle with Spiked Blue Cheese Dressing. Garnish with green onions and blue cheese crumbles, if desired.

**Test Kitchen Tip:** Both Old Bay® Hot Sauce Candied Bacon and Spiked Blue Cheese Dressing are great for other dishes. Try candied bacon on burgers or in grilled cheese. Drizzle Spiked Dressing on your favorite salad or use as a dip for wings.



*Shelby Losinski—Licensing Specialist*

## HR's Favorite Recipes | May 2021

### Crispy Sheet Pan Gnocchi and Veggies (4 servings) courtesy of [thekitchn.com](https://thekitchn.com)

#### Ingredients

- 1 pound fresh, shelf-stable or frozen potato gnocchi
- 1 (12 oz) bag mixed baby bell peppers (or 2 medium bell peppers), cut into 1-inch chunks
- 1 pint grape or cherry tomatoes
- 1 small red onion, cut into 1-inch chunks
- 4 cloves garlic, smashed
- 1 teaspoon coarsely chopped fresh rosemary leaves
- 1/4 teaspoon kosher salt
- Freshly ground black pepper
- 2 tablespoons olive oil
- 2 tablespoons coarsely chopped fresh basil leaves
- Grated Pecorino Romano or Parmesan cheese

#### Instructions

Arrange a rack in the middle of the oven and heat to 450 degrees. Line a rimmed baking sheet with parchment paper.

Place the gnocchi, peppers, tomatoes, onion, garlic, rosemary, salt and a few generous grinds of black pepper in a large bowl. Drizzle with the oil and gently toss to combine. Spread the gnocchi mixture out evenly on the prepared baking sheet.

Roast, stirring halfway through, until the gnocchi are plump and the vegetables are tender and caramelized, 18 to 20 minutes total.

To serve, spoon the gnocchi and vegetable mixture into individual bowls and garnish each bowl with the basil and grated cheese.

*Devin Sweezer - HR Generalist*



## HR's Favorite Recipes | May 2021

### Red Lobster Copycat Biscuits



#### Ingredients

##### Biscuits

- 2 cups all purpose-flour
- 1 tbsp sugar
- 1 tbsp baking powder
- 2 tsp garlic powder
- 1/2 tsp kosher salt
- 1/4 tsp cayenne pepper (optional)
- 1 cup buttermilk
- 1/2 cup unsalted butter, melted
- 1 1/2 cups shredded sharp cheddar cheese

##### Topping

- 3 tbsp unsalted butter, melted
- 1 tbsp dried parsley flakes
- 1/2 tsp garlic powder

#### Directions

Preheat oven to 450 degrees F. Line a baking sheet with parchment paper or a silicone baking mat; set aside.

In a large bowl, combine flour, sugar, baking powder, garlic powder, salt and cayenne pepper, if using.

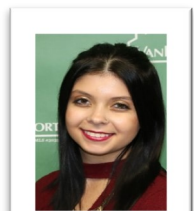
In a large glass measuring cup or another bowl, whisk together buttermilk and butter. Pour mixture over dry ingredients and stir using a rubber spatula just until moist. Gently fold in cheese.

Using a 1/4-cup measuring cup, scoop the batter evenly onto the prepared baking sheet. Place into oven and bake for 10-12 minutes, or until golden brown.

For the topping, whisk together butter, parsley and garlic powder in a small bowl. Working one at a time, brush the tops of the biscuits with the butter mixture.

Serve immediately

*Sarah Shilling—Payroll Specialist*



## HR's Favorite Recipes | May 2021

### Pressed Turkey, Pesto and Provolone Sandwich (4 servings)



#### Ingredients

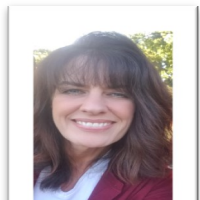
- 8 slices white sandwich bread like Sourdough or Italian
- 4 tablespoons basil pesto sauce
- 4 slices provolone cheese
- 8 slices (about 8 ounces) sliced roasted turkey lunchmeat
- 1 1/2 tablespoons extra-virgin olive oil
- Sliced tomato (optional)

#### Directions

Spread 1 1/2 teaspoons of pesto over one side of each slice of bread. Divide cheese evenly among the slices. Divide roasted turkey slices evenly among 4 of the bread slices. Form 4 sandwiches. Brush each sandwich with olive oil.

Preheat grill pan over medium heat. Once hot, add the sandwiches and cook until first side is golden brown and the cheese has melted. Flip and press down on the sandwich with a sandwich press, skillet or use a panini maker. Cook until golden brown and cheese is melted. Remove and add tomato, if desired. Serve immediately.

*Cheryl Vosburg—Receptionist*



# Marketing Spotlight | May 2021

## Meet the Newest Members of the Marketing Team!

This month we will be featuring the newest members to join the ever-growing Marketing Department at VanDyk Mortgage. We are thrilled to continue to build our talented team and want to take this time to introduce each of them to you!

### Adam Morolla, Marketing Specialist



Adam joined the marketing team in March of 2021. Originally from Long Island, New York, Adam currently lives in Bradenton, Florida. He has a bachelor's degree in Business Administration and Marketing from the University of Central Florida and has spent time as a Digital Marketing Intern for an environmental non-profit based in Orlando where he specialized in Social Media Management and keyword analytics. As a Marketing Specialist, Adam provides personalized marketing assistance to his Loan Originators and works tirelessly making their ideas come to life. To him, working with multiple departments to create a campaign is one of the most rewarding aspects of his job. When he's not collaborating with his colleagues to make his LO's marketing dreams come true, he enjoys cooking, trying new restaurants with friends and watching his favorite Netflix series, The Crown.

### Brice Antinori, Marketing Specialist

Brice graduated from Florida State University in the Spring of 2018 with a bachelor's degree in psychology. She recently held the role of Marketing Coordinator for Express Employment and was responsible for running the marketing programs for numerous offices throughout Georgia. As the Marketing Coordinator, Brice oversaw the company website and SEO, was responsible for designing and managing the content calendar, and coordinated internal and external recruiting efforts and events. She enjoys marketing for its creativity and collaboration in working on campaigns that make a difference. Born and raised in South Tampa, Brice has been living in Athens, Georgia for the past 3 years and is excited to be moving back to the Greater Tampa area soon. When she's not working, she enjoys spending time with her friends and family and her two dogs Chance and Stella. She also enjoys being outdoors and riding her







## Marketing Spotlight | May 2021

### Samantha Halle, Marketing Specialist

Samantha joined the VanDyk Marketing team this past April after graduating with a bachelor's degree in Advertising from the University of Florida in May of 2020. Learning how to navigate her post-graduation year during a global pandemic, Samantha held various temporary roles that eventually led her to landing her first marketing position here at VanDyk! Drawn to the collaboration and teamwork aspects of the industry, Samantha is eager to get her foot in the door. Based out of Tampa, Florida, she enjoys catching up on her favorite television shows, reading and her newest favorite hobby, painting.



### Kathryn Kelly, Marketing Specialist



Our newest addition to the Marketing team, Kat joined the VanDyk Marketing team as our Marketing Strategist at the end of April. Responsible for researching, developing, and communicating strategic marketing plans to meet the company's goals, she will lead and optimize marketing efforts companywide. And we are so excited to have her! Kat started her career as a news camerawoman after majoring in Broadcast News at the University of South Florida. With a passion for videography, she accepted a position as marketing videographer in 2015. Since then, she has worked in marketing management roles for a wide range of businesses, including aviation companies, schools, and real estate firms. As someone who is both creative and highly analytical, Kat has always been drawn to every aspect of the marketing industry. In 2018, Kat decided to pursue her master's degree in digital marketing and attended Northumbria University in Newcastle, England. While working towards her continued education, she started her own marketing agency online. In her free time, she likes to be outdoors doing pretty much anything! From scuba diving and sailing to hiking and climbing, Kat loves spending her time in nature.

### Angelina Castro, Marketing Digital Media Specialist

Angelina joined the VanDyk Marketing team in the beginning of April as the Marketing Digital Media Specialist. She is a graduate of Siena College where she studied communications, broadcast journalism and marketing. During her time in college, Angelina was heavily involved with the on-campus radio station and the marketing department and was on the rugby team. As a founding member of an original practices Shakespeare group, she spearheaded all marketing & public relations efforts, including website creation, social media



## Marketing Spotlight | May 2021

management and graphic designs, as well as dance, choreography and acting. During her career, she has worked in the arts, education, digital gaming, fitness, non-profit and restaurant industries as a marketing professional. Before coming to VanDyk, Angelina was working for the Albany Public Library as their Public Information Specialist, serving nearly 70,000 residents. A passionate creative Angelina is drawn to the ability to creatively engage and build online communities within the marketing industry. Born and raised in NYC, Angelina enjoys dance, theater, outdoor activities and playing with her cute cats

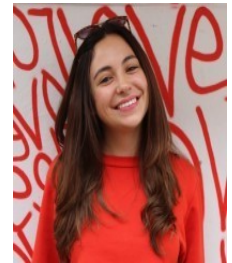
### Zack Hogg, Jr. Video Specialist



Zack started working with VanDyk in February of 2021 as the Jr. Video Specialist. Working alongside our Marketing Video Specialist Kyle, he is responsible for assisting video production and post-production, along with handling the basic editing, file handling, and assistance to the producer on set when needed. A lifelong fan of film and editing, Zack started early making skits, music, and surf videos with his friends, which led him to attend school for film and production. In 2012, Zack followed his passion and moved to San Francisco, where he worked as a grip on several professional productions. He moved back to Florida in 2015 to work for NBC Sports at Amalie Arena covering the Tampa Bay Lightning before being offered the position as Jr. Video Specialist at VanDyk. His favorite aspect of the industry is the opportunity to work on ever-changing projects, along with the challenge of thinking—and working—outside of the box. Originally from Boston, Zack currently lives in St. Petersburg, Florida. He enjoys playing guitar and singing in his band FayRoy, surfing and skimboarding in

### Katy Prohira, Marketing Copywriter

Katy joined the VanDyk Marketing team in February of 2021 as the Marketing Copywriter. With a heavy focus on researching, writing and keyword optimization, Katy has played a large role in rewriting the copy for the company's new website, as well as assisted the specialists with weekly articles, press releases, flyers and brochure copy. In addition to the development and execution of the monthly marketing newsletter, Katy is responsible for the VanDyk Mortgage blog, Mortgage News Matters. After graduating with a bachelor's degree in marketing and economics, Katy spent years traveling to new cities throughout the US including a year spent working her way through Australia. After moving back to the states in 2018, she moved to Miami to pursue her writing career. Katy has held multiple roles like Marketing Coordinator, Copywriter and Client Relations. Drawn to storytelling and creative writing, she is passionate about expression and communication through the written word. In her free time, she enjoys reading, gardening and exploring The Magic City.



## Quote of the Month | May 2021

**Believe you can and you're halfway there!**



# Hero List for April\* | May 2021

## TOP 20 LOs YTD

Name	Units	Rank
Daen Manriquez	114	1
Joseph White	97	2
Shawn Miller	84	3
Timothy Hart Jr.	82	4
Chris Kenworthy	72	5
Bill McDonald	62	6
Greg Morga	60	7
Stephen Katz	59	8
Keith Riley	54	9
Shawn Landez	54	9
Clyde Penton	54	9
Mario Flores	53	12
Michael Burchette	49	13
Joseph Longobardi	48	14
Sean Moore	47	15
Brian Forrester	47	15
Daren Crockett	47	15
Taylor Perry	46	18
Adam Wilson	46	18
Amy Garmon	45	20

## TOP 20 TEAMS YTD

Team	Manager	Units	Rank
724	Justin Kelly	232	1
723	Shawn Miller	201	2
204	Wilson/Grasteit	170	3
493	New Mexico	158	4
131	Mario Flores	150	5
123	Grand Rapids	140	6
401	Young/Viox	138	7
714	Tampa Corporate	129	8
530	Chris Kenworthy	121	9
235	Daen Manriquez	114	10
212	Michael Burchette	112	11
453	Tim Hart	109	12
511	Joe White	106	13
200	Daren Crockett	99	14
208	Amy Garmon	94	15
517	Stephen Katz	90	16
488	Shawn Landez	88	17
721	Brian Forrester	85	18
238	Greg Morga	79	19
586	Bill McDonald	77	20

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



# Top 20 Teams for April\* May 2021

Team	Manager	Month Count	Rank
724	Justin Kelly	55	1
723	Shawn Miller	51	2
493	New Mexico	38	3
123	Grand Rapids	34	4
131	Mario Flores	34	4
714	Tampa Corporate	34	4
212	Michael Burchette	32	7
204	Wilson/Grasteit	31	8
453	Tim Hart	31	8
235	Daen Manriquez	29	10
488	Shawn Landez	27	11
511	Joe White	27	11

Team	Manager	Month Count	Rank
530	Chris Kenworthy	24	13
200	Daren Crockett	23	14
238	Greg Morga	23	14
401	Young/Viox	22	16
721	Brian Forrester	19	17
230	Josiah Diaz	18	18
727	Peggy Bradshaw	18	18
208	Amy Garmon	16	20

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

***Congratulations to you all!***



# Top 20 Originators for April\* May 2021

Name	Month Count	Rank
Daen Manriquez	29	1
Joseph White	24	2
Timothy Hart, Jr.	23	3
Shawn Miller	22	4
Greg Morga	18	5
Shawn Landez	18	5
Michael Burchette	15	7
Adam Wilson	14	8
Peggy Bradshaw	14	8
Josiah Diaz	13	10
Rick Bennett Jr.	13	10

Name	Month Count	Rank
Joseph Longobardi	13	10
Bill McDonald	13	10
Keith Riley	12	14
Shyanne Steed	11	15
Clyde Penton	11	15
Caitlin VanDyk	10	17
Kevin Hilderbrant	10	17
Chris Kenworthy	10	17
Daren Crockett	10	17
Luke Ham	10	17

***Well done to everyone!***

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

## Birthday List | May 2021

May 1	Hannah Bailey	May 5	Angela Pacey	May 15	Justin McDowell
	Christin Klomprens	May 7	Alison Clarke		Devin Sweezer
May 2	Deana Daniels	May 8	Scott Elgas	May 16	Dawn Anderson
	Melissa Helfer		Erica Fries	May 17	Jose Cabada
	Tony Johnson		Kimberly Lang	May 18	Larry Le
	Zach Thull	Lauren Vanderbent	Cathy Storms		
May 4	Jon Barnes	May 10	Danielle Rothery	May 19	Kodee Carlson
	Andrew Brown	May 11	Sonja Curry		Linda Hansen
	Jonathan Smith	May 13	Kenneth Harmon	May 20	Jennifer Kersey
	Dennis Ward	May 14	Connor Kintz	May 24	Megan Crowley
May 5	Leith Grasteit		Priscila Olivas		Derek Mays

# Birthday List | May 2021

May 25	Kevin Mark		Alyssa DeVries		
May 26	Angela Corson		Melisa Wardlaw		
	Nichole Goade				
	Sheri Rubacha				
May 27	Stephen Katz				
	Annette Ream				
May 28	Ashley Tolbert				
May 29	Tonya Antunes				
	KC Burrows				
	Jeanie Nivison				
May 30	Courtney Battles				



# Anniversary List | May 2021

1

Mandy Henwood  
Lynn Smith  
Vicki Wu  
Lisa Blake  
Dominica Fusaro  
Bailey Powell

2

Mackenzie Wright  
Abigail Brown  
Sarah Shilling

4

Kurtis Kennedy  
Jeffrey Starnes  
Diana Wichlenski  
Kevin Mark

5

Erica Fries

6

Michelle Simoes  
Terrence Donlin  
Gil Januszewski  
Shelby Wardlaw  
Alison Clarke

7

Matthew Suchecki  
Kami Konyndyk

9

Shelby Losinski  
Bernadette Murnen  
Annette Garron

10

Annie Ream

11

Elizabeth Hole  
Jennifer Kersey  
Shawn Miller  
Kevin Walker  
Brian Eddy

12

Angela Pacey

13

Kevin Hilderbrant  
Rebecca Hilderbrant



# Department Directory | May 2021

## **ACCOUNTING**

### **Appraisal Billing**

All questions relating to appraisals, this includes VA, invoices and payments, and any other general accounting questions:

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

### **Check and Wire Requests**

All check and wire requests go through the intranet under accounting department and then accounting request forms.

### **Expense Approvals and Account Authorizations**

All expenses requiring approval from Accounting or questions regarding expenses should be directed to:

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

### **Invoices, Bills and Expense Report Questions**

Any items needing to be paid or reimbursed. This includes all questions regarding submitted bills and expense reports: [bills@vandykmortgage.com](mailto:bills@vandykmortgage.com)

### **PNC Credit Card Issues, Receipts & Monthly PNC Report**

Receipts for items paid on the PNC company credit card, monthly PNC reports and any general questions regarding PNC credit card transactions should be directed to: [receipts@vandykmortgage.com](mailto:receipts@vandykmortgage.com)

### **Vendor Relations**

Any vendor-related inquiries relative to a new vendor seeking to do business with VanDyk Mortgage, or a current vendor with questions or concerns, please contact:

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

## **CLOSING & WIRES**

### **Closing**

Closing issues and questions should be directed to:

**Monique Garcia, Closing Manager**

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

ECD updates, Rushed closing requests and any CD inquiry or request should be directed to: **Matt Heeringa, Closing Coordinator**

[mheeringa@vandykmortgage.com](mailto:mheeringa@vandykmortgage.com) and **Lisa Fernandez, Closing Coordinator**

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

**Ryan VanDyk, VP of Origination Compliance**

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

### **Wires**

Wire issues and questions should be directed to:

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

## **COMPLIANCE**

All compliance-related questions and communications should be directed to:

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

### **AD Approval**

Ad approval is for any items that may face the general public. This varies anything from a business card for loan originators to review of social media pages, please email:

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

### **Title Approval**

For renewing or adding either Title Companies or Escrow Companies to our approved list please email:

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

## **FUNDING DOCUMENT REVIEW**

Funding Document Review and Funding Number issues and questions should be directed to:

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

**Dakota (Cody) Heyboer, Loan Delivery Team Lead**

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

**Angela Corson, Loan Delivery & Funding Manager**

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

**Jon Barnes, Chief Secondary Officer**

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

## **HUMAN RESOURCES/PAYROLL**

**Company 401(k) Plan**

Questions regarding the Company's 401(k) plan can be directed to: [401k@vandykmortgage.com](mailto:401k@vandykmortgage.com)



# Department Directory | May 2021

## **HR Continued**

### **Employee Benefits**

PTO balances and requests, health, dental, vision, FSA, or any other benefit-related questions should be directed to: [benefits@vandykmortgage.com](mailto:benefits@vandykmortgage.com)

### **Employee Complaints**

Any employee-employee complaints can be directed to [hrconcerns@vandykmortgage.com](mailto:hrconcerns@vandykmortgage.com) where the communication will be contained and kept confidential. Additionally, this email can also be used for all employee suggestions, questions, or issues with established rules of conduct, policies, or practices. No employee will be penalized, formally or informally, for voicing a complaint in a reasonable, business-like manner.

### **Payroll**

Questions regarding commission calculations, bonuses, processing payroll, direct deposit, and W4 changes should be directed to [payroll@vandykmortgage.com](mailto:payroll@vandykmortgage.com)

### **New Hires, Terminations, and Time Clock**

Requests to hire, questions about the onboarding process, employee transfers, employee terminations, exit interviews, and time clock issues can be directed to: [hr@vandykmortgage.com](mailto:hr@vandykmortgage.com)

### **Referrals**

All employee referrals and fee splitting approvals should be directed to: [referral@vandykmortgage.com](mailto:referral@vandykmortgage.com)

### **Timesheets**

Completed employee timesheets should be submitted to: [timesheets@vandykmortgage.com](mailto:timesheets@vandykmortgage.com)

## **LEGAL**

### **Consumer Complaints**

If, for any reason, you encounter a customer who is dissatisfied with the service or product he or she has received please direct them to the “Complaints Resolution” link found at the bottom of [vandykmortgage.com](http://vandykmortgage.com). This online complaint form must be filled out to begin the process. If a complaint is received by a phone call, please direct them to the complaint portal on the company website. Any issues with the complaint process can be directed to: [complaints@vandykmortgage.com](mailto:complaints@vandykmortgage.com)

### **Legal Issues and Regulatory Actions**

Notices of pending legal or regulatory actions require immediate attention. Please direct all matters to: [legal@vandykmortgage.com](mailto:legal@vandykmortgage.com)

### **RESPA Concerns or Issues**

Please direct to: [RESPA@vandykmortgage.com](mailto:RESPA@vandykmortgage.com)

## **LENDING**

Post-Closing issues and questions should be directed to: [postclosing@vandykmortgage.com](mailto:postclosing@vandykmortgage.com)

### **Production Support**

Questions regarding URLA, AUS, Training and general loan production support issues can be directed to [productionsupport@vandykmortgage.com](mailto:productionsupport@vandykmortgage.com)

## **LICENSING**

Licensing issues or questions can be directed to: [licensinginfo@vandykmortgage.com](mailto:licensinginfo@vandykmortgage.com)

## **MARKETING**

We provide VanDyk Mortgage’s branches and individual loan originators with material as needed. For design and marketing requests please visit: [marketing.vdmc.net/](http://marketing.vdmc.net/)

## **SECONDARY MARKETING**

### **Lock Desk**

Questions regarding locking a loan, lock extensions, changes to locked loans and pricing engine logins can be directed to: [secondary@vandykmortgage.com](mailto:secondary@vandykmortgage.com)

## **SERVICING**

Questions regarding interim serviced loans, VanDyk serviced loans, and where a borrower should make their payment can be directed to: [servicemyloan@vandykmortgage.com](mailto:servicemyloan@vandykmortgage.com)

## **TECHNOLOGY**

### **IT and Encompass Support**

For any IT or Encompass related issues, questions on computers, phones, or company software please create a help desk ticket at [helpdesk.vdmc.net](http://helpdesk.vdmc.net)