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**3** Winning Strategies You Should be Using To Best Market Yourself!

Featured Article by Timothy Hart

### **3** *Winning Strategies You Should Be Using to Best Market Yourself!*

I started in the mortgage business in 2011 and the one thing I've learned is you have to look at marketing as if no one knows what you do for a living. We like to think that everyone is thinking about us and our business 24/7, but the reality is that they are not. Your customers and referral partners are running a crazy life just like you.

Remember, your job as a loan officer is to make sure that whenever anyone brings up a mortgage or even thinks about getting a mortgage, you are the first thing they think of. Many people think you only do purchases or refinances, but it's your job to remind them that yes, you are in the mortgage business and yes, you do both. Once I realized that people don't remember what you do for a living, I decided I needed to be way more aggressive with our marketing.

Now we try and attack every day with that mantra in mind, that's why I always have my name tag and business cards, and I mention mortgages in almost every social media post even when my post has nothing to do with mortgages, because it's another chance to make sure people know who I am and what I do...***I want it to be true that no one can ever say they don't know what I do for a living.*** That is the goal behind your marketing... is to market yourself. With that being said here are some points we have learned to help you do the same.

#### **Know Yourself**

Before you even come up with your marketing plan you need to know yourself, because you are your brand. We all love VanDyk Mortgage, but you are the face of your business. In sales, people are really buying you, so sell yourself. Find your voice, your niche, and let that flow through ALL of the platforms available to you.

What are you excited about that you do, is it VA loans, is it helping first time home buyers? Is it being current on the latest market trends? For me, it's finding creative ways to add value to my referral partners and the marketplace through my content. Whatever it is, focus on that and your content will be you, and not the same generic content as the next guy. We want it to bring value to your clients and referral partners, and to be genuine.

Don't force it. Whatever your style is, roll with it. If you need to sit down and plan your videos out, do it. If you are better on the spot flowing with a live style video then do it! Whatever is the most natural for you is a good place to start. We need to go deeper on types of marketing like mailers, written, email, phone calls, face to face, texts, etc.

#### **Start By Planning**

I always like to think of marketing as a chair, it needs at least 4 legs to be stable... you have so many ways to market to people and we need to hit them from all sides, so the chair doesn't fall over. So, you need to have a plan of attack that will balance you.

### **3** *Winning Strategies You Should Be Using to Best Market Yourself! Continued...*

I have found over and over again it's not just about the content you put online, it's the face to faces, the realtor trainings, the mailers, phone calls, texts, the emails reminding people I work weekends. It all goes hand in hand so start by figuring out what are the legs of your chair so you can find balance with your marketing.

When you have your legs, you can branch out from there. If your legs are Videos, Emails, and Face to Faces, great now you can launch into how many, how often, and exactly how you will execute those steps.

You may not want to do everything we do, and that's ok I get that, but keep your chair in mind... you need at least 4 of those legs to keep it up. Find whatever types of marketing that speak to you and go for it.

#### **Execution**

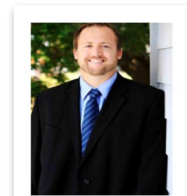
I hear people say to me a lot, "Well, I post on my socials about it, or I sent an email blast about this." But think of yourself and your own social media, how many emails do you delete unread, how many posts do you scroll past. Your one email or one post isn't going to cut it. It's all about how you execute your plan. Hit them through texts, phone calls, mailer, different socials, email, and be consistent with it. Stay in front of them. Remember, they will not remember you unless you remind them all the time.

You may feel like you are overkill or spamming your clients or friends list, but you have to overcome that feeling because to stay in front of them and stay top of mind you have to be everywhere. Remember people won't just remember what you do. If you do find that you're feeling like you're spamming people, then check your content and make sure it's valuable. The goal isn't just to put out content, like we mentioned earlier it's about putting out valuable and unique content.

Lastly, I couldn't write this article without mentioning this... please understand that going heavy online isn't guaranteed to change your life. While a lot of what we do is online, it isn't the only way to go and it's definitely not about instant results, it's more of a long-term play. Never lose that personal face to face relationship building.

While marketing may look like just creating fun content and pretty social media images all day, it's really not, that's just the surface. When you talk to all top producers you will find out that what they do is actually pretty boring and tedious, but they are willing to dedicate to that grind because they are committed to seeing the success that it brings. Keep your efforts diverse and consistent and you WILL see results!

*Timothy Hart, Jr.—Branch Manager*



## Benefit Highlight | June 2021

### What is an HSA Eligible Expense?

For those of you who have a Health Savings Account (HSA), you may be wondering what is considered a qualified medical care expense. Many people who elect an HSA may forget that they are able to use these funds on medical care expenses or may not know what is considered a qualified expense. This article can serve as a reference to what you can use your funds on, though it is not an all-encompassing list.

#### What is an HSA?

An HSA is a pre-tax savings account which you can use on routine medical expenses. At VanDyk you are only eligible to have an HSA if you elect the Medical HSA 3000 plan with Blue Cross Blue Shield. There is a maximum annual contribution limit of \$3,550 for single plans, and \$7,100 for family plans. These accounts are administered through a bank of your choosing, and every payroll we deposit the funds you elect into your account. Even if you do not have an HSA right now, this might be something to consider electing during open enrollment later this year.

#### What are Eligible Expenses that I can use my HSA to reimburse?

The IRS (Internal Revenue Service) has guidelines on what expenses are considered “eligible” for HSA funds, and they define these qualified medical expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily used to alleviate a physical or mental defect or illness. It is important to ensure that you are using your HSA funds for qualified medical care expenses only, otherwise there can be large penalties and fees that can incur. Some important items you can use your HSA funds for include but are not limited to:

- Qualified medical expenses incurred by you, your spouse, or your dependents.
- Health insurance premiums while receiving unemployment benefits including COBRA premiums.
- Qualified long-term care premiums
- Any health insurance premiums paid, other than for a Medicare supplemental policy, by individuals age 65 or older.
- Certain personal protective equipment (PPE) used for the primary purposes of preventing the spread of COVID-19.
- Qualifying over-the-counter drugs and menstrual care products.



## What is an HSA Eligible Expense? *continued...*

Other Items that you can use your HSA Funds on:



This list is not all-inclusive and additional expenses may qualify. The items listed are subject to change in accordance with IRS regulations. For more information or clarification on individual list items, refer to [Publication 502](#) or consult a tax professional. You can also visit <https://www.irs.gov/pub/irs-pdf/p969.pdf> for more information on HSAs.

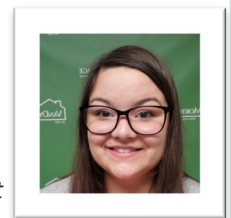
### **What Happens if I use my HSA Card on an Ineligible Medical Expense?**

There are heavy penalty fees that will be charged if you use your HSA card to pay for anything other than qualified medical expenses. In other words, you should not be using your HSA card to be paying for your daily Starbucks coffee, concert tickets, or a new 50-inch TV for the living room. If you do this, not only will you have to pay income tax and report this to the IRS, but you will incur a 20% penalty fee as well.

\*The most important thing you should do is to keep records or receipts that prove any and all purchases made with your HSA card were used for eligible medical expenses just in case you are ever asked about a certain charge in the future.

If you have any questions about your HSA, or if you are considering signing up for an HSA in the future, feel free to reach out to me via email, phone, or on Teams messaging!

Devin Thompson—HR Generalist



## HR Corner | June 2021

### A Guide to the COVID-19 Vaccine

Throughout the past year, there has been a lot of information given out about COVID-19 vaccines, and for many people, this may result in “information overload.” With so much information going around, it can be difficult to sort out the good information from the not-so-good information. It can also be difficult to figure out what is a fact versus an opinion. This article contains information provided directly from the Center for Disease Control (CDC) and can serve to clear up some of the confusion around vaccines. It may also contain information that you did not already know.

#### What to Know About Getting Your COVID-19 Vaccine

The COVID-19 vaccine is easier to get than ever before. Right now, everyone over the age of 12 is eligible to get a vaccine regardless of immigration status. Vaccines are available for eligible people at no cost regardless of insurance. In other words, providers are not able to charge you for the vaccine or any related administration fees, copays, or coinsurance. You also cannot be denied a vaccine if you do not have health insurance, or if you are underinsured or out of network.

Making an appointment to get the vaccine is easy. If you are unsure where you can get a vaccine, you can search [vacines.gov](https://www.vacines.gov), text your ZIP Code to 438829, or call 1-800-232-0233 to find COVID-19 vaccine locations near you. Once you find a location, you can call and schedule your appointment. Many pharmacies such as Walgreen’s and Rite Aid are administering the vaccine as well, and you can make an appointment by scheduling it online.

For those who choose to receive the Pfizer-BioNTech or the Moderna vaccine, you will not be considered fully vaccinated until 2 weeks after your second dose. For those who choose to receive the Johnson & Johnson’s Janssen vaccine, you will not be considered fully vaccinated until 2 weeks after your single-dose vaccine shot.

#### The Different Types of Vaccines

There are currently three types of vaccines available to the public, and they each have differences that you may want to consider. Below is a chart which describes these differences, and may help you to make an informed decision on which vaccine to get.

## A Guide to the COVID-19 Vaccine *continued...*

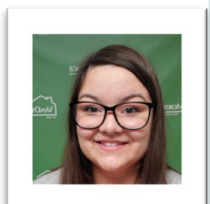
Name of Vaccine	Pfizer-BioNTech	Moderna	Johnson & Johnson's Janssen
Type of Vaccine	mRNA	mRNA-1273	Viral Vector
Number of Shots	2 shots, 21 days apart	2 shots, one month (28 days) apart	1 shot
Ingredients to be Aware of if you Know you are Allergic	polyethylene glycol	polyethylene glycol	polysorbate
Side Effects Where you Got the Shot	Pain, swelling, redness	Pain, swelling, redness	Pain, swelling, redness
Side Effects Throughout the Rest of your Body	Tiredness, headache, muscle pain, chills, fever, nausea	Tiredness, headache, muscle pain, chills, fever, nausea	Tiredness, headache, muscle pain, chills, fever, nausea, fainting, and blood clots (especially for women under the age of 50).

### The Benefits of Getting the Vaccine

- All COVID-19 vaccines are effective at preventing the spread of COVID-19.
- Even if someone contracts the illness, the risk of illness is profoundly minimized.
- According to CDC fully vaccinated people can resume activities without wearing a mask or physically distance (except where prohibited by law or workplace rules)
- When traveling in the US, you do not need to get tested before or after travel.
- When traveling abroad, you do not need to get tested before leaving the US unless your destination requires it. You do not need to self-quarantine after arriving in the US.

### Conclusion

The year of 2020 was full of ups and downs due to COVID-19, but 2021 provides us all with an opportunity to help our country get on the road to recovery. VanDyk wants to encourage you to do your part by getting the COVID-19 vaccine. If you have questions about the vaccine, please reach out to Devin Thompson at [dsweezer@vandykmortgage.com](mailto:dsweezer@vandykmortgage.com) or on Teams Messaging. Source: Center for Disease Control and Prevention (2021, May). *Vaccines for COVID-19*. <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/index.html>



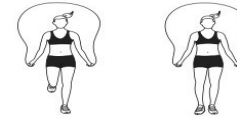
Devin Thompson—HR Generalist

### Summer Ab Workout from Spotebi Fitness and Nutrition

Complete 3 sets of each exercise and rest for 60 seconds between sets

- 1. Jump Rope:** 60 seconds. Jump on the balls of feet and move the rope only with wrists.
- 2. Russian Twist:** 45 seconds. Lie down with your legs bent and raise your upper body to create a V shape with your thighs. Twist your torso to the right and then reverse the motion, twisting it to the left.
- 3. Standing Side Bend:** 45 seconds. Stand up, holding a dumbbell with both hands, and raise your arms up and above your head. Bend your torso to the right, as far as it feels comfortable, pause, and bend it to the left.
- 4. Criss Cross Crunches:** 60 seconds. Stand with hands behind your head, bend your right leg and lift your knee as high as you can. Rotate your torso to the right and bring your right knee to your left elbow. Repeat on the opposite side.
- 5. Plank Bird Dog:** 45 seconds. Start in a plank position. Extend one leg and the opposite arm at the same time. Pause 2-3 seconds, return to the starting position, switch sides.
- 6. Back Extensions:** 60 seconds. Lie face down on a mat with your legs fully extended and your hands supporting your head. Lift your torso up, hold for a count of 2, and return to the starting position.
- 7. Wall Crunches:** 45 seconds. Lie on your back with your legs up the wall. Lift your shoulders off the mat, squeeze your abs, and hold for 1-2 seconds.
- 8. Dead Bug:** 60 seconds. While on your back, extend arms and legs toward the ceiling. Lower your right leg and extend your left arm behind your head. Switch sides, repeat.
- 9. Cross Crunches:** 30 seconds each side. Bend your knees, cross your right leg on top of the left knee and support your head with your left hand. Crunch and bring your left elbow across your body and toward the right knee. Repeat for 30 seconds and switch sides.
- 10. Side Plank:** 30 seconds each side. Lie on your side with your body fully extended. Lift your body off the mat and balance your weight between the forearm and the side of the foot. Keep your body in a straight line and hold for 30 seconds. Change sides and repeat.

jump rope



3sets 60sec

russian twist



3sets 45sec

standing side bend



3sets 45sec

criss cross crunches



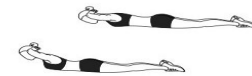
3sets 60sec

plank bird dog



3sets 45sec

back extensions



3sets 60sec

wall crunches



3sets 45sec

dead bug



3sets 60sec

cross crunches



3sets 30sec + 30sec

side plank



3sets 30sec + 30sec



## Recipe of the Month | June 2021

### Watermelon & Lime Creamsicles

#### Ingredients:

- 1 scoop vanilla protein powder
- 8 oz. coconut water
- 5 oz. plain yogurt
- 2 cups watermelon juice
- 1 lime, zest and juice
- 1 Tbsp honey

#### Directions:

- Add all ingredients to a high-speed blender and blend until smooth
- Pour into popsicle molds and freeze for at least 4 hours or until solid



Shelby Losinski— Licensing Specialist

# 2020 Sales Award Winners | June 2021

## Top 10 LO Units

Place	LO
10	Joe Longobardi
9	Mario Flores
8	Bill McDonald
7	Chris Kenworthy
6	Stephen Katz
5	Joe White
4	Shawn Miller
3	Justin Kelly
2	Tim Hart Jr
1	Daen Manriquez



## Top 10 LO Volume

Place	LO
10	Adam Robert Wilson
9	Joseph Zachary White
8	Joseph James Longobardi
7	Leith Royal Grasteit
6	Chris Kenworthy
5	Shawn Kennedy Miller
4	Stephen Katz
3	Timothy P Hart Jr
2	Justin Kelly
1	Daen Manriquez

## Top 5 Branches with 5 or Less LOs—Volume

Place	Branch #	Branch Manager(s)
5	453	Tim Hart Team
4	212	Mike Burchette/Caitlin VanDyk Rapisardi
3	517	Stephen Katz Team
2	235	Daen Manriquez Team
1	530	Chris Kenworthy/Joe Longobardi Team

## Top 5 Branches with 5 or Less LOs—Units

Place	Branch #	Branch Manager(s)
5	453	Tim Hart Team
4	212	Mike Burchette/Caitlin VanDyk Rapisardi
3	235	Daen Manriquez Team
2	517	Stephen Katz Team
1	530	Chris Kenworthy/Joe Longobardi Team

# 2020 Sales Award Winners | June 2021

## Top 5 Branches with 6 or More LOs—Volume

Place	Branch #	Branch Manager(s)
5	401	Rob Young/David Viox Team
4	493	Bill Vering Team
3	723	Shawn Miller Team
2	724	Justin Kelly Team
1	204	Leith Grasteit/Adam Wilson Team

## Top 5 Branches with 6 or More LOs—Units

Place	Branch #	Branch Manager(s)
5	131	Mario Flores Team
4	493	Bill Vering Team
3	723	Shawn Miller Team
2	204	Leith Grasteit/Adam Wilson Team
1	724	Justin Kelly Team

## Circle of Excellence

LINDA	AUSTIN
JULIE	BACON
BRITTNEY	BENNETT
MICHAEL	BISHOP
AMY	CASTRO
PAMELA	DANIELS
KATE	DEIBOLDT
BOBBIE	DONALDSON
MARIO	FLORES II
NATALIE	GILES
KIM	HARESTAD
KEVIN	HILDERBRANT
JACOB	KEGLOR
CHARLIE	KEMP
KURT	KENNEDY
LAURA	LEAVINES
DAN	MAGNANO
DARNELL	MAHONE



## Circle of Excellence

ANGELA	PACEY
KATHRYN	PAIGE
TAYLOR	PERRY
MICHAEL	RHODES
CHRISTINE	ROSE
RICHARD	RUBLE
HOWARD	SACKS
VICKY	SCHRAM
CYNTHIA	SENA
CHRISTOPHER	SILVERA
NATHAN	TSCHAPPLER
DENNY	UMPHREYS
STACEY	VAN SCHENCK
VANGIE	VILLAMIL
CINDY	WALKER
JAMI	WRIGHT

# 2020 Sales Award Winners | June 2021

## President's Club

PATTI	ADAMSON
RICK	BENNETT
SHAWN	BLOOM
PEGGY	BRADSHAW
MICHAEL	BURCHETTE
DAREN	CROCKETT
DAVID	DONALDSON
BRIAN	EDDY
MARIO	FLORES
BRIAN P.	FORRESTER
AMY	GARMON
ANNIE	GARRON
LEITH	GRASTEIT
LUKE	HAM
TIM	HART JR.
STEPHEN	KATZ
JUSTIN	KELLY
CHRIS	KENWORTHY
BRAD	KING
SHAWN	LANDEZ

JOE	LONGOBARDI
DAEN	MANRIQUEZ
THECIA	MAURONE-TOTH
RYAN	MCALLISTER
BILL	MCDONALD
SHAWN	MILLER
SEAN	MOORE
SCOTT	NORTH
JAMEE	PEW
KEITH	RILEY
BRIAN	SKAAR
SHYANNE	STEED
CAITLIN	VANDYK RAPISARDI
BRENT	VERLEGER
DAVID	VIOX
JOE	WHITE
ADAM	WILSON
ROB	YOUNG

## Regional Managers

JOE	DISHINGER
FRED	DOPMAN
JOHN	JONES
CHRIS	LAENA
ANTHONY	MOSELY
SHERRI	RUSSETT
WILLIAM	VERING



The 2020 Newbie Award goes to ... Greg Morga!



## Marketing Spotlight | June 2021

### Did You Know? We Launched A Blog!

[Mortgage News Matters](#) is VanDyk Mortgage's newest digital platform where we share our industry knowledge with you! Each week [@vandykmortgage](#) will feature an industry-related post from our company blog. Covering a variety of topics like 'How to Build and Maintain a Good Credit Score' and '10 Tips for Staging Your Home to Sell', Mortgage News Matters provides valuable information for anyone who finds themselves currently navigating the market—or for those who just want a little more knowledge of the industry. [Click to read our latest blog posts.](#)



### Have you subscribed to our podcast?

#### [Contacts to Contracts With Bryan Lovell & John Jones](#)

Bringing you the latest insight into the home industry, VanDyk's very own Bryan Lovell and John Jones share their expert knowledge with you each week on their podcast [Contacts 2 Contracts](#). From interviews with top producers to in-depth looks at industry trends, Contacts 2 Contracts is a valuable resource for brokers, lenders, realtors, clients, and anyone who wants to create homebuying success. New episodes are released Thursdays on [YouTube](#) and [Spotify](#) at 10 a.m. EST. Subscribe today to ensure you never miss an episode!











[Click here to get caught up on all of the latest Contacts 2 Contracts Episodes today!](#)



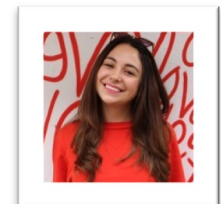
# Marketing Spotlight | June 2021

## Social Survey Top 10 Performers

We want to congratulate the 10 TOP PERFORMING Loan Originators on Social Survey who have ranked highest on Customer Satisfaction for the first half of 2021! The Social Survey Leaderboard highlights the Loan Originators who receive top reviews from their satisfied customers. Congratulations to the TOP 10. Thank you for delivering exceptional service each and every day!

Rank	Name	Reviews	Average Score	SPS	Completion %
#1	 Sean Moore	28	5	100	52.83
#2	 Mario Flores	34	4.838	97.06	43.59
#3	 Caitlin VanDyk	22	5	100	41.51
#4	 Lourdes Villamil	19	5	100	59.38
#5	 Michael Rhodes	19	4.974	100	47.5
#6	 Leith Grasteit	22	4.886	100	40.74
#7	 Chris Kenworthy	17	5	100	40.48
#8	 Randy Creed	16	4.969	100	48.48
#9	 Kate Matties	15	5	100	50
#10	 Cindy Walker	16	4.938	100	43.24

Katy Prohira—Marketing Copywriter



## Quote of the Month | June 2021

**Don't aspire to be the best ON the team. Aspire to be the best FOR the team.**



# Hero List for May\* | June 2021

## TOP 20 LOs YTD

Name	Units	Rank
Daen Manriquez	139	1
Joseph White	106	2
Shawn Miller	103	3
Timothy Hart Jr.	100	4
Chris Kenworthy	77	5
Bill McDonald	74	6
Greg Morga	72	7
Clyde Penton	70	8
Stephen Katz	68	9
Mario Flores	65	10
Keith Riley	62	11
Shawn Landez	59	12
Brian Forrester	58	13
Michael Burchette	58	13
Daren Crockett	56	15
Taylor Perry	54	16
Leith Grasteit	54	16
Adam Wilson	53	18
Amy Garmon	53	18
Sean Moore	52	20

## TOP 20 TEAMS YTD

Team	Manager	Units	Rank
724	Justin Kelly	298	1
723	Shawn Miller	251	2
204	Wilson/Grasteit	202	3
493	New Mexico	195	4
123	Grand Rapids	192	5
131	Mario Flores	187	6
401	Young/Viox	164	7
714	Tampa Corporate	154	8
235	Daen Manriquez	140	9
212	Michael Burchette	133	10
453	Timothy Hart	133	10
530	Chris Kenworthy	130	12
511	Joe White	118	13
200	Daren Crockett	117	14
208	Amy Garmon	113	15
517	Stephen Katz	104	16
721	Brian Forrester	102	17
488	Shawn Landez	100	18
586	Bill McDonald	94	19
238	Greg Morga	92	20

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





# Top 20 Teams for May\* June 2021

Team	Manager	Month Count	Rank
724	Justin Kelly	66	1
123	Grand Rapids	52	2
723	Shawn Miller	50	3
131	Mario Flores	37	4
493	New Mexico	37	4
204	Wilson/Grasteit	32	6
235	Daen Manriquez	26	7
401	Young/Viox	26	7
714	Tampa Corporate	25	9
453	Timothy Hart	24	10
212	Michael Burchette	21	11
208	Amy Garmon	19	12

Team	Manager	Month Count	Rank
200	Daren Crockett	18	13
586	Bill McDonald	17	14
721	Brian Forrester	17	14
234	Clyde Penton	16	16
517	Stephen Katz	14	17
207	Darnell Mahone	13	18
230	Josiah Diaz	13	18
238	Greg Morga	13	18
582	David Donaldson	13	18

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

***Congratulations to you all!***



# Top 20 Originators for May\* June 2021

Name	Month Count	Rank
Daen Manriquez	25	1
Shawn Miller	19	2
Timothy Hart Jr.	18	3
Clyde Penton	16	4
Mario Flores	12	5
Pam Daniels	12	5
Greg Morga	12	5
Bill McDonald	12	5
Brian Forrester	11	9
Leith Grasteit	11	9
Laura Leavines	10	11
Anna Parry	10	11

Name	Month Count	Rank
Joseph White	9	13
Jennifer Monahan	9	13
Annie Garron	9	13
Justin Kelly	9	13
David Donaldson	9	13
Howard Sacks	9	13
Michael Burchette	9	13
Stephen Katz	9	13
Julie Basinski	9	13
Daren Crockett	9	13
Angela Pacey	9	13
Luke Ham	9	13

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

***Well done to everyone!***

# Birthday List | June 2021

June 1	Ken Frachiseur	June 11	Natalie Archuleta		Jessica Yinger
	Richard Passanante	June 13	Caitlin Hagner	June 24	Stephen Tschappler
	Howard Sacks	June 14	Susie McDonald	June 25	Shorlette Kemp
June 2	Casey Albert		Tiffany Rhinehart		Sherri Russett
	Tyler Moya	June 15	Katy Prohira	June 26	Linda Corrigan
	Melissa Riddle	June 16	Patricia Lacey		Tom Parker
June 3	Paola Rodriguez		Mitch Macomber		Pam Paulson
June 4	Erin Nivison	June 18	Kevin Walker	June 27	Daren Crockett
June 5	Ashlee DeLeon	June 20	Lisa Sanford		Karen Ferranti
	Brian Dinsmore		Stefans Vitols		Clyde Penton
	Kelly Mclaughlin		Amber Workman	June 28	Tina Hunley
June 7	Caitlin VanDyk	June 21	Austin Bell		Michelle Locke
June 8	Nathan Tschappler		Rebecca Hilderbrant		Gabrielle Yulis
	Cheryl Vosburg	June 22	Kyle Fournier	June 29	David Kelly
June 9	John Jones		Jason Hornback		
	Christina Pham		Anna Parry		
	Patricia Woods	June 23	Denny Umphreys		

# Anniversary List | June 2021



Lisa Cooke  
Josiah Diaz  
Elizabeth Kuehnau  
Kimberly Lang  
Andrew McDonald  
Tyler Moya  
Rafael Munguia  
Garett Nelson  
Veronika Ramirez  
Katharine Sacriste  
Erika Solis  
Sarah Sundberg  
Malika Sutton  
Jessica Tobia  
Rebecca Buikema  
Travis Chorny  
Robert Farley



Melissa Allen  
Latoya Harris  
Hunter Kanuszewski  
Ben Olsen  
Cathy Storms



Courtney Eley  
Darnell Mahone  
Jessica Rodriguez-Mendez  
Yesenia Sifuentes  
David Lerer



Angela Hart  
Sheri Rubacha



Holly Anderson  
Deana Daniels  
Krisanne Dearden  
Monique Garcia  
John Marras  
Shannon Russell  
Kathleen Rutherford  
Richard Thompson  
Melissa Helfer



Amy Lyn Cornwell  
Jorge Giral  
Cody Heyboer  
Brian Morgan  
Cynthia Sena  
Alec Coleman  
Daren Crockett  
Lisa York

## Anniversary List | June 2021



Megan Crowley

Matt Heeringa

Deb Lawson

Christy Schwartz



Melissa Riddle



Ryan VanDyk



Dawn Anderson



Joe White



Collette Peters



Brian Skaar



James Beebe



# Department Directory | June 2021

## **CHANGES HIGHLIGHTED IN YELLOW**

### **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)

#### 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)

**Liz Eyer, Post Close Operations Team Lead**

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

#### 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).

*HR continued on the next page*



# Department Directory | June 2021

## **HR Continued**

### **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**

Secondary Manager: Brad Chatel

Lock Desk Manager: Zuzana Kivakaite

Any questions regarding locks, locking loans, extensions, pricing engine logins, or anything else secondary related should be directed to: [secondary@vandykmortgage.com](mailto:secondary@vandykmortgage.com)

## **SERVICING**

***Going forward effective June 1st, 2021, you MUST retype email addresses to servicing. If you use an old email (reply, forward, copy email address to another email, etc.), it will be returned to sender.***

Payment plans and delinquency related requests can be directed to:

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

Escrow, payment processing and payoff related requests can be directed to:

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

*Servicing continued on next page*



## Department Directory | June 2021

### Servicing Continued

Verification of Mortgage requests can be directed to:

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

Property Tax related requests can be directed to

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

Property Insurance requests can be directed to:

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

Any other requests not meeting the criteria noted above can be sent to:

[servicinggroup@vandykmortgage.com](mailto:servicinggroup@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](https://helpdesk.vdmc.net)

