

NEWSLETTER



August 2021



Table of Contents

Featured Article	2
Benefit Highlight	4
HR Corner	5
Positive Advice for Positive People	7
Health & Fitness Tip of the Month	9
Recipe of the Month	11
Marketing Spotlight	12
Quote of the Month	14
Employee Shoutouts	15
Hero List for July	16
Top 20 Teams - Monthly	17
Top 20 Originators - Monthly	18
Birthdays	19
Anniversaries	20
Department Directory	22

**The VanDyk Convention Center
By Mario Flores, Branch Manager**

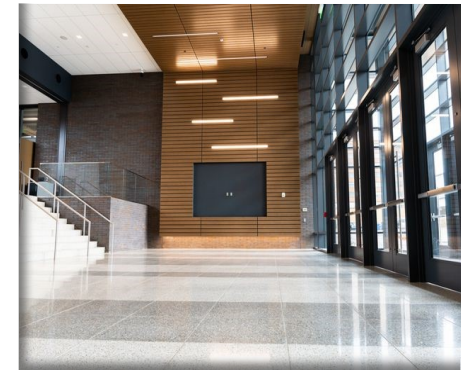
The VanDyk Convention Center Update

Since opening this past April, the VanDyk Mortgage Convention Center has had a very positive impact on VanDyk Mortgage and the Muskegon community.

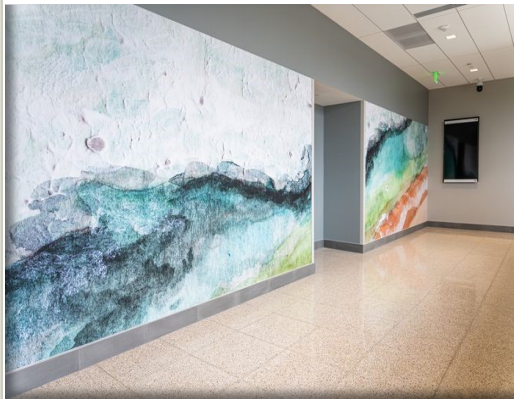
Since relocating their offices to the VanDyk Mortgage Convention Center, the VanDyk Mortgage Lakeshore branch has experienced a strong response from clients and employees. July was a record month with 65 loan closings, and additional loan officers have been added to the team.

“We made a decision to integrate the VanDyk Mortgage offices into our convention center to be a part of the exciting growth and changes happening in our downtown Muskegon community,” explains Mario Flores, VanDyk Mortgage Lakeshore Branch Manager.

“We are contacted regularly by people hoping to be part of our VanDyk team,” says Annette Ream, Team Operations Manager.



Lobby



Service Corridor

The Lakeshore team recently partnered with a local leading marketing agency to assist with getting our story out about what makes us unique and different as a mortgage company.

“We’ve worked with our marketing agency to hone in on the advantages of our convention center, to aggressively get our message out there, and to take over marketing efforts for our branch. The results have far surpassed our expectations,” says Flores. “Having such a prominent location in Muskegon’s downtown solidifies our brand story and promise, displaying our professionalism and expertise.”

Our Brand Promise: We promise to help homebuyers navigate their financial situation so there is no doubt of approval when they apply for a home loan. It’s about having peace of mind from beginning to end. We are there for every step, quickly closing deals, large and small. We are known for pulling off the impossible.

The VanDyk Convention Center Update *continued*

The VanDyk Mortgage Lakeshore branch has also developed unique marketing strategies and tactics to distinguish itself from their competitors. Recent initiatives include:

- Trusted realtor features on outdoor digital signage and social media
- Hosting continuing education events for Realtors utilizing the convention center space
- Co-branding with Realtors through marketing materials such as flyers

The VanDyk Mortgage Convention Center offers a total footprint of 37,700 square feet including a 16,500 square foot banquet room that can be broken into five different rooms. As part of the Delta by Marriott hotel, the convention center can also be arranged into 13 breakout areas. Architecture in the main space showcases the Muskegon Lake with 14-foot-tall windows. The main ballroom displays Muskegon’s downtown entertainment district with 26-foot-tall windows.

The convention center also connects to the Mercy Health Arena, home to local sports teams the West Michigan Ironmen (American Arena League Football), the Muskegon Lumberjacks (United States Hockey League), and the Muskegon Risers (National Premier Soccer League).

“We are here to grow as part of the community, and having the VanDyk Mortgage name represented on our new convention center shows our commitment,” said Flores.

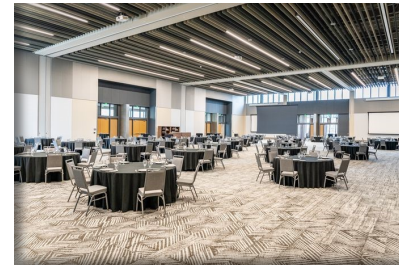


First Floor

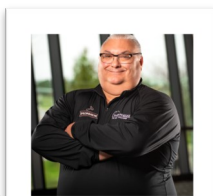
Photos compliments of Mlive.com



Sitting area



Primary Meeting Room



Mario Flores—Branch Manager

Benefit Highlight | August 2021

Benefits Questions? Hylant Can Help!

Experiencing health concerns can be frightening enough, but it can be even more frightening to receive an insurance bill for a hospital visit that does not seem quite right. Unfortunately, insurance companies and agencies do not always get things right. It can be very stressful to figure out if there is an error when insurance can be difficult to understand, and it can be frustrating to wait on hold for 45 minutes or more to speak with an insurance agent to get answers. This does not always happen, but getting questions answered about bills and claims is important so confusion and stress can be avoided.

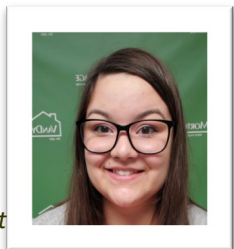
The good news is that at VanDyk, we have a benefits consultant that can help. Hylant! Hylant is a great tool that employees can utilize if you have questions regarding our group health plan, or any supplemental coverages through VanDyk. Hylant can assist you with claims disputes, billing questions, helping you to understand your benefits, and resolving any communication issues you may be having with our insurance providers. Not only can you contact Hylant for help, but your spouse and dependents can as well. Hylant will be able to help you worry less about the financial side of health care and focus more on what is really important – you and your family staying healthy!

In order to contact Hylant, you can call the toll-free number listed below Monday through Friday from 8:00a.m. – 4:30p.m. EST. You will be able to talk to a customer service specialist who can assist you with your benefits questions. You can also email the benefit help address listed below or visit Hylant’s website for more information.

Special Note: When contacting Hylant or any insurance company, it is important to have your insurance card information and any appropriate paperwork such as bills, explanation of benefits, denial letters, receipts, etc.

Call: : (800) 609-9614 Email: benefithelp@hylant.com www.Hylant.com

If you have any additional questions regarding Hylant or your benefits, feel free to contact Devin Thompson at dthompson@vandykmortgage.com or on Teams!



Devin Thompson—HR Generalist



Continuing Education and Renewals

It's that time of year, again – Continuing Education (CE) and Renewal time! Each state licensed Mortgage Loan Originator (MLO) must complete CE every year in order to be eligible to renew their license(s). CE and renewals are two different things. CE is the education part and renewals are the submission part of your license in the NMLS. CE must be completed before you can submit your renewal in the NMLS. I will help each of VanDyk's MLOs with their CE and renewal process. However, completing your CE and renewal on time is YOUR responsibility.

What is CE? Continuing Education or CE is at least 8 hours of education that every Mortgage Loan Originator must complete every year in order to be *eligible* to renew their state license(s). The only time an MLO is exempt from CE is if they completed the SAFE 20 for the first time that year. Some states require additional state specific CE hours beyond the 8 hours. For example, New York has a 3-hour state specific CE course that must be taken in addition to the 8 hours, for a total of 11 hours.

When is CE Due? Most states have identical CE and renewal deadlines, which is December 31st. However, there are a few states with an early CE/renewal deadline. These are the states that our company is licensed in that have an early CE deadline:

DC—November 1st	IA—December 1st	MN—December 1st	WA—December 15th
DE—December 1st	ID—December 1st	OK—December 1st	WV—November 1st
GA—October 31st	KY—November 30th	UT—December 15th	WY—December 1st

Important Notice About CE Courses and the SAFE ACT'S "Successive Years" Rule: The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires that state-licensed Mortgage Loan Originators (MLOs) complete 8 hours of NMLS approved continuing education (CE) annually. The SAFE Act also stipulates that a state licensed MLO *"may not take the same approved course in the same or successive years to meet the annual requirements for continuing education."* NMLS has interpreted the term "successive years" to mean two years in a row. To ensure compliance with this provision of the SAFE Act, courses that contain the same course content are considered the same course and cannot be taken two years in a row by an MLO. Taking the same course two years in a row will result in CE not being counted for license renewal.

HR Corner | August 2021

Continuing Education and Renewals *continued*

Action for MLO to be in Compliance with the SAFE Act “Successive Year” Rule: Before registering for a course, check the course description in the NMLS Course Catalog to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content or sharing content with another course use the same unique course title or unique title phrase which is stated at the beginning of the course description. *Do not take a course with the same title or title phrase two years in a row.*

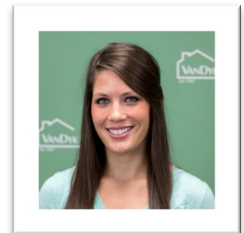
It is very important to complete your CE on time. The only time an MLO does not have to complete CE is if they completed their SAFE 20 for the first time in that same year. For example, if a new MLO completed their SAFE 20 in 2021 they would not have to complete CE in 2021. However, that MLO would still be required to submit a renewal. **Keep in mind, it may take up to 7 days after completion for your CE to post in your NMLS account.**

Renewals: Renewal season opens on November 1st. CE and renewals are **DIFFERENT!** You are not eligible to renew your license until your 2021 CE has been completed AND posted in your NMLS account. It is highly recommended that you complete your CE at least 7 days prior to the renewal date in order for the education provider to transfer the results to the state on time. All renewals must be submitted by December 31st. As stated previously, there are a few states with an early renewal deadline.

Additionally, records must be up to date at time of renewal. This includes your residential address, mailing address, disclosure questions, and employment history listed in your NMLS account to name a few. Amendments to your record CANNOT be made through the renewal feature. If you need to make changes to your record before you attest to its accuracy, we strongly recommend that you submit necessary updates through the “Filing” tab immediately, and prior to November 1st, in order to allow sufficient time for the review of changes prior to renewal. In addition, you should review your license status and confirm that you have no outstanding license items that need to be cleared and the license is in a full “Approved” status in order to avoid a potential fine or other enforcement action for false attestation. Waiting until November or December to submit amendments and/or to clear outstanding license items may delay the approval of your license renewal application.

If you would like to start on your CE, please reach out to Shelby Losinski at slosinski@vandykmortgage.com.

Shelby Losinski—Licensing Specialist



IMPRESSIONS and The Power of Kind Words

If we think back in time, probably the most memorable people in our lives are those who have spoken kind words to us. Words carry the power to move mountains and to move us deeply. Kind words fill up a person with positivity, and helps people in finding and living their best possible selves. Kind words not only create a physical impact but also impacts our thinking and our responses to various situations. It affects our behavior, emotions, and our mood.

Is there someone on your team that helped you when you were overloaded?

Or someone at VDM that helped you get your project passed the finish line?

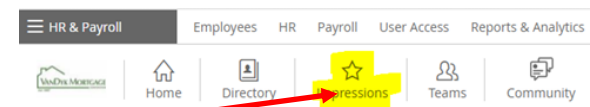
Or someone who is an overall great team player?

Paylocity has made recognizing your colleagues easy! If you haven't heard by now, we've launched **IMPRESSIONS!**

Impressions is a Peer recognition tool that can be used to acknowledge your colleagues for the work they do every day. You can celebrate achievements from anytime and anywhere with Impressions.

How To Access **IMPRESSIONS**

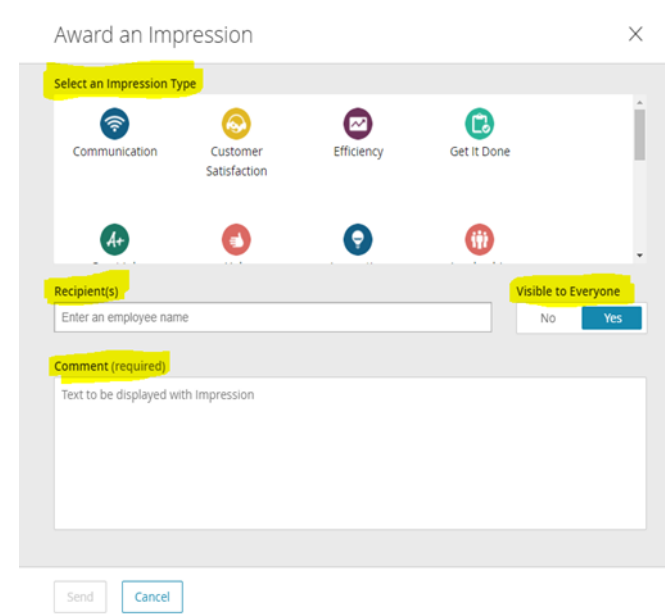
1. When you log into Paylocity, navigate to your **self-service portal**.
 - a. In the upper left-hand corner, click on the three-line menu button.
 - b. Click Self-service portal.
2. Once you are there, click on the Impressions star
3. Once you get to the Impressions page you can view all impressions rewarded to other employees.



IMPRESSIONS and The Power of Kind Words *continued*

How to award an **IMPRESSION**

1. If you would like to award an Impression, click on the “Award Impressions” button near the upper right-hand corner.
2. Once the Reward Impressions box opens up, you can select which type of Impression you would like to send.
3. Then select the person you would like to send it to, you can also write a message to send along with it. Once you have the complete, you can press the send button. The recipient will receive an email letting them know they have been awarded an impression.
4. You also have the option to select whether or not you want the Impression to be visible to everyone or just the employee you are sending it to.



The screenshot shows a dialog box titled "Award an Impression" with a close button (X) in the top right corner. The dialog is divided into several sections:

- Select an Impression Type:** A grid of eight icons representing different categories: Communication (Wi-Fi), Customer Satisfaction (customer service), Efficiency (envelope), Get it Done (checklist), A+ (grade), Like (thumbs up), Idea (lightbulb), and Team (group of people).
- Recipient(s):** A text input field with the placeholder "Enter an employee name".
- Visible to Everyone:** A toggle switch with "No" and "Yes" options.
- Comment (required):** A text area with the placeholder "Text to be displayed with Impression".
- Buttons:** "Send" and "Cancel" buttons at the bottom.

Take the time to make someone's day and send a kind word of appreciation!

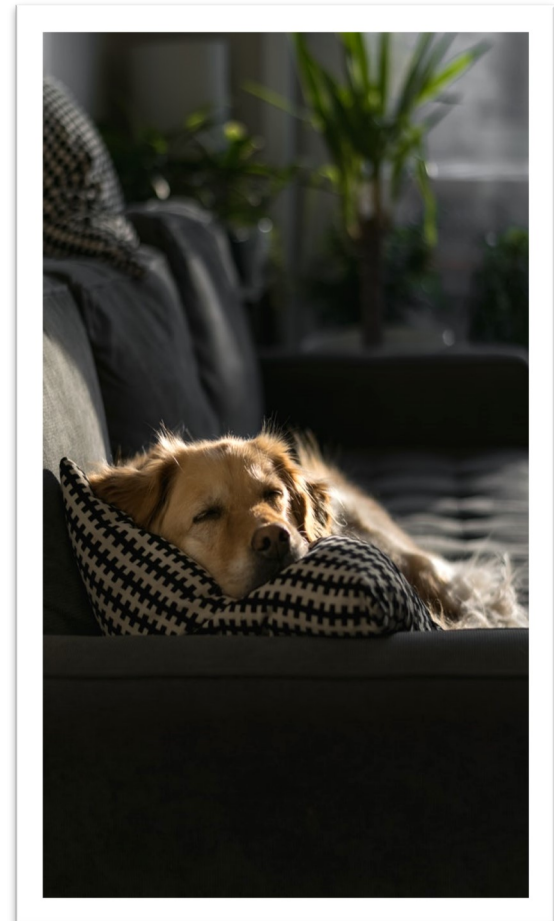
Margarita Hays—HR Manager



12 Tips for Healthy Sleep

This is derived from the book *“Why We Sleep”* by Matthew Walker, PhD.

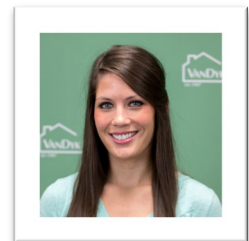
1. Stick to a sleep schedule. Go to bed and wake up at the same time each day. As creatures of habit, people have a hard time adjusting to changes in sleep patterns. Sleeping later on weekends won't fully make up for a lack of sleep during the week and will make it harder to wake up early on Monday morning. Set an alarm for bedtime. Often we set an alarm for when it's time to wake up, but fail to do so for when it's time to go to sleep. If there is only one piece of advice you remember and take away from these 12 tips, this should be it.
2. Exercise is great, but not too late in the day. Try to exercise at least 30 minutes on most days but not later than 2 to 3 hours before your bedtime.
3. Avoid caffeine and nicotine. Coffee, colas, certain teas, and chocolate contain the stimulant caffeine, and its effects can take as long as 8 hours to wear off fully. Therefore, a cup of coffee in the late afternoon can make it hard for you to fall asleep at night. Nicotine is also a stimulant, often causing smokers to sleep only very lightly. In addition, smokers often wake up too early in the morning because of nicotine withdrawal.
4. Avoid alcoholic drinks before bed. Having a nightcap or alcoholic beverage before sleep may help you relax, but heavy use robs you of REM sleep, keeping you in the lighter stages of sleep. Heavy alcohol ingestion may also contribute to impairment in breathing at night. You also tend to wake up in the middle of the night when the effects of the alcohol have worn off.
5. Avoid large meals and beverages late at night. A light snack is okay, but a large meal can cause indigestion, which interferes with sleep. Drinking too many fluids at night can cause frequent awakenings to urinate.



12 Tips for Healthy Sleep *continued*

6. If possible, avoid medicines that delay or disrupt your sleep. Some commonly prescribed heart, blood pressure, or asthma medications, as well as some over-the-counter and herbal remedies for coughs, colds, or allergies, can disrupt sleep patterns. If you have trouble sleeping, talk to your healthcare provider or pharmacist to see whether any drugs you're taking may be contributing to your insomnia and ask whether they can be taken at any times during the day or early in the evening.
7. Don't take naps after 3:00 p.m. Naps can help make up for lost sleep, but late afternoon naps can make it harder to fall asleep at night.
8. Relax before bed. Don't overschedule your day so no time is left for unwinding. A relaxing activity, such as reading or listening to music, should be part of your bedtime ritual.
9. Take a hot bath before bed. The drop in body temperature after getting out of the bath may help you feel sleepy, and the bath can help you relax and slow down so you're more ready to sleep.
10. Dark bedroom, cool bedroom, gadget-free bedroom. Get rid of anything in your bedroom that might distract you from sleep, such as noises, bright lights, an uncomfortable bed, or warm temperatures. You sleep better if the temperature in the room is kept on the cool side. A TV, cell phone, or computer in the bedroom can be a distraction and deprive you of needed sleep. Having a comfortable mattress and pillow can help promote a good night's sleep. Individuals who have insomnia often watch the clock. Turn the clock's face out of view so you don't worry about the time while trying to fall asleep.
11. Have the right sunlight exposure. Daylight is key to regulating daily sleep patterns. Try to get outside in natural sunlight for at least 30 minutes each day. If possible, wake up with the sun or use very bright lights in the morning. Sleep experts recommend that, if you have problems falling asleep, you should get an hour of exposure to morning sunlight and turn down the lights before bedtime.
12. Don't lie in bed awake. If you find yourself still awake after staying in bed for more than 20 minutes or if you are starting to feel anxious or worried, get up and do some relaxing activity until you feel sleepy. The anxiety of not being able to sleep can make it harder to fall asleep.

Shelby Losinski-Licensing Specialist



Recipe of the Month | August 2021

Lemony Chicken Arugula Quinoa Salad *compliments of feastingathome.com*

Ingredients

8 ounces baked Chicken breast (or one can chickpeas, drained)

2 extra large handfuls baby arugula

1 ½ – 2 cups cooked quinoa

1 avocado, sliced

1–2 scallions, sliced

optional additions: scallions, oranges, sunflower sprouts, hemp seeds, any nut or seed

Creamy Basil Dressing

1/2 cup basil (packed down tight, about 1 ounce)

2 fat garlic cloves

zest from one medium lemon

2 tablespoons fresh lemon juice

1/3 cup olive oil

½ teaspoon salt, more to taste

¼ teaspoon cracked pepper

⅛– ¼ cup sour cream (optional) or plain yogurt or vegan sour cream!

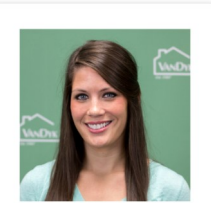


Dressing

Place basil, garlic and lemon zest and a food processor and pulse until finely chopped. Pour in olive oil, lemon juice, salt and pepper and pulse to combine (don't make it too smooth). Place in a bowl or jar and whisk in some sour cream if you want it creamy (adjusting salt as needed). This will keep 4 days in the fridge.

Assemble salad. You can keep all components separate if packing to take to work.

Or toss arugula with quinoa and scallions and some dressing to lightly coat. Divide among two bowls. Add chicken and avocado and any nuts or seeds that you like. Spoon a little more dressing over the chicken and season the avocado with salt and pepper.



Shelby Losinski— Licensing Specialist

Marketing Spotlight | August 2021

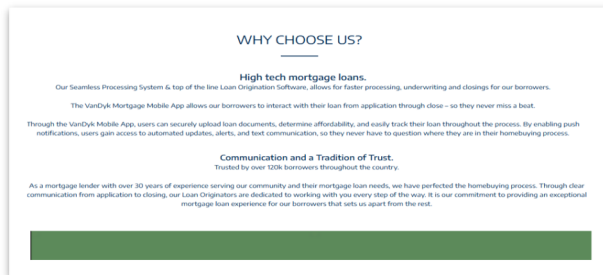
Our NEW Website is now live

After several months of hard work and dedication, we are THRILLED to announce that we have officially launched our new company website!

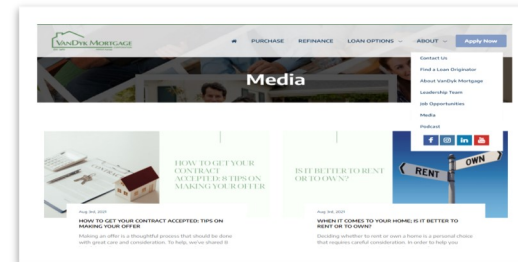
VANDYKMORTGAGE.COM

With a fresh new layout and easier to use navigation system, our brand-new website is designed to build brand awareness, generate more leads, and provide a more seamless user experience. As an established mortgage corporation with a long history of providing an exceptional experience for all our clients, it is our top priority to reflect that mission in our online presence. With better access to the most relevant information and valuable home buying resources, we've made it easier for our clients to find the answers to all their mortgage loan needs. Along with an easier to navigate MENU BAR and several buttons prompting users to take action, our new website features include:

A description of our unique selling points through clear and concise brand messaging on our newly designed homepage.



Implementation of integrated buttons to our Company Blog, YouTube channels, and all Social Media Platforms to encourage communication and provide the most up-to-date information to all our followers.

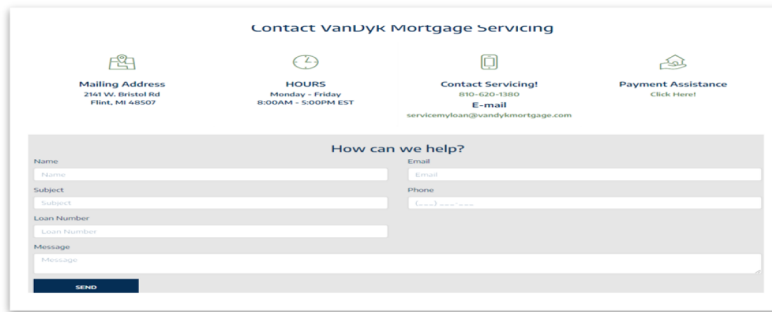


Updated FAQ's page to better help borrowers navigate the mortgage loan process, as well as get answers to their questions regarding qualifications and affordability.

Better accessibility to our FREE TOOLS and helpful resources for First-Time Homebuyers and anyone else looking to navigate the mortgage loan industry.

Marketing Spotlight | August 2021

Our NEW Website is now live *continued*



Contact VanDyk Mortgage Servicing

Mailing Address
21st W. Bristol Rd
Flint, MI 48507

HOURS
Monday - Friday
8:00AM - 5:00PM EST

Contact Servicing!
870-629-1300
E-mail
servicemyloan@vandykmortgage.com

Payment Assistance
Click Here!

How can we help?

Name:

Subject:

Loan Number:

Message:

Addition of new Servicing Page where current customers can make payments, with clear calls to action for those looking to refinance or getting ready to purchase.

In addition to our dedication to providing an exceptional experience for all our clients, we are a company that values **growth** and works diligently each day to actively recruit prospective industry professionals. With this goal in mind, we have also made it easier for visitors to quickly access information about our present leadership team as well as view all current job opportunities company-wide.



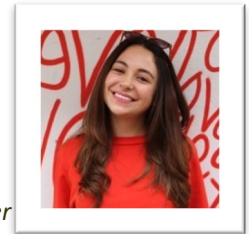
OVER 30 YEARS OF EXPERIENCE

QUALITY SERVICE. QUALITY RATES. QUALITY LENDER.

LICENSED IN MORE THAN 40 STATES ACROSS THE US

Join Us Today

As a company that prioritizes customer satisfaction above all else, we are certain these recent changes will enhance the mortgage loan experience for all our current and prospective clients alike. And we can't wait to see what you think! Visit our website today to experience it for yourself!



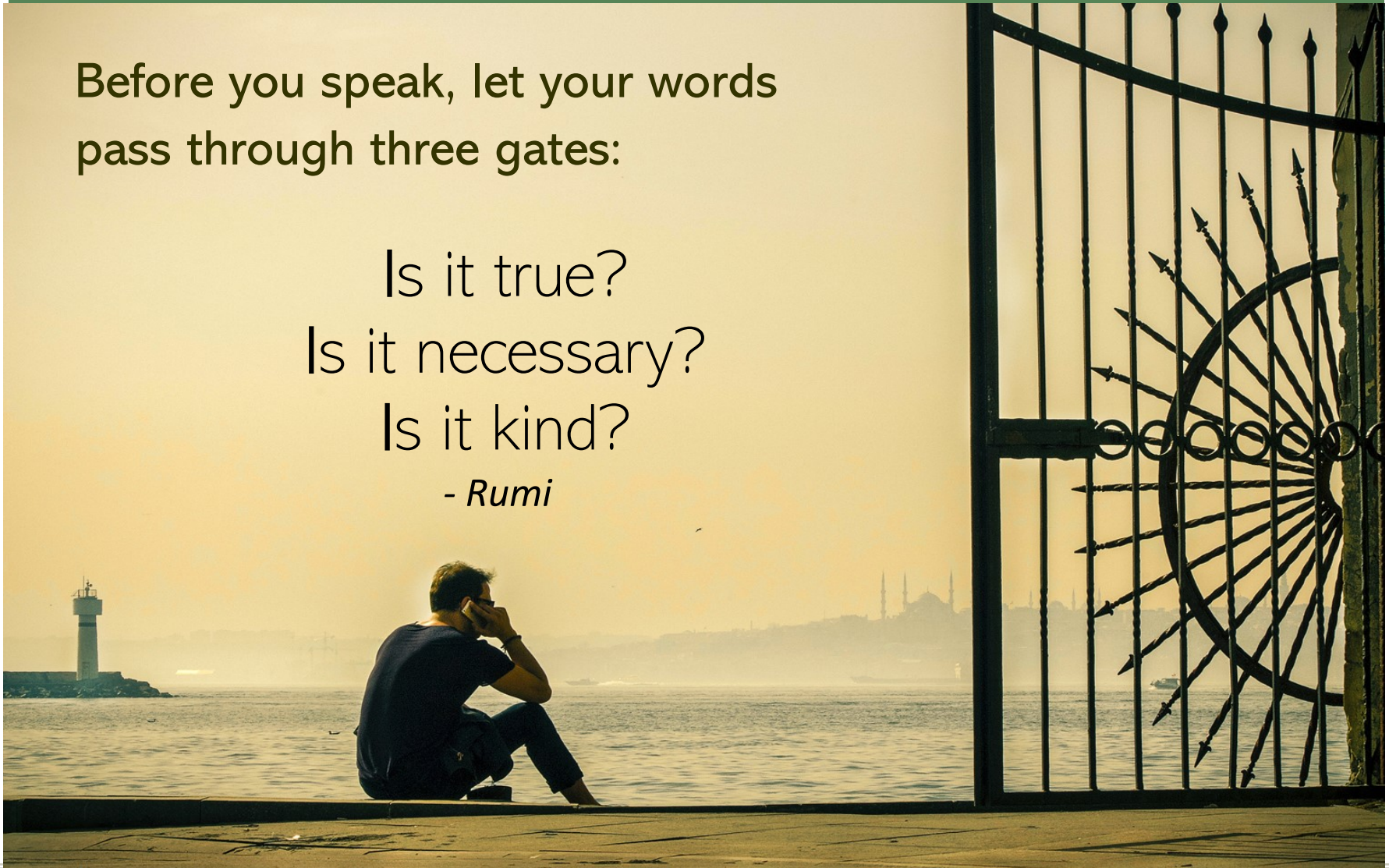
Katy Prohira-Marketing Copywriter

Quote of the Month | August 2021

Before you speak, let your words
pass through three gates:

Is it true?
Is it necessary?
Is it kind?

- *Rumi*



Shout Outs! | August 2021



Cheryl Skelley's shout out to **Taryn Chatel:**

You were a wonderful training facilitator this week! You possessed great spherical knowledge of our CRM systems and knew the answers to my immediate questions. I specifically enjoyed your disclosed "train the trainer" tip when timing breaks. I'll likely borrow that!



Shelby Losinski's shout out to **Kyle Adcock:**

Kyle, you deserve 5 STARS for being the first employee to complete their CE this year. Great job on getting that done early! It always makes me happy seeing people complete their CE early. Keep up the good work!



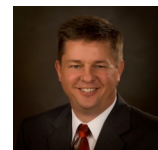
Cathy Storm's shout out to **Corey Schon:** You know how to wrap it up and get it done! I had a PowerPoint I was asked to print out for Senior Management but I couldn't figure out how to print it with a Notes section that was requested. It was needed fairly quickly so I was in a time crunch. You put your work on hold to assist me. Although I can imagine you had the pressure of other tasks waiting for you, you kindly and patiently walked me through the process and printed it off. You're so appreciated! Thanks, Corey!



Ryan McAllister's shout out to **Shelby**

Losinski: Shelby makes licensing SO EASY. She is always on top of her A-game making sure everything is kept up-to-date in a very timely fashion. I don't know how she keeps track of

all the changes going on, but I'm sure it's a mountain of work. I have always been super impressed by her ability to stay on top of everything with a genuine willingness to jump in and help any way she can. Her knowledge and expertise invaluable. You are so appreciated, Shelby! Thanks for all your hard work.



Anne Podobnik's shout out to **Daren Crockett, Lisa York & Lexi Crockett.**

Just wanted to acknowledge you all for a spectacular job on this file. One of the easiest and most complete files I have been given to underwrite since I joined VanDyk 4 months ago. I am an old, jaded DE so it's pretty hard to impress me. I'm not stingy with Gold Stars when I catch people doing things right, so I rarely give 50 for the first bat. But in this case 50 Gold Stars it is for a job very well done!



Hero List for July* | August 2021

TOP 20 LOs YTD

Name	Units	Rank
Daen Manriquez	190	1
Joseph White	142	2
Shawn Miller	141	3
Timothy Hart	124	4
Greg Morga	105	5
Bill McDonald	103	6
Mario Flores	100	7
Clyde Penton	97	8
Keith Riley	87	9
Brian Forrester	87	9
Chris Kenworthy	86	11
Shawn Landez	80	12
Daren Crockett	79	13
Stephen Katz	78	14
Taylor Perry	76	15
Joe Longobardi	74	16
Amy Garmon	73	17
Sean Moore	72	18
Robert Young	71	19
Michael Burchette	70	20

TOP 20 TEAMS YTD

Team	Manager	Units	Rank
724	Justin Kelly	419	1
723	Shawn Miller	341	2
131	Mario Flores	307	3
493	New Mexico	275	4
123	Grand Rapids	267	5
204	Wilson/Grasteit	260	6
401	Young/Viox	226	7
714	Tampa Corporate	209	8
235	Daen Manriquez	192	9
453	Tim Hart	171	10
530	Chris Kenworthy	162	11
200	Daren Crockett	158	12
511	Joe White	158	12
208	Amy Garmon	155	14
517	Stephen Katz	146	15
721	Brian Forrester	146	15
586	Bill McDonald	137	17
238	Greg Morga	135	18
488	Shawn Landez	134	19
212	Michael Burchette	133	20

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



Top 20 Teams for July* August 2021

Team	Manager	Month Count	Rank
131	Mario Flores	65	1
724	Justin Kelly	64	2
723	Shawn Miller	40	3
123	Grand Rapids	35	4
493	New Mexico	35	4
235	Daen Manriquez	33	6
204	Wilson/Grasteit	30	7
401	Young/Viox	30	7
714	Tampa Corporate	27	9
721	Brian Forrester	26	10
238	Greg Morga	22	11
208	Amy Garmon	21	12

Team	Manager	Month Count	Rank
200	Daren Crockett	19	13
488	Shawn Landez	19	13
517	Stephen Katz	19	13
511	Joe White	18	16
586	Bill McDonald	16	17
230	Josiah Diaz	15	18
222	Natalie Giles	14	19
234	Clyde Penton	14	19

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

Congratulations to you all!



Top 20 Originators for July*

August 2021

Name	Month Count	Rank
Daen Manriquez	32	1
Mario Flores	16	2
Greg Morga	16	2
Shawn Miller	16	2
Joe White	15	5
Brian Forrester	15	5
Patricia Adamson	14	7
Taylor Perry	13	8
Amy Garmon	13	8
Shawn Landez	13	8
Clyde Penton	13	8
Daren Crockett	11	12

Name	Month Count	Rank
Robert Young	10	13
Natalie Giles	10	13
Annie Garron	10	13
Laura Leavines	9	16
Randy Creed	9	16
Katharine Sacriste	9	16
Brad King	9	16
Justin Kelly	9	16
Joe Longobardi	9	16
Carrie Edgeron	9	16
Bill McDonald	9	16
Luke Ham	9	16

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

Nice Job Everyone!



Birthday List | August 2021

August 1	Diane Schupbach	August 10	Phil Stoddart	August 20	Derek Brown	August 27	Vicki Wu
August 2	Brian Forrester	August 11	David Saly	August 22	Pamela Daniels	August 29	Natalie Giles
	Luis Hernandez		Diana Wichlenski		Sophia Morales	August 30	Holly Grimley
	Rayna White-Jenkins	August 12	Amy Ayers		Tanya Canarte		
August 3	Katharine Sacriste		Gil Januszewski	Greg Connors			
August 4	Bev Martin		Joseph Longobardi	August 23	Emma Reichelderfer		
August 5	Sadie Lopez Venzor		Kate Undhjem	August 25	Mario Flores		
	Angela Ross	August 13	Krisanne Dearden		Luke Ham		
August 6	Andrew Collins		Angela Hart		Jenna Neri		
	Christine Rose	August 15	Kelly Scanlon-Martin		Sam Stoneman		
August 7	Melissa Bryan	August 16	Sylvia Lambaria-Gallardo	August 26	Norma Escamilla		
August 8	Darnell Mahone	August 17	Devon Bialik		Brooke Kottke		
	Daniel Neuman		Adam Wilson		Carol Miller		
August 9	Rhonda Francis	August 18	Connie Kern		Rosemarie Simanek		
	Anthony Mosley		Willa Mattingly	August 27	Scarlott Gleeson		
	Kathryn Paige	August 19	Jessica Donaldson	Jonathan Johnson			
	Jovonna Vicens	August 20	Shawn Bloom	Tara Sherrod			

Anniversary List | August 2021

1

Misty Banister
Tiffany Buck
Lake Buzbee
Melinda Carmichael
Mel Crespin
Pam DeCamp
Brock Glover
Mickie Gomez
Jacob Hanson
Parker Johnson
Alicia Kloss
Brooke Kottke
Liz Lavender
Sahn Madrid
Paul Masson
Jose Mont
Sophia Morales

2

Brandi Morrow
Nate Nivison
Anna Parry
Clyde Penton
Emma Reichelderfer
Marilyn Scolaro
Justin Sightes
Joyce Smith
Zack Snyder
Jennifer Stahl
Kelly Sweeney
Ginger Thornton
Zach Thull
Lauren Vanderbent

3

Gabriela Cernas-Frantz
Liz Eyer
Yolanda Frame
Danielle Frazier
Juan Herrera
Larry Le
Kelly McDonald
Teodora Pfister
Thomas Webb

4

Karen Ferranti
Amy Garmon
Holly Grimley
John Jones
Sherri Russett

5

Bryan Newell
Maria Venzor Olivas
Carol Dupuis
Barbara Strickland

Anniversary List | August 2021

6

Jenna Francis
Alison Wambach

7

Vicky Schram

8

Mariko Stusse

10

Sean Moore

12

Michael Rhodes
Cindy VanDyk

13

Anthony Mosley

14

Stacey Dettling
David Viox
Robert Young

15

Jon Barnes
Justin McDowell



Department Directory | August 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, Closing Manager

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 and Lisa

Fernandez, Closing Coordinator

lfernandez@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

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

Liz Eyer, Post Close Operations Team Lead

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

Employee Benefits

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

HR continued on the next page



Department Directory | August 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

Production Support

Questions regarding URLA, AUS, Training and general loan production support issues can be directed to productionsupport@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

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

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

Escrow, payment processing and payoff related requests can be directed to: servicemyloan@vandykmortgage.com

Servicing continued on next page



Department Directory | August 2021

Servicing Continued

Verification of Mortgage requests can be directed to:

VOM@vandykmortgage.com

Property Tax related requests can be directed to

propertytax@vandykmortgage.com

Property Insurance requests can be directed to:

propertyinsurance@vandykmortgage.com

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

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

