



The Importance of Workplace Culture  
By Loralyne Ball, Senior Vice President of National Sales

### Table of Contents

Featured Article	2
Benefit Highlight	4
HR Corner	6
Health & Fitness Tip of the Month	7
Recipe of the Month	9
Marketing Spotlight	10
Quote of the Month	12
Employee Shoutouts	13
Hero List for August	14
Top 20 Teams - Monthly	15
Top 20 Originators - Monthly	16
Birthdays	17
Anniversaries	18
Department Directory	20

## The Importance of Workplace Culture

Whether you've been a member of the VanDyk Mortgage team for 10 years or for 10 days – you're probably aware that we are more than just your average corporation. At VanDyk, we treat our employees like family, and our clients just the same. And to us, culture is everything.

The definition of corporate culture refers to “the beliefs and behaviors that determine how a company's employees and management interact and handle outside business transactions.”

What's more, is that corporate culture is rooted in an organization's goals, strategies, structure, approaches to labor, customers, investors, and the greater community. It is a guide to how a company's management and employees interact and handle external business transactions. In our industry for example, our client-base, like our culture, expands beyond just our borrowers. It includes our real estate agents, our builders, and every one of our incredibly hardworking employees. Therefore, it is important we create a culture that can be felt on every level and with every individual.

A necessary component to any business's ultimate success or failure – it is said that culture eats vision for lunch – and we couldn't agree more.

In my experience, I have found that there are **FOUR** key components to creating and maintaining an exceptional company culture. And it is these four components that we work tirelessly to maintain in our ever-growing family-owned company. These components are: (1) **Values** (2) **Curiosity** (3) **Practices** and (4) **People**.

Values are the *beliefs, philosophies, and principles that drive your business*. As a company that values integrity and kindness above all else, we work hard to create a welcoming environment, where both our employees and our clients feel heard and cared for. To us, it is important that every one of our employees is treated, and treat others, with kindness day in and day out. I like to say our philosophy is to “Be Nice” in comparison to Google's famous phrase “Don't be Evil.” By treating everyone with respect and kindness, we create an environment where all feel valued, heard, and excited to be a part of.



### The Importance of Workplace Culture *continued*

Another key component that I have found contributes to the development of an exceptional company culture is Curiosity. One phrase that has always stuck with me is “Stay in Curiosity.” This simply means to remain kind and open-minded when interacting with all types of individuals – no matter how they react to you. We often judge a person by how they’re acting and quickly take offense – it’s only human to do so. However, it is important to keep in mind that you never truly know what someone is going through. Most of the time, their reaction is not about you, but something else entirely. To avoid classic misunderstanding and conflict, it is best if we remain curious rather than judgmental, and continue to foster a forgiving environment, where all feel welcome.

Another key component of an exceptional company culture is through development of healthy and consistent practices. By doing so, we create a culture that is not only effective, but one that is inherently reliable. An example of this, is to use email communication for confirmation, rather than for conversation. I have found that much can get lost in translation when we communicate digitally, which is especially difficult during this time when many of us are working from remote locations throughout the country. To ensure the most effective means of communication, I find it is best to pick up the phone and call your colleagues for all business matters and use email merely as a confirmation tool.

Another effective practice to apply is to execute a sunset rule for return calls and emails. This can be as simple as, “I was not able to get to this today, I will call you back tomorrow at 2PM.” By creating this standard, you will establish an efficient way of working with others and holding yourself accountable.

Though each of these elements are essential to creating a healthy, superior company culture, the most important component in my opinion is the People. From Branch Managers and Loan Originators to Marketing Specialists and Content Creators – it is the people that create the culture. We understand that our people are the catalyst to creating and maintaining an excellent corporate culture. It is our promise to make sure that every one of our employees, clients, builders, and realtors are being heard. By taking care of our people, we take care of ourselves.

Every single one of us at VanDyk plays an active role in our success and in our culture. In these times of remote working, we must work even harder to engage our team members company-wide. We must continue to mentor relationships, share knowledge, and embrace change. It is our greatest mission to create a space where our employees to feel valued, supported, and respected. And I just want to take the time to say thank you for all your hard work and for being a part of this ever-growing family.

Love you and mean it,  
Loralynne

Loralynne Ball—Senior VP of National Sales



## How Does Health Insurance Really Work?

Understanding insurance can be a little confusing, even for those of us who have had insurance for many years. With Open Enrollment quickly approaching, it might be time for a good refresher in preparation for choosing your plan for next year. There are three main factors to consider when looking at insurance plans: Deductibles, coinsurance, and copays. These are all costs that you will be responsible for paying when it comes to your insurance. It is also important to understand what your maximum out-of-pocket limit is.

If you are looking for a good description of what your deductible, maximum out-of-pocket, coinsurance, or copays are, you can find this in the 2021 VanDyk Mortgage Benefit Guide on page 7, or see the chart at the end of this article for reference.

### What is a Deductible?

A deductible is “the amount you pay for health care services before your health insurance begins to pay” (BCBS, 2021).

For example, if you have the Medical HSA \$3,000 health insurance plan, \$3,000 is your deductible. You will be responsible for paying 100% of medical eligible health care expenses until the amount you have paid for the year equals \$3,000. After you reach \$3,000, you will share the cost with your insurance provider by paying coinsurance, until you reach your **maximum out-of-pocket** limit for the year. Once that limit is reached, you will not have to pay for any eligible expenses, and insurance will cover the rest. Please see the chart on the next page to find out what your maximum out of pocket amount is.

### What is Coinsurance?

Coinsurance is defined as “your share” of the costs of a health care service. It's usually figured as a percentage of the amount we allow to be charged for services. You start paying coinsurance after you've paid your plan's deductible” (BCBS, 2021).

If we are still using the Medical HSA \$3,000 plan as an example, let's say that you have met your \$3,000 deductible. On the chart, we can see what coinsurance would be for a physician's visit. Insurance will cover 80% of the cost of the physician's visit after you meet the deductible. You would still be responsible for paying 20% of that cost. In other words, if the cost of the visit was \$1,000, insurance would have to pay \$800, and you would still need to pay \$200.



## How Does Health Insurance Really Work? *continued*

### What is a Copay?

A copay is defined as “a fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service” (BCBS, 2021). Let’s pretend that you have the Simply Blue \$2,500 plan for medical insurance. On the chart below, we can see that for a Physician’s visit, there is a \$30 copay. This means that every time you visit the physician, you will have to pay \$30 at the time of service whether or not you have met the deductible.

To learn more about your plan and coverage, you can log in to your BCBSM account, or register for one, on their website <https://www.bcbsm.com/index.html>, or by using the mobile app to see your plan’s deductible, coinsurance, or copays.

Please reach out to Devin Thompson at [dthompson@vandykmortgage.com](mailto:dthompson@vandykmortgage.com) or on Teams for any questions regarding your insurance!

	Simply Blue \$2,500*	SB HSA \$3,000*	SB Routine Care \$4,000*
	In-Network	In-Network	In-Network
DEDUCTIBLES	Calendar Year	Calendar Year	Calendar Year
Individual	\$2,500	\$3,000	\$4,000
Family	\$5,000	\$6,000	\$8,000
COINSURANCE			
Plan Pays	80%	80%	70%
You Pay	20%	20%	30%
MAXIMUM OUT OF POCKET			
Individual	\$6,350	\$4,000	\$6,600
Family	\$12,700	\$8,000	\$13,200
COMMONLY USED SERVICES			
Physician Visit	\$30 copay	80% after deductible	\$40 copay
Specialist Visit	\$50 copay	80% after deductible	70% after deductible
Virtual Visit	\$30 copay	80% after deductible	\$40 copay
Preventive Care Services	100% coverage	100% coverage	100% coverage
Urgent Care Visit	\$60 copay	80% after deductible	70% after deductible
Emergency Room	\$150 copay	80% after deductible	70% after deductible
Diagnostic Labs & X-Rays	80% after deductible	80% after deductible	70% after deductible
Hospitalization	80% after deductible	80% after deductible	70% after deductible
Mental Health*	80% after deductible	80% after deductible	70% after deductible
Substance Abuse*	80% after deductible	80% after deductible	70% after deductible

Source: BCBS. (2021). *How do deductibles, coinsurance and copays work?* Retrieved from:

<https://www.bcbsm.com/index/health-insurance-help/faqs/topics/how-health-insurance-works/deductibles-coinsurance-copays.html>

Devin Thompson—HR Generalist



## *VanDyk Suggestion Box Portal*

### **You talk... VanDyk listens!**

We want your ideas and comments about our workflow! As you may know many departments have been diligently working hard to enhance and improve our technologies and communications. As we make these upgrades there is always room for feedback!

Our new Suggestion Box program is designed to encourage all employees to offer their suggestions and ideas that improve the performance, efficiency, and quality of our work!

Our IT department has set up a portal at “[Suggestions box Portal \(vdmc.net\)](https://suggestionsbox.vdmc.net/)” for you to submit your ideas and comments. <https://suggestionsbox.vdmc.net/>

To promote participation and have some fun along the way, VanDyk will award 300 VDM points for valid suggestions that are submitted.

In addition, a \$50 gift card will be awarded to employees whose ideas are adopted.

Please submit your suggestions at: <https://suggestionsbox.vdmc.net/>

Communication of award winners will be advertised in the Company Newsletter and emailed via HR Communications.

Please direct questions regarding the program or use of this portal to [HR@vandykmortgage.com](mailto:HR@vandykmortgage.com).



*Margarita Hays—HR Manager*

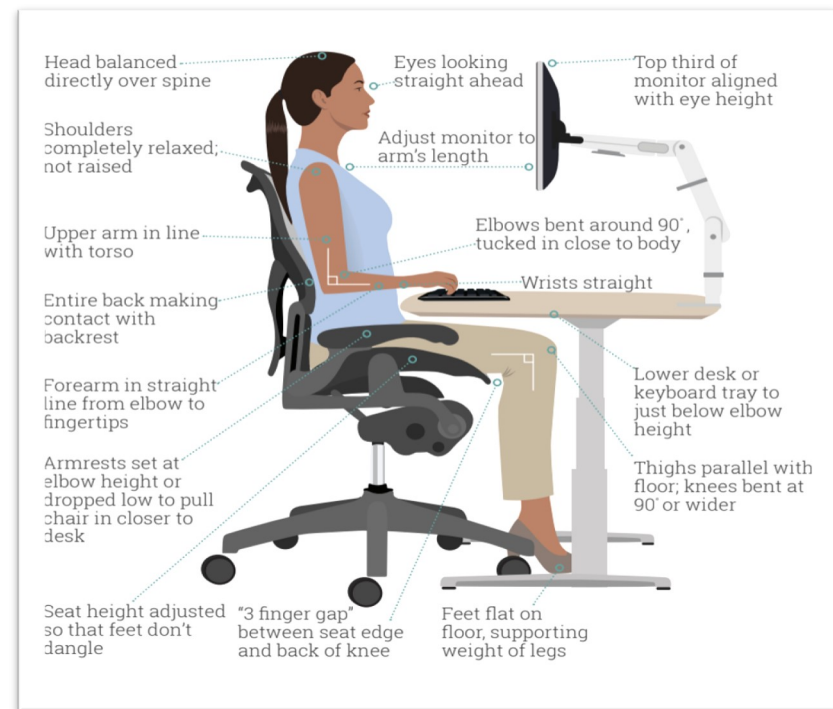
## September Health and Fitness Tips of the Month

### Ergonomics in the Workplace

When a mild strain turns into debilitating pain, the results can be detrimental. Work-related strains that lead to injuries can be costly to both the employer and employee. These strains can be prevented by following proper ergonomics. Ergonomics is an applied science concerned with designing and arranging things people use so that the people and things interact safely and efficiently. Ergonomics in the workplace is important because it increases comfort and productivity for the employee. The main strains that office employees experience are carpal tunnel, low back pain, and tendonitis. Here are some tools to help reduce the probability of getting a strain and give you a better overall work experience.

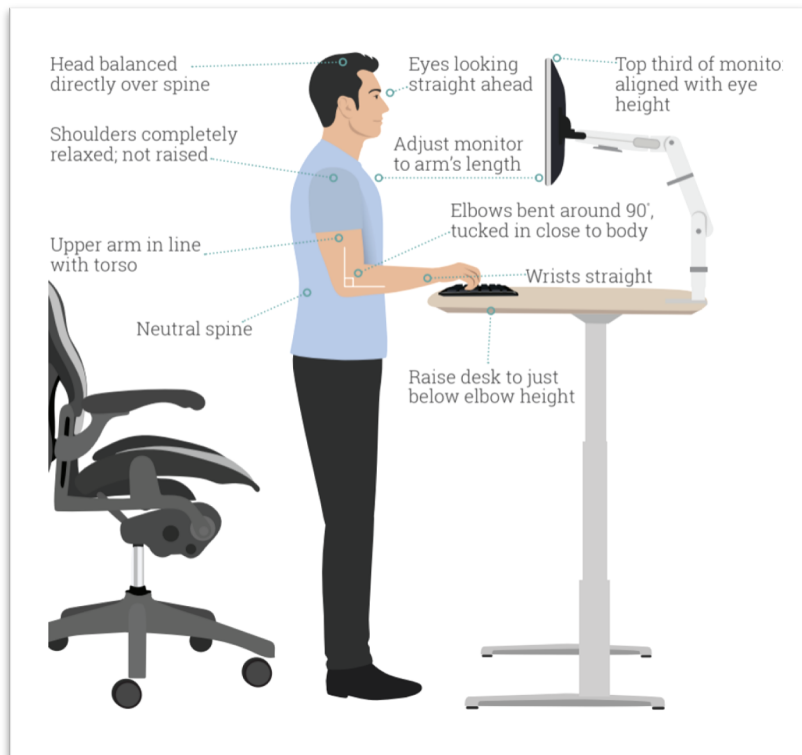
#### Simple Tips for Improving Workplace Ergonomics

- 1. Practice good posture.** This is outlined in the “Guide to Ergonomic Seated/Standing Posture” pictures below. It is also a good idea to get a good desk that can transition from sitting to standing if you don’t already have one.
- 2. Invest in a good chair.** The best chairs have adjustable height, arm rest, lumbar support, and seat pan depth settings. If your feet don’t reach the floor, use a footrest in conjunction with the chair.
- 3. Upgrade to an ergonomic keyboard and mouse.** An ergonomic keyboard is typically a split or curved keyboard. This allows the user’s wrists to stay at their natural angle. An ergonomic mouse or vertical mouse is controlled by using the larger muscles of the arm. This reduces the likelihood of an injury in the wrist. If you choose to stick with the standard mouse, make sure you are using the mouse correctly. Most people that use a standard mouse use it incorrectly. With a standard mouse, you should use your shoulder and elbow for movement, not your wrist.



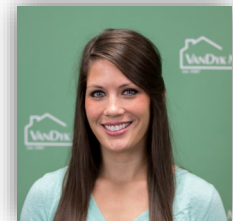
### September Health and Fitness Tips of the Month *continued*

#### Ergonomics in the Workplace



- 4. Get a headset.** If you spend a lot of time on the phone, opt for a headset instead of cradling the phone between your ear and shoulder.
- 5. Lift with your legs, not your back.** Many back injuries occur when you try to lift heavy objects with your back instead of using your legs. This can be prevented by using a squat motion to lift heavy objects.
- 6. Remember to take care of your eyes.** Eye strain is common among employees who spend most of their day looking at a computer screen. Adjust your monitor so that it is at eye level, and you are looking at it directly. Monitors with poor resolution should be upgraded. You should also get a regular eye exam on a yearly basis to make sure you have the proper prescription if you do need glasses or contacts.
- 7. See a chiropractor on a regular basis.** This will keep you in alignment and help you improve your posture while sitting or standing at your desk.

Shelby Losinski-Licensing Specialist





## Recipe of the Month | September 2021

### Pumpkin Spice Donut Holes



#### Donut Holes:

- ½ cup almond meal
- ½ cup vanilla protein powder
- 1 tsp. baking powder
- ½ tsp. salt
- ½ cup pumpkin puree
- ¼ cup 100% pure maple syrup
- 1 egg
- ¼ cup unsweetened almond milk
- 1 Tbsp. coconut oil
- ½ tsp. vanilla extract

#### Cinnamon Sugar Topping:

- 1 Tbsp. cinnamon
- 1 Tbsp. coconut sugar

#### Directions:

- Step 1:** Preheat oven to 350. Mix all dry ingredients together in a medium bowl. Add in wet ingredients and stir until fully combined.
- Step 2:** Spray a cake pop mold with coconut oil spray.
- Step 3:** Spoon the batter into each hole. Bake for 12-15 minutes or until a toothpick comes out clean.
- Step 4:** Let cool for 5 minutes and remove from mold. Roll each donut hole into a bowl with the cinnamon and sugar until fully coated.



*Shelby Losinski— Licensing Specialist*

## Marketing Spotlight | September 2021

It's that time of year again... The time when we feature the newest members to join the ever-expanding Marketing Department at VanDyk Mortgage! This month we are welcoming **FIVE** new members to our very talented, rapidly growing Marketing team!



**Madeline Lorek, Marketing Specialist.** Madeline started her role as Marketing Specialist at VanDyk in May 2021. After studying both Public Relations and Marketing at Ball State University, Madeline quickly realized she preferred all things Marketing. In her previous roles, she has worked as a Marketing Assistant at a media company and a Marketing Specialist at a commercial cleaning company. Her favorite aspect of the industry is bringing people's ideas to life to help build their brand. Originally from Noblesville, Indiana, Madeline currently lives in Wesley Chapel. When she's not working to make her LO's marketing dreams come true, she enjoys producing music and DJing for live audiences.



**Aolany Duran, Marketing Specialist.** Aolany joined the VanDyk Marketing team in July of 2021 as one of our Marketing Specialists. Originally from Ocala, she studied Business Administration at the University of Central Florida, and currently lives in Wesley Chapel. During her time in college, Aolany spent one year as a member of the American Advertising Association and spent time working for Aramark as a Marketing Associate. Drawn to the creative freedom that her current role provides her, Aolany is excited to learn from the team and grow with the company. When she's not working, she enjoys hanging out with friends, going to the beach, and caring for her 25 houseplants.



**Madison Starr, Marketing Specialist.** Madison began her career with VanDyk in August 2021, making her one of the newest specialists to join the marketing team. She attended Penn State University and graduated in 2020 with two degrees: a Bachelor of Arts Degree in Digital & Print Journalism and a Bachelor of Arts in Communication Arts & Sciences. While pursuing both degrees, Madison worked in several different student leadership positions and held many internships, including section editor for a student news outlet, communications intern, director of communications, staff writer, and news & marketing intern. To her, working in an industry as dynamic as marketing allows her to express her creativity and continue to try new things. When she's not working, she enjoys playing Dungeons & Dragons, writing, cooking, listening to music, and practicing yoga.

## Marketing Spotlight | September 2021



**Kelly Coburn, Junior Graphic Designer.** Kelly joined the VanDyk marketing team in early August as our Junior Graphic Designer. After studying Graphic Design in school, Kelly worked in a variety of environments, including churches and non-profit organizations. With a love of pushing the boundaries creatively and finding something new to learn each day, Kelly has always been drawn to the design industry and is excited to be a part of the VanDyk design team. Raised in St. Louis, MO and currently living in Greensboro, NC, Kelly enjoys spending time with her husband and two dogs, and (attempting) to bake new recipes.



**Kathryn Linn, Marketing Specialist.** Kathryn joined our team of talent specialists at the end of August. After graduating from Florida State University with a Bachelor of Science in Marketing, Kathryn started her career at the Florida Lottery as a Marketing Specialist – six years later and she was ready for something new. Drawn to the industry for its versatility, creativity, and relevancy to everyday life, Kathryn is eager to start this new role in a completely new industry. Currently living in Riverview, FL, Kathryn enjoys crafting, watching movies, and spending time with her family .



*Katy Prohira-Marketing Copywriter*

## Quote of the Month | September 2021

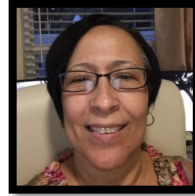
*Never stop learning, because life never stops teaching*



## Shout Outs! | September 2021



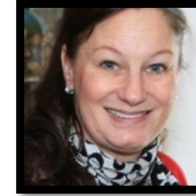
Ken Frachiseur



Kala Murphy



Melissa Riddle



Lisa Myers

**From Mary Dovgin:** You all know how to pitch in with the team to help us succeed! Thank you all for helping with Deana's pipeline. I know that she will appreciate it and I already do. Teamwork makes it seamless. Thank you!!!



Linda Hansen

**From Carrie Houghton:** You know how to wrap it up and get it done! Linda helped me with trying to get a file clear to close on a Friday after 5 p.m. She was so helpful and really went the distance for me. Thank you for all your help!!



Mary Dovgin

**From Megan Crowley:** You know how to motivate the team and keep our spirits alive! I am so appreciative of the impression awards you send to me. They really do make me smile and feel appreciated!



Ashley Watkins

**From Cheryl Skelley:** You represent yourself and VanDyk Mortgage in such an authentic and professional manner. Keep up the excellent work!



Andrea Chapman

**From Warren Bennett:** Our pipeline was crazy this month and with Andrea's help, knowledge, perseverance, and overall awesomeness, we were able to get everything done on time. You are appreciated more than I can say. Thank you!

# Hero List for August\* | September 2021

## TOP 20 LOs YTD

Name	Units	Rank
Daen Manriquez	211	1
Joe White	162	2
Shawn Miller	159	3
Timothy Hart Jr.	136	4
Greg Morga	126	5
Bill McDonald	115	6
Mario Flores	110	7
Brian Forrester	108	8
Clyde Penton	108	8
Keith Riley	102	10
Daren Crockett	94	11
Chris Kenworthy	91	12
Shawn Landez	89	13
Taylor Perry	88	14
Amy Garmon	87	15
Stephen Katz	86	16
Robert Young	83	17
Michael Burchette	82	18
Patricia Adamson	81	19
Joe Longobardi	81	19

## TOP 20 TEAMS YTD

Team	Manager	Units	Rank
724	Justin Kelly	467	1
723	Shawn Miller	390	2
131	Mario Flores	349	3
123	Grand Rapids	307	4
493	New Mexico	306	5
204	Wilson/Grasteit	291	6
401	Young/Viox	264	7
714	Tampa Corporate	230	8
235	Daen Manriquez	214	9
453	Tim Hart	190	10
200	Daren Crockett	186	11
511	Joe White	179	12
208	Amy Garmon	175	13
721	Brian Forrester	175	13
530	Chris Kenworthy	174	15
517	Stephen Katz	171	16
238	Greg Morga	158	17
586	Bill McDonald	152	18
488	Shawn Landez	147	19
212	Michael Burchette	133	20

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



# Top 20 Teams for August\* September 2021

Team	Manager	Month Count	Rank
723	Shawn Miller	49	1
724	Justin Kelly	48	2
131	Mario Flores	42	3
123	Grand Rapids	40	4
401	Young/Viox	38	5
204	Wilson/Grasteit	31	6
493	New Mexico	31	6
721	Brian Forrester	29	8
200	Daren Crockett	28	9
517	Stephen Katz	25	10
238	Greg Morga	23	11
235	Daen Manriquez	22	12

Team	Manager	Month Count	Rank
511	Joe White	21	13
714	Tampa Corporate	21	13
208	Amy Garmon	20	15
453	Tim Hart	19	16
560	Keith Riley	15	17
586	Bill McDonald	15	17
234	Clyde Penton	14	19
244	Caitlin VanDyk	14	19

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

***Congratulations to you all!***



# Top 20 Originators for August\* September 2021

Name	Month Count	Rank
Daen Manriquez	22	1
Greg Morga	21	2
Brian Forrester	21	2
Joe White	20	4
Shawn Miller	18	5
Patricia Adamson	15	6
Keith Riley	15	6
Daren Crockett	15	6
Amy Garmon	14	9
Taylor Perry	12	10
Robert Young	12	10
Peggy Bradshaw	12	10

Name	Month Count	Rank
Timothy Hart Jr.	12	10
Michael Burchette	12	10
Shyanne Steed	12	10
Bill McDonald	12	10
Clyde Penton	11	17
Brittney Bennett	10	18
Mario Flores	10	18
Jamee Pew	10	18
Jennifer Monahan	10	18
Leith Grasteit	10	18

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

***Nice Job Everyone!***



# Birthday List | September 2021

Sept 01	Tiffany Buck		April Ohmer		Nate Nivison
	Heather Cox	Sept 11	Helia Kazemi Ramirez	Sept 21	Brice Antinori
Sept 02	Jose Vallverdu		Donna Orso		Leigh Ann Kelley
Sept 03	Greg Morga				
Sept 04	Jen Tiede	Sept 12	Cheryl Korson	Sept 22	Janet Hopp
Sept 05	Nick DeVries		Sarah Smith		Tina Setser
	Brian Morgan	Sept 13	Hunter Locke	Sept 23	Niti Chowdhury
Sept 06	April May	Sept 14	Courtney Eley		Jessica Rodriguez-Mendez
	Kara Youngs		Monique Garcia	Sept 24	James Beebe
Sept 08	Anthony Boos		Heather Hegle		Lake Johnson
	Kelley DeCamp		Elizabeth Hole		Ashley Plummer
	Mario Flores		Allison Rausch	Sept 25	Kimberlee Harestad
	Tim Hart	Sept 15	Ashleigh Newcomb		Ashley Weekes-Kelsey
	Zack Hunt		Lynn Smith	Sept 26	Rebecca Buikema
	Sheri Struthers	Sept 16	Jeremy Favazza		Daen Manriquez
Sept 09	Celeste Clark	Sept 17	Veronika Ramirez	Sept 29	Gabriela Cernas-Frantz
	Gabrielle Sena		Nemi Sawyer		Yvette Santiago
Sept 10	Alexandra Moye	Sept 18	John McMahon		

# Anniversary List | September 2021

1

Branchy Acevedo  
Sylvia Badias  
Hannah Bailey  
Bailey Botelho  
Sean Carter  
Natalia Diaz  
Norma Escamilla  
Lisa Fernandez  
Antonio Flores  
Nichole Goade  
Gary Hamminga  
Carrie Houghton  
Tony Johnson  
Connor Kintz  
Bev Martin  
Greg Morga

2

Tom Parker  
Brianna Penton  
Shannon Rafferty  
Javier Ramirez  
Kim Turner  
Brenda Wilder

3

Caitlyn Armendariz  
Taryn Chatel  
Brad King  
Christopher Silvera  
Denise Taylor  
Jen Tiede

4

Adam Wilson

5

Olha Morekhodova

## Anniversary List | September 2021

6

Andrew Brown  
Ashley Favazza  
Christine Schrader

7

Linda Austin  
Luke Ham  
Emily Kremer

9

Kalan Walters

10

Frederick Dopman

11

Lisa Myers

12

Stephen Katz  
Jessica Sirois

14

Shannon Reichelderfer

15

Mario Flores



# Department Directory | September 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)

### 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 | September 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 | September 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)

