



Culture and Communications
By Jeanie Nivison, Chief Operating Officer

Table of Contents

Featured Article	2
Benefit Highlight	4
HR Corner	5
Health & Fitness Tip of the Month	7
Recipe of the Month	8
Marketing Spotlight	10
Quote of the Month	11
Employee Shoutouts	12
Hero List for September	14
Top 20 Teams - Monthly	15
Top 20 Originators - Monthly	16
Birthdays	17
Anniversaries	18
Department Directory	20

Culture and Communications

The relationship between communication and culture is very complex. One can say that culture is created, shaped, transmitted, and learned through communication. In order for VanDyk to be the “Best Mortgage Company in the business” our culture and communications needs to be the best. A great culture creates a great work environment that attracts and retains the best employees. I thought I would share a few tips I practice that has been a foundation for our culture to grow on.

Create A Respectful Workplace

One of the most important parts of building our culture is through promoting a respectful attitude towards every employee. The mortgage business is a tough industry to compete in ... from sales through administration. Respect is a key requirement for a healthy work environment. Respect promotes teamwork and increases productivity and efficiencies in the workplace. When respect is demonstrated, employees know they are valued for their abilities, qualities, and achievements, and that their role is important to their company's success.

The sales and administration departments have a natural conflict between doing things fast versus getting the details right. We need to work together to treat others with the same level of respect that we want extended to us. Simply put, it's the Golden Rule... *“Do unto and treat others as you would want them to do unto and treat you”*.

Communication

Good communication is the essential ingredient to a great culture. Success is not only attributed to the Company's achievements, but also to each of our individual achievements and careers. The definition of communication has expanded way beyond just conversations, but extends to Facebook, Twitter, email, text etc.

When using written communication, it is important to remember to keep it simple. Don't solely rely on tone. Take your time to review what you have written before you send it. Too many times we will hide behind emails or a text to avoid talking to a co-worker or resolving a problem. If your message is more than a few sentences or short paragraph, pick up the phone and discuss the situation. Working together is always better.



Culture and Communications *continued*

When you effectively use verbal communication, make sure your message is clear. Use language that matches your audience, and use a friendly tone of voice. Return calls timely. We all multi-task throughout the day and are busy, but returning phone calls and emails is paramount in everyone's mind. If you don't have the answer, send a short reply letting them know you are working on it. This follow-up goes a long way.

1. Don't just say "no", ask the right questions and offer a suggestion as to how to resolve the problem.
2. Never say "I'm too busy" Some possible responses are:
 - a. I have you scheduled for this afternoon
 - b. I will get back to you by ...
 - c. I need to do some research to find the right answer.

When you're stressed or emotionally overwhelmed, you're more likely to: misread other people, send confusing or off-putting nonverbal signals; and lapse into unhealthy knee-jerk patterns of behavior. To avoid conflict and misunderstandings, you can learn how to quickly calm down before continuing a conversation. Look for humor in the situation, when used appropriately, humor is a great way to relieve stress when communicating. Also be willing to compromise. If you can both bend a little, you'll be able to find a happy middle ground that reduces the stress levels for everyone concerned. When it becomes apparent that the other person cares much more about an issue than you do, compromise may be easier for you and a good investment for the future of the relationship.

We have a great team here at VanDyk Mortgage! Striving to be the best is a day-to-day challenge as we make improvements to our systems, processes, and attitudes. We all need to be aware of our peers and co-workers' functions and schedules. Show your appreciation by telling your employees, co-workers and colleagues how much you care and respect them. Showing appreciation is an effective way to deal with low employee morale and to make your team members feel like they matter.



Jeanie Nivison—Chief Operating Officer

Mark Your Calendars, Open Enrollment is Coming Soon!



The HR department is preparing for this year's open enrollment period. While we are still working on details and changes to our benefits package, there are some things that you can do to help yourself prepare for this year's enrollment.

1. Mark your Calendars!

- This year's open enrollment period is set to run between **11/8/2021** and **11/19/2021**. During this time, there will be benefit webinars to provide you with the information you will need to make your benefit selections, and you will also be provided with a 2022 VanDyk Mortgage Benefit Guide which will have pricing information.
- The selections you make during this open enrollment period **will go into effect 1/1/2022 and stay in effect until 12/31/2022**.

2. Review which Benefits you Currently Have

- Once you are logged into Paylocity, click the gray tab in the upper left-hand side of the screen. From the pop-out menu, click the Enterprise Benefits option. Once there, you can scroll to the bottom of the screen to see your benefits and plan information.
- Reviewing this information can help you decide which benefits you would like to stay enrolled in, or help you determine which plans to change or add.

3. Stay Tuned for Emails Coming from the HR Department.

- More information regarding open enrollment will be communicated to you via email. Be sure to read all emails coming from HR so you are aware of important dates, events, and information regarding benefits.

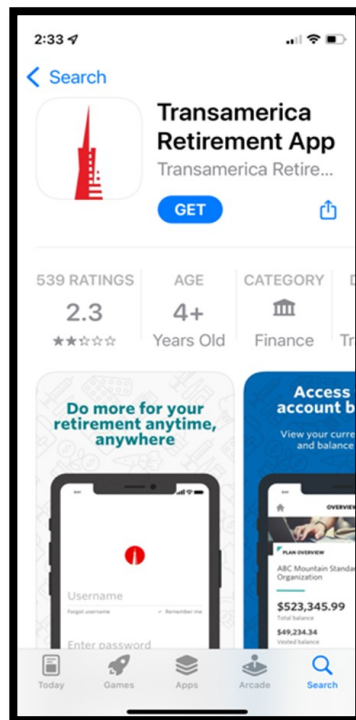
If you have any questions regarding benefits or open enrollment, please contact Devin Thompson at dthompson@vandykmortgage.com, or reach out via Teams!

Devin Thompson—HR Generalist

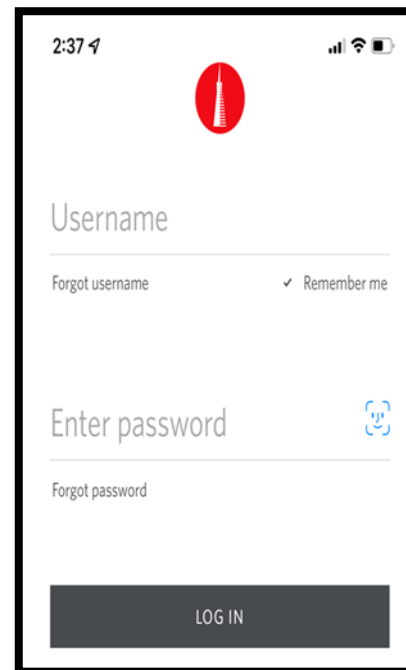


Introducing the Transamerica Retirement App

These days convenience is the name of the game. We're not always near a computer, but we pretty much all have our phones on us 24/7, which is why mobile apps are becoming so essential. Transamerica, our 401K provider, offers a convenient mobile app! The Transamerica Retirement App can be found on the Apple App store, as well as the Google Play store. Searching 'Transamerica' should pull it right up!



Your login info for the app will be the same as the desktop version. If you are unsure of your login info, there are prompts on the login page for 'forgot username' and 'forgot password' to help you gain access. You can also set up FaceID for a quick login next time, if your phone has that capability.





Here are some of the most useful things you can do with Transamerica's mobile app:

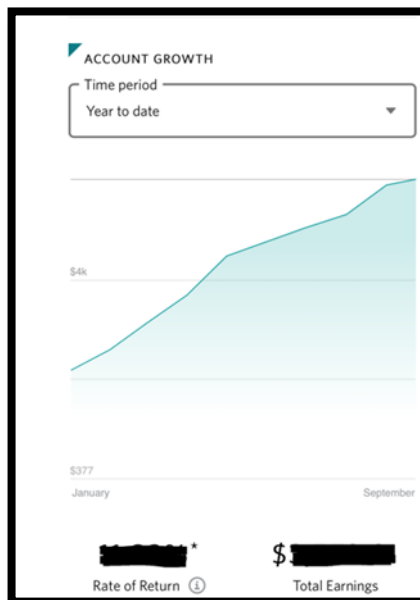
View your current balance

This is displayed as soon as you log in, but clicking on the account will bring up an overview of your balance. You will see the total balance in your account, as well as the vested balance. This vested balance is how much you have 'earned'. Once you have reached **6 years** with the company, you will be **100% vested**. More information for the vesting schedule can be found on our 401(k) match policy, or by contacting 401k@vandykmortgage.com.

Introducing the Transamerica Retirement App continued

View your investments


- ◆ After logging in and clicking on your current balance, clicking the  button will show you a breakdown of 'funds', which shows you which stocks and bonds you are invested in.
- ◆ You can also click the  toggle to view 'contribution types' which will show how much of your balance is your own Pre-tax contributions, Roth contributions, Employer Match, and Rollovers from other plans.



View your growth

- ◆ Right after logging in and clicking on your account balance, you can scroll down a bit to see a chart. This chart represents the growth in your account during a specified time period, which you can change by clicking the 'Time Period' box right above the chart. Displayed right below this chart is your rate of return, and the total earnings during the time period. Very cool to see this visualized!

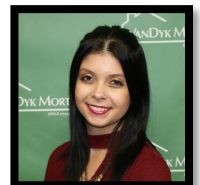
Change your contribution rates

- ◆ Once logged in, clicking the  button on the very bottom of the screen will take you to a screen where you can adjust your contributions.
- ◆ Click 'edit contributions', and input the percentages or dollar amounts you'd like to contribute through each paycheck.
- ◆ You can also sign up for auto increases, which will automatically increase your contribution percentage on an annual basis. You can select when you'd like this auto increase to happen by inputting a date towards the bottom of the page.
- ◆ Once you've input your changes, be sure to click 'next' at the bottom of the page, review the changes and then click 'submit' if they look good.

Keep in mind that some functions (such as requesting loans) may only be accessible through the desktop version and not the mobile app.

If you have any question on the app or your 401(k), I am here to help! Please email questions to 401k@vandykmortgage.com. Happy investing!

Sarah Shilling—Payroll Specialist



The Fartlek Workout

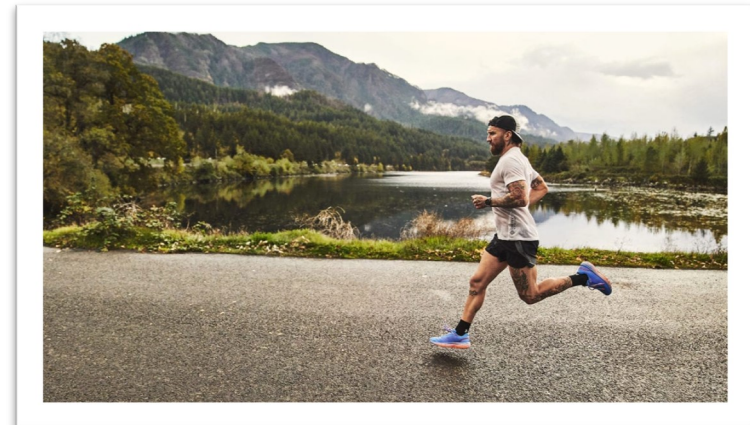
Fartlek is a Swedish term that means “speed play.” A fartlek workout is a continuous run that consists of fast, medium, and slow speeds over a variety of distances. Fartlek runs can improve your speed, endurance, and mental game. Listed below are three sample fartlek workouts from *Training Peaks* that I encourage you to try out this Fall.

Long Run Fartlek

During your longest run of the week, pick up your pace for one minute every 6 to 8 minutes. This is not drastically faster – perhaps 15 to 20 seconds per mile faster than your normal long-run pace. If you have a hard time returning to “normal” long-run rhythm, then you are running the surges too quickly.

Speed Play

After a 12-minute warm-up jog, plus a few drills and strides
Build for 3 minutes as moderate, moderate-hard, hard each for 1 minute
2-minute jog
7-minute moderate-hard
3-minute jog
3 minutes hard
5-minute jog
Cool down or repeat



Surroundings Fartlek

After 10 minutes of warm-up jogging, pick a landmark in the distance – this can be a telephone pole, mailbox, tree, building, etc. – and run to it at a faster pace. Once you have reached it, slow down and recover with your normal running pace for as long as you need (just don't fully stop), then find a new landmark and speed it up, again. Keep in mind that there are no rules here so run on feel as you go along.

Recipe of the Month | October 2021

Pumpkin Pie Pudding *courtesy of The Food Network*

Ingredients

- 2 ripe bananas
- 1/4 cup pumpkin puree
- 1 teaspoon pumpkin pie spice
- Two 3.25-ounce cups store-bought vanilla pudding (prepared)
- 2 graham crackers

Directions

Mash one of the bananas with a potato masher or fork. Combine the mashed banana with the pumpkin puree and pumpkin pie spice in a bowl. Divide the pumpkin mixture between each of the pudding cups and stir until combined.

Slice the remaining banana and add to the top of the puddings. Crush the graham crackers and sprinkle over the top.



Recipe of the Month | October 2021

Pumpkin Pancakes with Maple Syrup and Nutmeg Whipped Cream *courtesy of The Food Network*

Ingredients

2 1/2 cups all-purpose flour
1/4 cup sugar
1 tablespoon baking powder
2 teaspoons ground cinnamon
1 teaspoon kosher salt
3/4 teaspoon ground cloves
3/4 teaspoon ground ginger
1/4 teaspoon ground allspice
2 cups milk
3 large eggs
One 15-ounce can pumpkin puree
1 cup heavy cream, chilled
1/2 teaspoon freshly grated nutmeg
2 tablespoons toasted pumpkin seeds
Maple syrup for serving

Directions

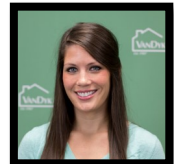
Preheat the oven to 200 degrees F. Line a baking sheet with two kitchen towels stacked on top of each other and place in the oven. This will keep your cooked pancakes warm.

Whisk the flour, sugar, baking powder, cinnamon, salt, cloves, ginger and allspice together in a large bowl. Whisk the milk, eggs and pumpkin puree together in another bowl. Add the milk mixture to the flour mixture and stir until ingredients are just incorporated and batter is thick. Let batter rest 5 minutes.

Meanwhile, whip the heavy cream and nutmeg until stiff peaks form. Cover the bowl with plastic wrap and refrigerate until ready to use.

Heat large nonstick skillet over medium heat. Ladle a heaping 1/2 cup of batter into the skillet, spreading it into a 6-inch round. Cook until pancakes are golden on the bottom and bubbly on top, about 1 minute 30 seconds. Flip the pancakes and cook until the second side is golden brown and the pancake is cooked through, about 1 minute 30 seconds more. The first few pancakes may seem sticky and hard to flip, but the pancakes will become easier to flip as you cook more of them.

Transfer the pancake to the backing sheet in the oven, tucking it between the two kitchen towels. Repeat with the remaining batter to make more pancakes. Place 3 pancakes on each plate and garnish with nutmeg whipped cream and pumpkin seeds. Serve with maple syrup.



Shelby Losinski— Licensing Specialist

Marketing Spotlight | October 2021

President's Club 2021: A Year for Celebration

The VanDyk President's Club Weekend is a time when we gather the Top Producing Loan Originators company-wide to celebrate their hard work, dedication, and extraordinary achievements! And this year, we couldn't think of a better way to show our appreciation than with an all-inclusive weekend getaway.

The 2021 President's Club Weekend took place from Thursday, September 23rd to Saturday, September 25th at Club Med Sandpiper Bay all-inclusive resort in Port St. Lucie. This exclusive 3-day event was jam-packed with a variety of group and solo activities, from golf, cornhole, and volleyball to jet skiing, fly-boarding, and Jenga!

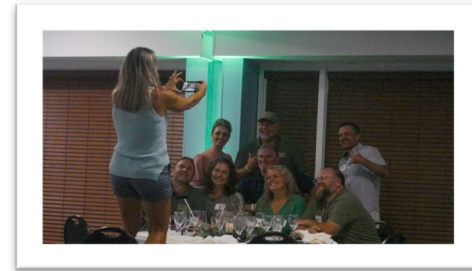
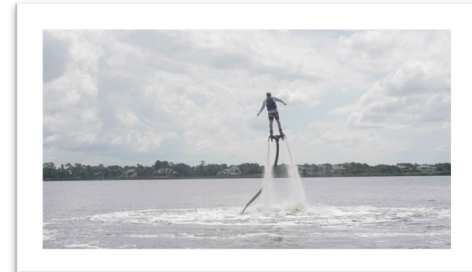
Attendees kicked off their luxurious weekend with a private welcome cocktail party complete with a performance from the resort's highly entertaining acrobatics act. During the day, employees could spend the day relaxing in the private resort's exclusive amenities or take advantage of the collective water activities, like the Sandbar Boat and Air Boat Tours.

Our Top Producers were treated to a private wine tasting on Friday evening and enjoyed a sit-down dinner each night, which featured a first-class performance and was followed by late night music and dancing.

The weekend ended all too soon and was a wonderful reminder of the amount of incredibly talented people who make up our ever-growing family. We wouldn't be where we are today without you!

So, congratulations and THANK YOU to all our top producers, for all their hard work and dedication they continue to put in each and every day.

And a special thank you to Jacqueline Amick, *Executive Assistant to SVP of National Sales*, and Michelle Simoes, *Marketing Event Coordinator*, for the incredible job planning this highly anticipated event during a tougher year than most – we could not have pulled it off without the two of you!



Katy Prohira-Marketing Copywriter

Quote of the Month | October 2021



**It's a new season.
A perfect opportunity to do
something new, something bold,
something beautiful!**

Shout Outs! | October 2021

Shout Out to: Loree Haugom, Katlin Fisher, Alexandra Moye, Holly Anderson, Mary Spirou, The Justin Kelly Team, Carolyn Miller, Jennifer Kersey

From: Annie Garron

“I wanted to thank each of you for your amazing efforts to get this loan closed last Friday. The borrower is a very hardworking man who works the night shift and then some. Between his sleep deprivation and lack of technology skills, it was not an easy one. Thanks to our incredible caring team we were able to get him closed on time. We had challenge upon challenge and every single one of you went out of your way to help.

This customer moved to the US from West Africa and became a citizen in 2017. He put himself through nursing school to make a better life for his family. He has been going to school, working long hours and sending most of his pay back to support his family. Due to everyone who touched this file, across teams, working hard and with a great sense of urgency, we were able to help him truly achieve the American dream! He brought his wife and kids to the United States, and they are settling into their new home.

I am proud to know I work with the best of the best in the industry! I am grateful for each and every one of you every single day. I apologize if I missed anyone!”



Shout Outs! | October 2021



Alec Coleman from Cheryl Skelley: You deliver! You executed exactly what our branch envisioned and even took the correct liberties to bring the concept fully to life. We appreciate your excellent design skills and look forward to working with you in



Sarah Casagrande from Lisa Myers: You did a great job! Thank you for submitting well processed files for an easy underwrite. Your hard work does not go unnoticed.



Donna Orso from Pamela Daniels: You are always there for the team! Your guidance, leadership, and patience is very much appreciated!



Mary Dvigin from Alexander Green: All the way around a great manager and teacher! Thank you for being you and not being afraid to pick up the phone to get the job done. You have no idea how much we appreciate you! I can always count in you!!



Terry Rummelt from Devin Thompson: You are great at communicating, and you always have a positive demeanor while doing so. Thanks for being such a pleasure to work with!



Hero List for September* October 2021

**TOP
20
LOs
YTD**

Name	Units	Rank
Daen Manriquez	241	1
Shawn Miller	183	2
Joe White	176	3
Tim Hart	151	4
Greg Morga	144	5
Mario Flores	128	6
Bill McDonald	127	7
Clyde Penton	119	8
Brian Forrester	115	9
Keith Riley	107	10
Daren Crockett	107	10
Taylor Perry	102	12
Amy Garmon	100	13
Shawn Landez	100	13
Stephen Katz	97	15
Chris Kenworthy	96	16
Michael Burchette	95	17
Joe Longobardi	93	18
Robert Young	91	19
Leith Grasteit	91	19

**TOP
20
TEAMS
YTD**

Team	Manager	Units	Rank
724	Justin Kelly	523	1
723	Shawn Miller	443	2
131	Mario Flores	393	3
123	Grand Rapids	347	4
493	New Mexico	332	5
204	Wilson/Grasteit	326	6
401	Young/Viox	303	7
714	Tampa Corporate	258	8
235	Daen Manriquez	243	9
200	Daren Crockett	214	10
453	Tim Hart	211	11
208	Amy Garmon	205	12
511	Joe White	194	13
517	Stephen Katz	191	14
530	Chris Kenworthy	191	14
721	Brian Forrester	188	16
238	Greg Morga	178	17
586	Bill McDonald	170	18
488	Shawn Landez	167	19
212	Michael Burchette	133	20

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



Top 20 Teams for September* October 2021

Team	Manager	Month Count	Rank
724	Justin Kelly	56	1
723	Shawn Miller	53	2
131	Mario Flores	44	3
123	Grand Rapids	40	4
401	Young/Viox	39	5
204	Wilson/Grasteit	35	6
208	Amy Garmon	30	7
235	Daen Manriquez	29	8
200	Daren Crockett	28	9
714	Tampa Corporate	28	9
493	New Mexico	26	11
453	Tim Hart	21	12

Team	Manager	Month Count	Rank
238	Greg Morga	20	13
488	Shawn Landez	20	13
517	Stephen Katz	20	13
586	Bill McDonald	18	16
234	Clyde Penton	17	17
530	Chris Kenworthy	17	17
511	Joe White	15	19
210	Ryan McAllister	14	20
582	David Donaldson	14	20
244	Caitlin VanDyk	14	20

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

Congratulations to you all!



Top 20 Originators for September* October 2021

Name	Month Count	Rank
Daen Manriquez	29	1
Shawn Miller	24	2
Mario Flores	18	3
Greg Morga	18	3
Tim Hart	15	5
Leith Grasteit	15	5
Joe White	14	7
Taylor Perry	14	7
Amy Garmon	13	9
Michael Burchette	13	9
Shyanne Steed	13	9
Daren Crockett	13	9

Name	Month Count	Rank
Brad King	12	13
Joe Longobardi	12	13
Bill McDonald	12	13
Ryan McAllister	11	16
Rafael Munguia	11	16
Shawn Landez	11	16
Justin Kelly	11	16
Stephen Katz	11	16
Clyde Penton	11	16

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

Nice Job Everyone!

Birthday List | October 2021

October 1	Samantha Halle	October 17	Richard Nivison		Gwendolyn Skytta
	Shannon Reichelderfer		Jack Verleger		Matt Suchecki
	Dakota Shaw	October 19	Mabel De La Paz Romero	October 23	William Vering
October 3	Terrence Donlin		Sean Hole	October 24	Bobbie Donaldson
October 5	Angelica Glass		Jessica Lowe		Shane Flanagan
October 6	Ethan Gaddis		Nikki VanderMolen	October 25	Jacqueline Amick
October 7	Loree Haugom	October 20	Nicole Cope	October 26	Melinda Carmichael
October 8	Christine Schrader		Emily Kremer		Charlotte Cummings
October 10	Cecilia Harvey		Kristina Simons		Shannon Hall
October 11	Kelly Sweeney		Stacey Van Schenck		Michelle Simoes
	Kandi Williams	October 21	Trudi Burke		Denise Taylor
October 12	Katy Linn		Mary Dvugin	October 27	Kami Konyndyk
	Brenda Wilder		Nicole Erickson	October 28	John Kandalaft
October 13	David Lerer		Chad Landez		Kelly Sherwood
October 14	Holly Anderson		Josh Thiele	October 30	Jon Lescisin
	Shannon Rafferty	October 22	Ana Bernot-Reilly		Lisa York
October 15	Latoya Harris		Ryan McAllister	October 31	Sasha Rogalski
October 16	Warren Bennett		Andrew McDonald		

Anniversary List | October 2021

1

Amy Ayers
Keyera Barton
Ashley Crabtree
Eric Dunlap
Alexander Green
Shannon Hall
Sean Hole
Lake Johnson
Carol Miller
Yvette Santiago
Tara Sherrod
Devin Thompson
Stefans Vitols
Gabrielle Young
Sylvia Auclair

2

Stephanie Clevenger
Nicole Cope
Sonja Curry
Terri Erickson
Laura Leavines
Jamee Pew
Amelia McDonald
Tamara Plaxco

4

Angela Corson

5

Sarah Baisley

6

Charlotte Cummings

10

Kimberly Laughlin
Caitlin VanDyk

13

Tim Hart
Tim Reed



Department Directory | October 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 | October 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 | October 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

