

NEWSLETTER



December 2021



**Meet Your VanDyk Mortgage Accounting Team
by Shannon Reichelderfer, Accounting Manager**

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MEET YOUR VANDYK MORTGAGE ACCOUNTING TEAM!

In preparing for the December newsletter, I was reviewing prior accounting department features in the newsletter, and came across this: “We are diligently wrapping up our annual audit and tax preparation involvement and are patiently waiting to file 2019 in the done pile, so we can get ready for what 2020 has in store for us.”

This just serves as a reminder of how quickly things can change in both work and personal life! We obviously did not have a clue what was going to come after that. Our team has thrived from home (#introverts)!

I’m grateful to be surrounded by such a well-rounded awesome team each day. We support each other, brainstorm with each other, vent to each other and are there to help come up with solutions to the many things that come our way. Some of the items we are preparing for are:

- Year end
- The annual financial audit & tax
- Budgets
- Whatever else may come our way!

I hope you all have a great end to your year and can’t wait to see what 2022 has in store for us! Meet your accounting team and what they have to say below:

How long have you worked at VanDyk?

Shannon Reichelderfer (Accounting Manager): 14 Years

Kalan Walters (Asst Accounting Manager): 9 years

Andrew Brown (Accounting Specialist): 6 years

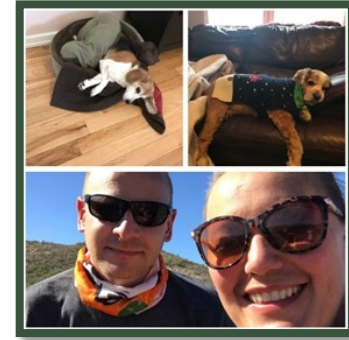
Aaron Nemeth (Financial Analyst): 9 years in January 2022

Christin Klomprens (Accounting Specialist): 4 years in Feb

Murisa Nuhagic (Wire Specialist): 2 months

Emma Reichelderfer (AP Specialist): A little over a year.

Marin Phillips (Accounting Intern/Part-Time): About 4 months



Shannon Reichelderfer—Accounting Manager



Kalan Walters—Asst Accounting Manager

MEET YOUR VANDYK MORTGAGE ACCOUNTING TEAM! *Continued*



Andrew Brown—Accounting Specialist

What is your favorite accounting task?

Shannon: When the monthly checklist runs smoothly, and we can crush our deadlines.

Kalan: Monthly reconciliations, and showing others Excel shortcuts

Andrew: Building Excel Macros or utilizing Power Query to simplify and automate manual reconciliations/work processes.

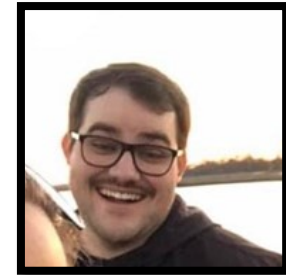
Aaron: Excel is where I EXCEL

Christin: Reconciliations... I'll find that penny!

Murisa: Daily debit balance

Emma: Organizing big stacks of checks.

Marin: Service xfers!



Aaron Nemeth—Financial Analyst

What is your least favorite accounting task?

Shannon: The stressful ones that I have dreams about.

Kalan: Approving AP

Andrew: Reconciling Credit Reports

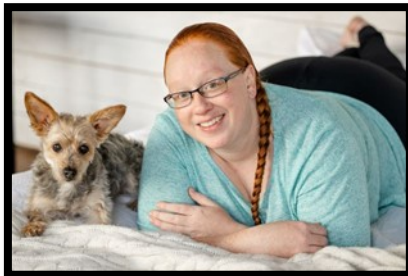
Aaron: Trying to get money back from an investor.

Christin: Following up with folks who haven't turned in their monthly reports or have some required information missing... Not trying to be a bugaboo just trying to get my job done.

Murisa: Escrow rec

Emma: Searching for loans numbers.

Marin: Putting in the information for tax wires

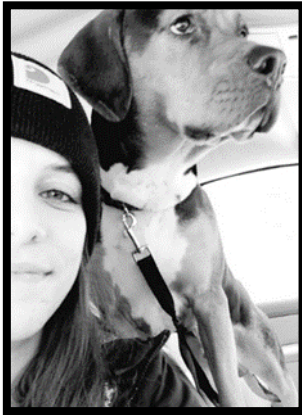


Christin Klomprens—Accounting Specialist



Murisa Nuhagic—Wire Specialist

MEET YOUR VANDYK MORTGAGE ACCOUNTING TEAM! *Continued*



Emma Reichelderfer—AP Specialist



Marin Phillips—Accounting Intern

What are your main functions within the accounting department?

Shannon: Managing the accounting team, loan management and keeping a bunch of lists.

Kalan: Rent payments, monthly reconciliations and tasks, miscellaneous tasks and projects

Andrew: Daily Banking Activities (ACHs, Additional Wires, Transfers), Bank Reconciliations, Credit Report Reconciliations, Warehouse Bank Entries, Servicing Account Entries & Banking, IT Inventory Allocations, and various other G/L Reconciliations

Aaron: Auditing some accounts, both G/L and Bank, and assisting Justin with the preparation of budgets

Christin: Company PNC cards – monthly reporting/processing, increasing balances, fraud disputes, etc.

Murisa: Sending wires, working accounting clerk inbox, doing daily tasks such as fundings and PA rec.

Emma: bills@vandykmortgage.com and other check related requests.

Marin: Transferring money and logging information into the journals, and basically helping anyone on tasks or projects so I can get experience for the future!

What is something you are looking forward to in 2022?

Shannon: A couple of vacations and Summer.

Kalan: Vacations and fresh fruit and veggies from the garden

Andrew: Completing my Master's Degree

Aaron: Looking forward to hopefully seeing the Northeast of the US and visit a friend in PA.

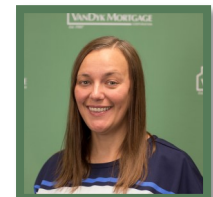
Christin: Regaining some normalcy...one thing I really miss is going to concerts!

Murisa: Travelling and becoming an aunt for the third time.

Emma: A new kitchen and a vehicle facelift.

Marin: Gaining more experience and learning how to do more tasks, and of course being done with my first year of college!

Shannon Reichelderfer—Accounting Manager



2022 Insurance Cards FAQ

Now that open enrollment is completed and everyone has made their benefit elections for 2022, it is time to prepare for new insurance cards. The benefit elections that you made during open enrollment will go into effect on 1/1/2022. It is important to know where to access this information so that you can communicate your insurance coverage changes to your doctor's office or health care providers. Below are some commonly asked questions regarding insurance cards for the new year.

Will I be receiving new insurance cards?

According to Blue Cross Blue Shield, new insurance cards are sent out to anyone who has made a major change to their insurance plan. For example, if in 2021 you had the Medical RC 4000 insurance plan, but in 2022 you elected to have the Medical HSA 3000 plan, you should expect to receive a new insurance card in the mail. If you did not make a major change for 2022, you will not automatically be sent new insurance cards in the mail.

When will I receive my new insurance cards?

You should expect to receive your new insurance cards in the mail sometime in January. BCBS starts sending out new insurance cards in the first week of 2022, but it can take a couple of weeks for them to be delivered to you. If you do not receive insurance cards in January, please reach out to HR and we will help you.

Where can I go to view my insurance cards?

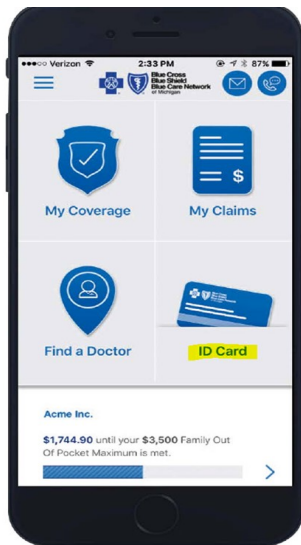
The quickest and easiest way to view insurance cards is by creating a BCBSM account, or logging into your already existing account. Once you log into the app, there will be an "ID Cards" button that you can press. You can show this virtual ID card to your doctor's office so they will have the information they need to look up your coverage.



2022 Insurance Cards FAQ *continued*

How do I request new insurance cards, or extra copies for my family members?

Similar to the previous question, the quickest and easiest way to do this is by logging into your BCBSM account, or use the Mobile App. You will want to click the “ID Card” button as shown to the left. Then, there will be an “Order Card” option as shown in the picture to the right. Once the cards are requested, it takes about two weeks for you to receive them in the mail.



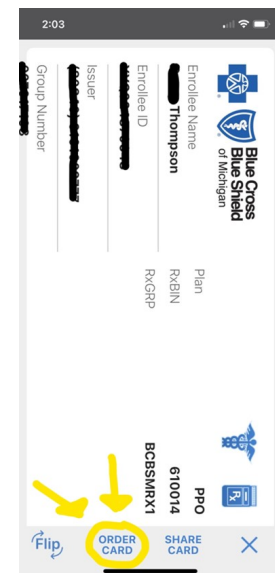
Why do the copies I requested for my family members have my name on it, and not theirs?

Insurance cards only have the name of the policyholder on the insurance card. Though the names of your covered dependents are not listed on the insurance card, they can still use your insurance cards at the doctor’s office. This will not cause problems with finding their coverage.

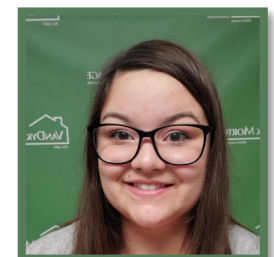
Where do I go to create a BCBSM account?

Go to bcbsm.com, and in the upper-right corner of the home page, click the Login tab. Then, click the “Register Now” button.

You can also download the mobile app using the Apple App Store or the Google Play store, and search for BCBSM. Once you download the app, click “Register.”



If you have any more questions about insurance cards or your benefits, please reach out to Devin Thompson at dthompson@vandykmortgage.com, or on Teams!



Devin Thompson—HR Generalist

2021 Tax Forms FAQ



The end of the year is right around the corner, which means tax documents will be generated and sent soon! Here's what you need to know for this year:

When will my W-2 be available?

W-2s will be available for viewing online by mid to late January, and they will be mailed to your mailing address on file by January 31st.

How will I receive my W-2?

W-2s will be mailed to the mailing address we have on file for you and will also be available on Paylocity. If you elected to receive Paperless documents, then you will only be able to view your W-2 online.

Where can I find my W-2 online?

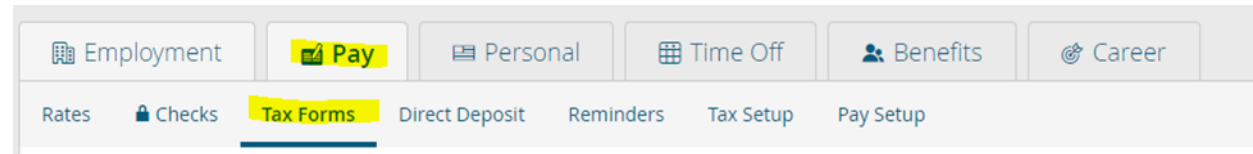
Once it is available, you can find your W-2 by logging in to Paylocity, navigating to the Self-Service Portal, and clicking on the orange button that says, 'View Employee Record'. Once there, navigate to the 'Pay' tab, and click the 'Tax Forms' subtab to see all of your past tax forms.



2021 Tax Forms FAQ *continued*

Hi, Sarah!

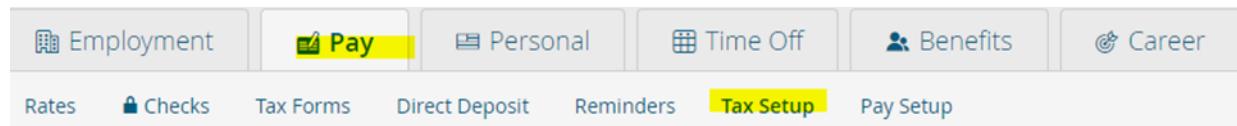
[View Employee Record](#)



What do I need to do now?

Right now, you should take a second to log in to Paylocity to confirm that all your personal information is correct. W-2s and other tax documents are sent to the mailing address we have on file for you, so it is **VERY IMPORTANT** to make sure you provide us with the correct address. If you have a change to make, you can do so yourself by navigating to your Employee Record on Paylocity using the steps mentioned above. Once there, make your changes and be sure to click 'save' when you're done.

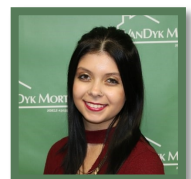
You should also take a moment to review your tax setup. You can find this by going to your Employee Record, navigate to the 'Pay' tab, and clicking the 'Tax Setup' subtab. If you've moved recently, double-check to make sure you have the correct state and local taxes being deducted from your check. If you want to make a change, feel free to reach out to HR@vandykmortgage.com for assistance.



What if I have questions?

If you have any questions on these, please reach out to HR@vandykmortgage.com and someone from the team will be happy to assist you!

Sarah Shilling—Payroll Specialist



Health and Fitness Tip of the Month

December 2021

Happy Holidays! With all the celebrations and parties this time of year brings, many of us tend to overindulge in food and drinks. Listed below is a breakdown of some holiday treats and their exercise conversions to help you keep your waist trim this season. Enjoy!

Holiday Treat and Exercise Conversions:

Holiday Treat	Calorie Count	Exercise Required to Burn Calories
1 Cup Eggnog	343	Run for 37 minutes
1 Martini	274	Bike for 39 minutes
8 oz of Buttered Rum	220	Yoga for 75 minutes
1 Cup of Mulled Wine	200	Walk for 37 minutes
1 Cup of Hot Cocoa with Milk	192	Run for 16 minutes
3 oz of Peanuts	528	Run for 55 minutes
2 Halved Deviled Eggs	145	Bike for 21 minutes
4 Mini Crab Cakes	70	Swim for 27 minutes
½ lb. Prime Rib	675	Run for 72 minutes
½ Cup Green Bean Casserole	225	Swim for 36 minutes
1 Gingerbread Cookie with Frosting	200	Row Machine for 24 minutes
1 Sugar Cookie	112	Walk for 20 minutes
1 Candy Cane	60	Dance for 9 minutes
3-inch Square of Peppermint Bark	270	Walk for 50 minutes



Recipe of the Month | December 2021

Candy Cane Chocolate Arctic® Apples (courtesy of fruitsandveggies.org)

Ingredient List

- 1 bag of Arctic® Granny sliced apples
- 1 bar white melting chocolate
- 1 tube red icing
- 1 package crushed peppermint

Instructions

- Melt white chocolate in microwave-safe bowl.
- Dip apple slices and drizzle red icing over.
- Sprinkle with crushed peppermint while chocolate is still soft.
- Let sit until chocolate hardens and serve at room temperature.



Festive Cranberry Guacamole (courtesy of fruitsandveggies.org)



Ingredient List

- 3 fully ripened avocados
- 1 Tbsp fresh lime juice
- 1 Tbsp honey
- 3 minced garlic cloves
- 3/4 cup minced cranberries
- Salt & Pepper to taste

Instructions

- In a bowl, roughly mash avocado with a fork.
- Mix in lime juice, honey, garlic, cranberries, salt & pepper.
- Top with a few whole cranberries for garnish and serve!
- (Can be used as a dip, topping for sandwiches, salads and more)



Shelby Losinski— Licensing Specialist

Marketing Spotlight | December 2021

Digital Marketing in a Virtual World

In last week's Marketing Spotlight we focused on Jonathan Johnson's Homebuying Seminars. This week we will focus on **Angela Pacey's Nature Walks & Mortgage Talks** along with **Mortgage Chicks with Hot Tips** with Kim Harestad, Diana Harvey, Elizabeth Hole, Stacey Van Schenck, and Cindy Walker.



What started as a form of self-care in March of 2021 quickly turned into a healthy, effective way to connect with her community and widen her network of potential clients.

Based out of Charlotte, North Carolina, VanDyk Loan Originator and Branch Manager Angela Pacey, was on the search to discover a practical way to combine her interest in healthy living, with her passion for her community by helping borrowers achieve home buying success. It was here, where **Nature Walks & Mortgage Talks** was born.

A weekly informational exercise group that meets every Thursday, Nature Walks & Mortgage Talks visits unique, serene locations throughout North and South Carolina. For Angela, these group hikes have provided a new way for her to share the beautiful scenery and landscapes with her community – that they can find right in their own backyard. What's more, these hikes have provided a perfect opportunity for her to share her knowledge of the mortgage industry with potential home buyers looking for a little more insight into the home buying journey.



Just see what Angela had to say about this initiative:

"The key speaker at the last in-person fly-in challenged us originators to utilize social media as an integral part of our marketing plan. For over 7 years I have been hiking at different locations throughout both North and South Carolina every Thursday morning with my hiking group. I thought, "Why not share the hiking information and experience and at the same time offer a brief mortgage update?" Nature Walks and Mortgage Talks with Angela Pacey has opened the door to have conversation about something with which I am passionate and at the same time take opportunities to transition hiking conversations into business conversations." – Angela Pacey, Loan Originator and Branch Manager in Charlotte, NC

You can watch new episodes of Nature Walks & Mortgage Talks with Angela every Thursday by following her [Facebook page](#).

Marketing Spotlight | December 2021

Digital Marketing in a Virtual World *continued*



One of the more recent initiatives to come from the brilliant minds at VanDyk Mortgage is your new favorite women-led podcast – Mortgage Chicks with Hot Tips. With the intention to highlight women in the industry and provide an effective way for cross-promotion, Mortgage Chicks with Hot Tips was launched in October 2021.

The women started by sharing their databases and combining their efforts to help buyers navigate today’s complex market. They decided that, to make this work they would need to find a way to come together and explore topics that they frequently encountered throughout their many years in the industry – and share their knowledge with anyone in search for answers. The result? A delightfully informative podcast that will have you laughing along with the ladies – and then scrambling to find your pen to take notes.

Each week the women discuss various loan programs, services, and resources offered at VanDyk Mortgage and share how they have helped hundreds of realtors and homeowners achieve their goal of homeownership.

Though the concept is still fairly new – the women have already seen much recognition through word-of-mouth.

See what a few of the ladies had to say, “I had a family gathering last weekend. One of the first families to arrive walking in the door announcing that he was looking for the Mortgage Hottie. As I tried to correct him, (Mortgage Chicks with Hot Tips) he proceeded to tell everyone about the videos we had been doing and how great he thought they were. Then last Thursday, after our last posted episode my sister-in-law text me to tell me she forwarded one of the episodes to her niece, because she thought she had to have 20% to put down and that episode addressed that topic. Very excited on how much buzz we have been getting for such a short time.” – Diana Harvey, Loan Originator.

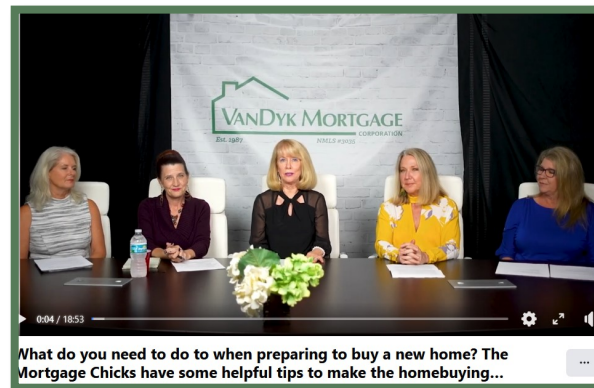
Marketing Spotlight | December 2021

Digital Marketing in a Virtual World *continued*

“I am excited to share we got our first official mortgage application directly from our Mortgage Chicks with hot tips over the weekend. We had an agent who viewed the blog with her clients along with 2 other lenders and he choose to go with the mortgage chicks. The agent who is from Charles Rutenberg Realtor said she saw our blog and was impressed with the fact that we had over 100 years of experience. She went on to say the information was great and we presented it in such a great way she intends to make sure all her buyers are following our blog.” – Elizabeth Hole, Senior Loan Originator

“We have all gotten great feedback from our realtor partners so far. We have released 4 episodes and we could not do any of this without the tremendous help we get from our marketing department.” – Elizabeth Hole, Senior Loan Originator

To watch weekly episodes of Mortgage Chicks with Hot Tips, visit their [Facebook page](#) and subscribe today! (You know you want to)



Katy Prohira-Marketing Copywriter



Quote of the Month | December 2021



*Embrace
Stillness*

Shout Outs! | December 2021



Shout out to **Devin Thompson** from **Matthew Arnold**: Thank you for all of your work with Open Enrollment! The emails made everything very easy to follow.



Shout out to **Anthony Boos** from **Devin Thompson**: Thank you for helping me over these last couple days with my VPN issues. You are really quick to reply and you get things done quick. I really appreciate you!



Shout out to **Trudi Burke** from **Donna Orso**: Trudi was working on a loan that had to be closed the same day that she was assigned, she did not complain and just jumped in and MADE IT HAPPEN! Borrowers home at risk so the stress level was high for all involved, not only did she make it happen but she also played a joke on the team while doing this and that minute to just laugh and breath made all the difference in the world! Thanks Trudi!



Shout out to **Howee Bee** from **Steve Richman**: I had a question and instead of bothering anyone, I went to the home page and Howee Bee got me the answer quickly and correctly. Thanks for getting this system in place!

Hero List for November* December 2021

TOP 20 LOs YTD

Name	Units	Rank	Name	Units	Rank
Daen Manriquez	298	1	Stephen Katz	111	18
Joe White	205	2	Joe Longobardi	107	19
Shawn Miller	205	2	Leith Grasteit	107	19
Timothy Hart	181	4			
Greg Morga	178	5			
Bill McDonald	162	6			
Mario Flores	138	7			
Brian Forrester	138	7			
Clyde Penton	137	9			
Keith Riley	133	10			
Shawn Landez	125	11			
Daren Crockett	125	11			
Taylor Perry	124	13			
Amy Garmon	120	14			
Michael Burchette	119	15			
Chris Kenworthy	115	16			
Robert Young	112	17			

TOP 20 Teams YTD

Team	Manager	Units	Rank	Team	Manager	Units	Rank
724	Justin Kelly	663	1	586	Bill McDonald	212	18
723	Shawn Miller	518	2	488	Shawn Landez	207	19
131	Mario Flores	471	3	234	Clyde Penton	156	20
123	Grand Rapids	421	4				
204	Wilson/Grasteit	382	5				
493	New Mexico	382	5				
401	Young/Viox	366	7				
235	Daen Manriquez	300	8				
714	Tampa Corporate	292	9				
453	Tim Hart	257	10				
200	Daren Crockett	254	11				
208	Amy Garmon	243	12				
517	Stephen Katz	225	13				
530	Chris Kenworthy	224	14				
511	Joe White	223	15				
721	Brian Forrester	219	16				
238	Greg Morga	216	17				

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



Top 20 Teams for November* December 2021

Team	Manager	Month Count	Rank
724	Justin Kelly	80	1
123	Grand Rapids	36	2
131	Mario Flores	36	2
723	Shawn Miller	34	4
235	Daen Manriquez	33	5
401	Young/Viox	27	6
453	Tim Hart	26	7
493	New Mexico	26	7
204	Wilson/Grasteit	23	9
586	Bill McDonald	22	10
200	Daren Crockett	20	11
238	Greg Morga	20	11

Team	Manager	Month Count	Rank
488	Shawn Landez	19	13
219	Brad King	17	14
714	Tampa Corporate	17	14
208	Amy Garmon	16	16
511	Joe White	16	16
530	Chris Kenworthy	15	18
517	Stephen Katz	14	19
721	Brian Forrester	14	19

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

Congratulations to you all!



Top 20 Originators for November* December 2021

Name	Month Count	Rank
Daen Manriquez	33	1
Bill McDonald	20	2
Greg Morga	19	3
Tim Hart	19	3
Joe White	16	5
Brad King	16	5
Michael Burchette	13	7
Shawn Miller	11	8
Gabrielle Young	10	9
Robert Young	10	9
Keith Riley	10	9
Shawn Bloom	10	9
Brian Forrester	10	9
Angela Pacey	10	9

Name	Month Count	Rank
Taylor Perry	9	15
Jacob Keglör	9	15
Shawn Landez	9	15
Nathan Tschappler	8	18
Chris Kenworthy	8	18
Amy Garmon	8	18
Justin Kelly	8	18
Nichole Goade	8	18
Stephen Katz	8	18
Carrie Edgeron	8	18
Daren Crockett	8	18
Christine Rose	8	18
Clyde Penton	8	18

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

Nice Job Everyone!

Birthday List | December 2021

December 1	Elle Schrader		Kimberly Turner		Cynthia Walker
December 2	Rachel Wehle	December 12	Sylvia Badias	December 24	Stacey Dettling
December 3	Brad King	December 13	Caitlyn Armendariz		Jeff Garmon
	Garett Nelson	December 14	Fred Dopman		Taylor Perry
December 4	Cheryl Blomberg		Richard Ventura	December 25	Corey Krein
	Michael Burchette	December 15	Michael Oakley	December 26	Justin Meade
	Michael North	December 16	Miranda Balkema		Laura Reed
December 5	Carol Dupuis		Michael Bishop	December 27	Natalie Nieto
December 6	Amy Castro		Robert Hill	December 28	Margarita Yates
	Jorge Giral	December 17	Marilyn Scolaro	December 29	Matt Arnold
December 7	Kyle Adcock	December 18	Ryan VanDyk		Candi Bell
	Shaun Lee	December 19	Alexis Devos		Cassidee White
	Vanessa Medina		Laurie Melton	December 30	Katlin Fisher
December 10	Brittney Bennett	December 20	Lake Buzbee		Kathryn Kelly
	Yesenia Carrillo		Barb Gall	December 31	Brad Chatel
	Nicholas Kibble	December 21	Andy Key		Chris Lalena
	Michael Rhodes		Jamee Pew		Richard Ruble
December 11	Sean Carter		Paula Thompson		Robert Sawruk
	Angelina Castro	December 22	Heidi Parkinson		Nathan Smith
	Josiah Diaz	December 23	Melissa Allen		
	Alicia Nyquist		Abigail Brown		

Anniversary List | December 2021

1

Carol Baic
Alexis Devos
Lisa Emmerson
Adam Fry
Andy Key
Pam Paulson
Allison Rausch
Amy Taylor

2

Kate Deiboldt
Laura Reed
Nathan Tschappler

3

Pamela Daniels
Nathan Smith

4

Natalie Archuleta

5

Peggy Bradshaw

6

Sarah Casagrande
Carey Krein-Ramirez
Sylvia Lambaria-Gallardo

7

Frank Concepcion
Wendy Skytta

9

Bobbie Donaldson
David Donaldson
Jo Harvey

10

Thecia Maurone-Toth

12

Connie Kern

14

Lisa Sanford

15

Austin Bell



Department Directory | December 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



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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



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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

