

# NEWSLETTER



## January 2022



Understanding Servicing Transfers by  
Jon Barnes, Chief Secondary Officer

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## Understanding Servicing Transfers

We recently had a servicing transfer with Carrington Mortgage. Rest assured, there are not any planned new transfers on the horizon, but it does give a good opportunity to explain what they are and some of the details that are involved.

Mortgage servicing transfers happen every single day. From a technical perspective, there are three varieties:

### 1. Bulk Transfers

This is what the most recent transfer with Carrington Mortgage was. They are typically aged loans, meaning they were closed months or years ago.

### 2. Flow Transfers

These are also called concurrent transfers. These are loans which are transferred typically within 90-180 of closing in mini-bulk fashion. A borrower will make 1-2 payments to the lender they closed with and then get transferred to a new servicer along with hundreds of other loans. There typically is an agreement between a buyer and a seller of these loans for \$X millions to be transferred over a 3-month time period (\$50-100 million a month typically).

### 3. Whole Loan Transfers

These are typically done before a borrower's first payment and their loan is the only loan involved with that transfer. This is what happens when we sell loans to the bond agencies or Wells Fargo/PennyMac/Amerihome.

In every scenario, there are a number of laws which regulate what needs to be done and timeframes involved. With any transfer of servicing:

- A borrower cannot be considered late for credit reporting purposes for 60 days following the transfer.
- A borrower cannot be assessed late fees or penalties for 60 days following the transfer so long as they attempt to make their payment.
- The servicer who is transferring (VanDyk Mortgage in this case) needs to provide 15 days written notice to the borrower before their next payment is due.



### Understanding Servicing Transfers *continued*

- The servicer who is accepting the transfer has up to 15 days AFTER the transfer to inform the borrower of where and how to make their payment. There typically is a “black-out” period where the borrower cannot make their payment to the existing servicer and the new servicer is pending formally on-boarding the loan. This time period can be one day or up to 14 days because of this 15-day window.

What happens leading up to, during and after a transfer behind the scenes? To start, there is a ton of data that flows back and forth between all parties involved. Details of loan balances, escrows, delinquency history, loss mitigation. All parties involved get a feel for what the loan(s) being transferred looks like. Approvals are applied for with Fannie Mae, Freddie Mac and Ginnie Mae. Letters are generated and mailed to borrowers, insurance providers, flood vendors and PMI providers. At the point of transfer, final data tapes are run, images are sent over to the new servicer and formal transfers are put in place for HUD, VA, USDA and MERS. The burden now falls onto the new servicer from this point forward to get the data loaded and to be able to begin accepting inquiries and payment from the borrowers.

Why do servicers transfer servicing? Honestly, this covers a super broad spectrum of reasons. Some servicers exit the servicing industry entirely and the transfer is how they do this when a merger or acquisition isn't at play. Sometimes it is financially driven. To retain the mortgage servicing rights (MSR) on a loan, there are real dollars and cents which are given up at the point of sale after the loan closes. For some lenders who also service, this is how they recoup that cash they didn't realize when they sold the loan on the secondary market. Some servicers do it to fix issues they may have in servicing, such as delinquencies, staffing or potential income loss from “run off” on their servicing portfolio when loans are refinanced before they expect them to be. The most common situation is specialized servicing and typically applies to borrowers who may have experienced hardship and are in a loss mitigation situation. There is no definitive reason any one servicer elects to transfer servicing that applies across the board and it is unique to each servicer's situation.

While they are not enjoyable for anyone involved, servicing transfers are a key tool that allow for originators and servicers alike to continue to grow in the future and an inherent function within the secondary markets of the housing industry. On behalf of the management team and servicing, we appreciate everyone's understanding and patience as we have gone through this most recent one.



Jon Barnes—Chief Secondary Officer

## COVID-19 BOOSTER

### Why Should You Consider a Booster?

Although the CDC (Centers for Disease Control and Prevention) still considers having two vaccine shots fully vaccinated (or one vaccine shot fully vaccinated for the Johnson and Johnson vaccine), studies are now showing that protection against COVID-19 might decrease over time. This is largely due to current variants emerging, such as the Delta and Omicron variants. Data from clinical trials are emerging which show that booster shots of the vaccine are helping to increase immune response, which gives people an improved protection against getting infected with COVID-19 and its variants. Currently, everyone ages 16 and older are eligible to get a booster shot. Please see the chart provided by the CDC which details who can get a vaccine, when you should receive one, and which booster you can get.

### Scheduling your Booster

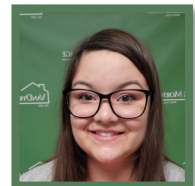
The easiest way to schedule your booster shot is to contact the location that set up your previous appointment. If you need to get your booster shot in a location other than where you received your previous shot, you can find a location by searching [vaccines.gov](https://www.vaccines.gov), text your ZIP code to 438829, or call 1-800-232-0233 to find locations near you. Remember to also bring your CDC COVID-19 Vaccination Record Card to your booster shot appointment. If you lost your vaccine card, you should contact the vaccination site where you got your first shot, or you can contact your state health department to find out how to get a new card.

<p>IF YOU RECEIVED</p> <p><b>Pfizer-BioNTech</b></p>	<p><b>Who can get a booster:</b></p> <ul style="list-style-type: none"> <li>Teens 16-17 years old</li> </ul> <p><b>Who should get a booster:</b></p> <ul style="list-style-type: none"> <li>Adults 18 years and older</li> </ul>	<p><b>When to get a booster:</b></p> <p>At least 6 months after completing your primary COVID-19 vaccination series</p>	<p><b>Which booster can you get:</b></p> <ul style="list-style-type: none"> <li>Teens 16-17 years old can get a Pfizer-BioNTech COVID-19 vaccine booster</li> <li>Adults 18 years and older can get <a href="#">any of the COVID-19 vaccines</a> authorized in the United States</li> </ul>
<p>IF YOU RECEIVED</p> <p><b>Moderna</b></p>	<p><b>Who should get a booster:</b></p> <p>Adults 18 years and older</p>	<p><b>When to get a booster:</b></p> <p>At least 6 months after completing your primary COVID-19 vaccination series</p>	<p><b>Which booster can you get:</b></p> <p><a href="#">Any of the COVID-19 vaccines</a> authorized in the United States</p>
<p>IF YOU RECEIVED</p> <p><b>Johnson &amp; Johnson's Janssen</b></p>	<p><b>Who should get a booster:</b></p> <p>Adults 18 years and older</p>	<p><b>When to get a booster:</b></p> <p>At least 2 months after completing your primary COVID-19 vaccination</p>	<p><b>Which booster can you get:</b></p> <p><a href="#">Any of the COVID-19 vaccines</a> authorized in the United States</p>

All COVID-19 vaccines and booster costs are covered by the Federal government, so this should be free of charge to you.

If you have any questions about COVID-19 vaccines or boosters, reach out to Devin Thompson at [dtompson@vandykmortgage.com](mailto:dtompson@vandykmortgage.com), or via Teams. You can also visit <https://www.cdc.gov/coronavirus/2019-nCoV/index.html> for more information.

Devin Thompson—HR Generalist



## Video Meeting Etiquette

Working from home has almost become the new norm. Because of this, most of our meetings are being held virtually. It may be easy to not treat these meetings as you would if you are meeting in person, but virtual meetings are just as important and should be treated the same as any other meeting. Here are some tips you can use to conduct yourself professionally in a meeting while at home:



**Dress appropriately** - One of the perks of working remote is that you can wear casual, comfy clothes. However, it is unprofessional to turn up to an important video call in pajamas and messy hair. Also, dressing well will put you in a productive mindset.

**Have an appropriate background and surroundings** – Set your camera up to where there is a wall behind you and nothing that can distract other meeting participants from what is being said. Make sure you have good lighting so everyone participating in the meeting can see you. If you are not able to keep your surroundings neutral, you can use the “blur background” option on zoom or teams.

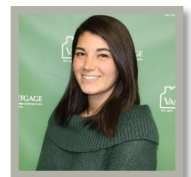
**Mute your microphone when you are not talking** - It is good online meeting etiquette to mute yourself when not speaking so your background noise doesn’t distract from what the presenter is saying.

**Do not eat during meetings** – Avoid snacking during meetings because it hinders your concentration and disturbs other participants

**Look at the camera, speak clearly, and be present-** It is difficult to pick up on body language cues on video calls or to look at everyone at the same time. Help your clients or co-workers hear you well by looking directly at the camera and speaking clearly. Don’t try to multitask during a meeting, you may miss important information.

When more meeting participants are aware of virtual meeting etiquette, business can be conducted more efficiently and effectively. It is most important to be present and let you speaker know that you are actively listening. I hope these few tips can help you during your next virtual.

*Mackenzie Wright– HR Generalist*



### Start the New Year With... **GRATITUDE**

**H**ow will you start the new year? If last year was especially difficult or disappointing, it may be tempting to say goodbye and good riddance without a backward glance. But before you close the book on last year, consider taking a moment to reflect and be grateful.

There is no better way to start the new year than to be thankful for what has been done and provided for you. Be thankful for your home, your car, your job, your health, your family. Be thankful in all things.

Gratitude is a thankful appreciation for what an individual receives, whether tangible or intangible. With gratitude, people acknowledge the goodness in their lives. In the process, people usually recognize that the source of that goodness lies at least partially outside themselves. As a result, being grateful also helps people connect to something larger than themselves as individuals — whether to other people, nature, or a higher power.

Studies reveal how being grateful can improve relationships. For example, a study of couples found that individuals who took time to express gratitude for their partner not only felt more positive toward the other person, but also felt more comfortable expressing concerns about their relationship. Studies have also shown that Managers who remember to say “thank you” to people who work for them are likely to find that those employees feel motivated to work harder.

Gratitude is a way for people to appreciate what they have instead of always reaching for something new in the hopes it will make them happier or thinking they can't feel satisfied until every physical and material need is met. Gratitude helps people refocus on what they have instead of what they lack.



Adopted by: *Living Changed in the New Year*  
*Giving Thanks Can Make You Happier*

In short, **GRATITUDE** can...

- Improve relationships
- improve sleep quality
- increase feelings of happiness and positivity
- foster hope for the future
- reduce stress, burnout, and symptoms of post-traumatic stress disorder (PTSD)
- increase resilience
- help you to appreciate what you have

Take a moment to look at last year through the lens of gratitude. Think of one thing to be grateful for today, even if it's small. Commit to doing it weekly or daily. Have a happy and **GRATEFUL** New Year!

Margarita Yates— HR Manager



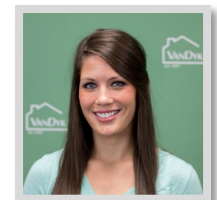
# Health and Fitness Tip of the Month

## January 2022

### January 2022 Health and Fitness Tips of the Month

Happy 2022! Let's step into 2022 with this killer Stairmaster workout. Enjoy!

<b>3 Minutes</b>	Steady pace, not skipping steps (warm-up)
<b>1 Minute</b>	Bump up the speed
<b>1 Minute</b>	Slow back to a steady pace
<b>2 Minutes</b>	Skip a step
<b>1 Minute</b>	Bump up the speed
<b>1 Minute</b>	Slow step up to booty kickback
<b>1 Minute</b>	Turn sideways while stepping up (don't skip steps)
<b>1 Minute</b>	Switch sides
<b>1 Minute</b>	Turn forward and bump up the speed faster than you did the last sprint
<b>1 Minute</b>	Slow back to a steady pace
<b>1 Minute</b>	Slow the speed down and lunge up the stairs
<b>1 Minute</b>	Bump up the speed, everything you got
<b>5 Minutes</b>	Steady pace, not skipping steps (cool-down)



Shelby Losinski—Licensing Specialist

## Recipe of the Month | January 2022

### Crockpot Buffalo Shredded Chicken *compliments of Organizemyourselfskinny.com*

#### Ingredients:

- 1 – 1 1/2 pounds boneless skinless chicken breasts about 3 medium chicken breasts
- 1 1.5 ounce packet of Simply Organic Ranch Seasoning/Dressing Mix (you can also use homemade seasoning)
- 1 cup Frank's Hot Sauce
- 1/2 cup chicken stock
- 2 tablespoons salted butter

#### Instructions:

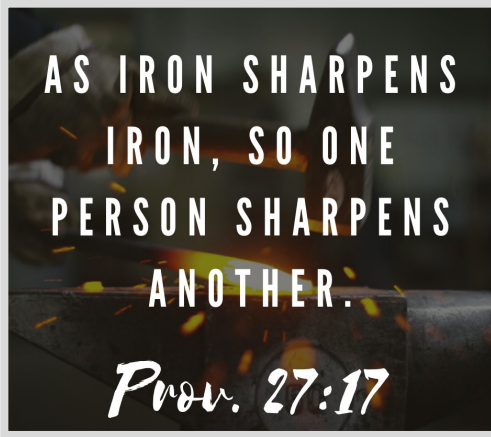
1. Place chicken breasts in a slow cooker. Turn chicken a few times until it is coated and liquids and seasoning are mixed together.
2. Sprinkle the ranch seasoning over the chicken.
3. Pour the hot sauce and chicken stock over the chicken breasts. Turn the chicken breasts a few times until the chicken is coated and the liquid and seasoning are mixed together.
4. Cook on low for 4-6 hours.
5. Remove the chicken out from the crockpot and place it into a glass mixing bowl. Using two forks or a hand mixer and shred the chicken.
6. Add in the butter and a 1/2 cup or so of the crockpot liquid to the shredded chicken breast. Mix the chicken until butter is melted.
7. Use the buffalo shredded chicken in your favorite recipe.



Mackenzie Wright– HR Generalist



## Marketing Spotlight | January 2022



Happy New Year from all of us at the Marketing Department! We hope everyone had a very happy and healthy holiday season spent with their loved ones, & we are eager and excited to welcome you into the New Year!

We wanted to start off the New Year by highlighting one of our favorite monthly initiatives from the VanDyk Leadership Team: Iron Sharpens Iron.

Inspired from Proverbs 27:17 that states, *“As Iron Sharpens Iron, so one person sharpens another,”* Iron Sharpens Iron is a monthly meeting that features one or two VanDyk Loan Officers who have recently experienced great success with a specific activity or tool in their market. By highlighting each individual and allowing them the platform to share how they achieved success, we hope to offer a valuable resource to those looking to find inspiration and follow suit.

**Just see what some of our employees had to say about it:** *“I find the Ops Huddle to be one of our most valuable tools at VanDyk Mortgage Corporation. Knowledge is power. Learning about the product and industry changes directly from Senior Management and then sharing the information quickly has helped me gain respect and recognition from realtors, borrowers and other lenders.”* – **Stacey Van Schenck, Branch Manager**

*“Iron Sharpens Iron is a good measure for accountability that I feel every loan originator needs occasionally. A lot of the times during the week we are distracted by the numerous loan scenarios, issues, etc. that take us away from our overall goal, which is growth through dissecting our strong suits and areas of opportunity, re-evaluating our strategies accordingly, and implementing them. Meetings like this help refresh our brains to think more clearly during the craziness of it all.”* – **Greg Morga, Branch Manager**

Do you have a success story you'd like to share? Send your ideas to Bryan Lovell at [blovell@vandykmortgage.com](mailto:blovell@vandykmortgage.com) and make sure to log on for the next Iron Sharpens Iron call!



Katy Prohira-Marketing Copywriter

## Quote of the Month | January 2022

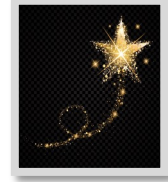
*What the new year brings to you  
will depend on what you bring  
to the new year.*



## Shout Outs! | January 2022



### Shout-Out from **Gabriela Cernas-Frantz** to: **THE MARKETING TEAM!**



There are not enough words to express the gratitude I have experienced this past year with the amazing Marketing Team. You each have directly or indirectly worked on countless projects for our team, gone back and forth to bring ideas to life that the list is endless.

**Aolany**, As you transitioned to our Marketing Specialist, you had some big shoes to fill (Elle and Michelle). Change is never easy, but you came in like a happy breeze, willing to tackle each project we started and we value your feedback. I look forward to our upcoming 2022 projects.... They are only going to get bigger and better!

**Elle**, I am so proud of you and your growth with VanDyk Mortgage! Our countless brainstorming sessions and positive attitude made it a wonderful experience to work with you. I look forward to seeing what else is in store for you.

**Michelle**, You were the first Marketing Specialist that I got to work with over two years ago. You trained me on how Marketing works at VanDyk and the best way to communicate the projects that needed to get started. I have a tremendous amount of respect and gratitude for you. There is nothing like hands on training. Thank you for your patience and handling the many “emergencies” that are sent your way. I’m sure I will have more, but not today! Your kindness and patience has been a gift to me!

**Angelina, Kathryn & Katy**, The new ladies of Marketing and already you are becoming the go-to for all things social media, Strategy and Copywriting! It is no longer a secret and there are so many people at VanDyk that need you all! Thank you for taking time after Jon’s seminars to brainstorm and get ready for the next one. This is only one project of many that you ladies have your hands on, and I suspect more exciting ones to come!

**Alec, Courtney, and Kelly**, The Graphics Team that keeps our ideas moving forward. “Marketing is a collaborative effort.” The saying is encompassing of everyone at the table because we each bring something unique. I wanted to make sure that you all knew how much you are appreciated and that your skill is valuable! The Right Brain is a creative and free spirit! Able to create art on a blank canvas and has no boundaries! Thank you for being part of VanDyk and may you continue to grow in your field!

**Terrence**, I have once heard someone refer to you as the Google of all VanDyk Marketing. That says a lot about your experience, influence, leadership and character. Thank you for choosing to be part of VanDyk and I look forward to learning more from you too!

**Kim**, You have an amazing team and I’m sure there are many more people in Marketing that I don’t know ..... (yet). Each person in this email has been a blessing to our team and I’m excited to see what’s in store for 2022!

## Shout Outs! | January 2022



From **Megan Crowley** to **Amber Workman**: You roll up your sleeves and help out when needed! Thank you for always being so helpful, thorough and generous!



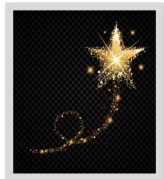
From **Mandy Henwood** to **Kelley DeCamp**: You roll up your sleeves and help out when needed! I can reach out to you even when it is not your file, and you will hop in and see if you can help or give me an answer. You are a great teammate and I am lucky to be a part of your team. Keep up your hard work.



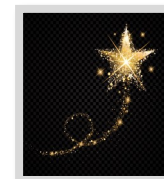
From **Myra Witko** to **Gabrielle Young**: You share your knowledge, skills, and experience as a mentor! Thank you so much for taking valuable time out of your day to discuss what works for you in the day-to-day as an LO. I appreciate YOU and look forward to implementing some of your awesome suggestions!



From **Jason Hornback** to **Sarah Shilling**: I love Sarah's enthusiasm whenever I email her. She is always quick to deliver and very helpful while doing so.



# THANK YOU!!



# Hero List for December\* January 2022

## TOP 20 LOs YTD

Name	Units	Rank
Daen Manriquez	321	1
Shawn Miller	224	2
Joe White	218	3
Greg Morga	197	4
Tim Hart	193	5
Bill McDonald	178	6
Mario Flores	155	7
Clyde Penton	151	8
Brian Forrester	148	9
Keith Riley	141	10
Shawn Landez	140	11
Taylor Perry	139	12
Amy Garmon	135	13
Daren Crockett	134	14
Michael Burchette	126	15
Robert Young	120	16
Chris Kenworthy	119	17
Stephen Katz	115	18
Joe Longobardi	113	19
Leith Grasteit	112	20

## TOP 20 Teams YTD

Team	Manager	Units	Rank
724	Justin Kelly	731	1
723	Shawn Miller	567	2
131	Mario Flores	519	3
123	Grand Rapids	455	4
493	New Mexico	414	5
204	Wilson/Grasteit	405	6
401	Young/Viox	402	7
235	Daen Manriquez	323	8
714	Tampa Corporate	306	9
453	Tim Hart	278	10
200	Daren Crockett	276	11
208	Amy Garmon	265	12
517	Stephen Katz	238	13
238	Greg Morga	236	14
511	Joe White	236	14
530	Chris Kenworthy	235	16
721	Brian Forrester	235	16
586	Bill McDonald	234	18
488	Shawn Landez	233	19
234	Clyde Penton	174	20

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



# Top 20 Teams for December\* January 2022

Team	Manager	Month Count	Rank
724	Justin Kelly	68	1
723	Shawn Miller	49	2
131	Mario Flores	48	3
401	Young/Viox	36	4
123	Grand Rapids	34	5
493	New Mexico	32	6
488	Shawn Landez	26	7
204	Wilson/Grasteit	23	8
235	Daen Manriquez	23	8
200	Daren Crockett	22	10
208	Amy Garmon	22	10
586	Bill McDonald	22	10

Team	Manager	Month Count	Rank
453	Tim Hart	21	13
238	Greg Morga	20	14
234	Clyde Penton	18	15
721	Brian Forrester	16	16
219	Brad King	14	17
714	Tampa Corporate	14	17
511	Joe White	13	19
517	Stephen Katz	13	19

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

***Congratulations to you all!***



# Top 20 Originators for December\* January 2022

Name	Month Count	Rank
Daen Manriquez	23	1
Greg Morga	19	2
Shawn Miller	19	2
Mario Flores	17	4
Bill McDonald	16	5
Taylor Perry	15	6
Amy Garmon	15	6
Shawn Landez	15	6
Clyde Penton	14	9
Joe White	13	10
Brad King	13	10

Name	Month Count	Rank
Justin Kelly	13	10
Tim Hart	12	13
Shawn Bloom	11	14
Shyanne Steed	11	14
Jennifer Monahan	10	16
Brian Forrester	10	16
Josiah Diaz	9	18
Stacey Van Schenck	9	18
Daren Crockett	9	18

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

***Nice Job Everyone!***

# Birthday List | January 2022

January 1	Branchy Acevedo	January 21	Bryan Newell
	Olha Morekhodova		Amy Lyn Cornwell
January 8	Crystal Smith	January 22	Patti Adamson
January 9	Laura Carucci		Madison Starr
January 10	Alex Rubio	January 24	HaiDang Nguyen
	Lance Leiter	January 25	Ben Olsen
January 11	Adam Morolla	January 26	Aaden Quinn
	Kevin Hilderbrant	January 29	David Donaldson
Brian Skaar	Corey Hill		
January 14	Amy Sides		Dena Stafford
January 17	Cori James	January 31	Karen McDowell
January 18	Rafael Munguia		Cindy VanDyk
January 20	Deborah Lawson		



# Anniversary List | January 2022

1

Ana Bernot-Reilly  
David Cadena  
Lance Leiter  
Kyara Miller  
Alexandra Moye  
Christina Pham  
Paola Rodriguez  
Sasha Rogalski  
Danielle Rothery  
Alex Rubio  
Stephen Tschappler

2

Mia DiSalvo  
Jodi McFarlane  
Howard Sacks  
Kristina Simons  
Paula Thompson

3

Dakota Shaw

5

Amanda Root

6

Jeremy Favazza  
Zuzana Kivakaite  
Richard Ruble

7

Corey Hill

8

Angela Ross

9

Miranda Balkema  
Cheryl Korson  
William McDonald  
Aaron Nemeth  
Denny Umphreys

10

Brad Chatel

13

Patti Adamson

17

Tonya Herrera



# Department Directory | January 2022

## **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 | January 2022

## **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 | January 2022

### **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)

