

NEWSLETTER



February 2022



Featured Article:

A Closer Look at Your Servicing Operations Team

By: Linda Corrigan—VP of Servicing

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A Closer Look at Your Servicing Operations Team

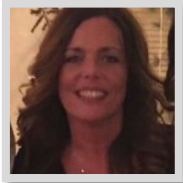
What a year 2021 has been; working to build a Servicing Operation that collaborates with our internal and external business partners to better serve our mortgage loan customers. Over the past year, our team has worked to acquire talent and build expertise; continually finding ways to streamline and better serve our 10k-19k customers. While many of you have connected with us through email and/or phone, we thought it would be fun to introduce ourselves, so you can put a face with the name and understand a bit of who we are and what we do to support our VanDyk Mortgage operations team.



Linda Corrigan, VP Servicing Operations, lcorrigan@vandykmortgage.com – As departmental lead, Linda is responsible to ensure our servicing team has the capacity, knowledge and tools required to ensure customer inquiries are appropriately responded to, regulatory requirements are met and operating functions are scalable to meet corporate and customer business needs.

Other Interest: Linda is an avid football fan with team allegiance to the Philadelphia Eagles, Florida Gators and UCF Knights!

Your Performing Loan Team:



Wendy Skytta, Performing Loan Servicing Manager, wskytta@vandykmortgage.com – As our Performing loan lead, Wendy's main role is to ensure customer and investor needs are met. Wendy leads a team in our Flint, Michigan office which is primarily focused on Cashiering, Escrow, Final Loan Document and Investor reporting functions.

Other Interest: Wendy loves spending time with her family and taking motorcycle rides with her husband.



Yesenia Carrillo, Senior Mortgage Loan Specialist, ycarrillo@vandykmortgage.com – Yesenia is one of our go-to Spanish speaking customer service representatives. In addition to handling in-bound call volume, Yesenia processes new loan boarding setup with emphasis on Hazard, Wind and Flood insurance.

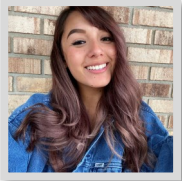
Other Interest: Yesenia loves spending time with her family and particularly enjoys outings to Starbucks and Target with her daughter. Yesenia is an avid Dodgers fan as she is from Los Angeles!



Ashley Carsten, Mortgage Servicing Specialist, acarsten@vandykmortgage.com – Ashley's primary role is to ensure property tax and mortgage insurance matters are appropriately responded to and/or processed timely. In addition, Ashley responds to general customer inquiries and supports our document custodial functions for FNMA and FHLMC.

Other Interest: Ashley enjoys crafting which includes crocheting stuffed animals and is currently teaching herself to knit sweaters and socks.

A Closer Look at Your Servicing Operations Team *continued*



Cecilia Gallardo, Servicing Assistant, cgallardo@vandykmortgage.com – Cecilia supports our Final document team with GNMA pool certifications and final document distribution for flow servicing sales.

Other Interest: Cecilia is a hair stylist who also loves dogs (training them and taking to the dog park). She also enjoys making ceramics and sculptures.



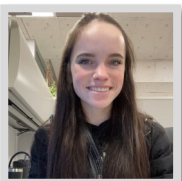
Dylan Jones, Servicing Assistant, djones@vandykmortgage.com – Dylan supports our Final document and Escrow teams ensuring documents are scanned, distributed, and stored in accordance with regulatory requirements.

Other Interest: When time permits, Dylan enjoys reading.



Sylvia Lambaria-Gallardo (Bell), Document Control Supervisor, sbell@vandykmortgage.com – Sylvia's primary role is to manage document custody matters related to pool certifications and flow and bulk servicing sales. In 2021, Sylvia has been instrumental in responding to customer inquiries involving property insurance, escrow analysis and property damage claims.

Other Interest: Sylvia is an avid reader who also enjoys bike riding and knitting. Sylvia has a passion to help others; particularly with doing yard work and snow removal.



Kyara Miller, Servicing Specialist, kmiller@vandykmortgage.com – Kyara's primary role is to ensure all borrower payments are processed in accordance with regulatory requirements. In addition, Kyara is responsible for payoff satisfaction recordation and distribution.

Other Interest: Kyara loves spending time outdoors and participates in horseback riding competitions. She loves spending time with her family, friends, and horses!

A Closer Look at Your Servicing Operations Team *continued*



Garrett Nelson, Final Document Specialist, gnelson@vandykmortgage.com – As call volumes have been at record levels, Garrett has been instrumental in responding to inbound customer inquiries. In 2021, he has been a “pinch hitter” assisting the insurance team with invoice processing and has recently been redeployed back into his document custody role supporting loan sale activities.

Other Interest: When not at work, Garrett enjoys spending time hunting and fishing.



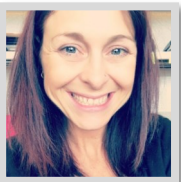
Lori Novak, Property Insurance Supervisor, lnovak@vandykmortgage.com – As Insurance supervisor, Lori is the primary Liaison with Allied Solutions, our third party, property insurance servicer. In addition, Lori’s focus is to ensure timely disbursement of insurance premiums and courteous, prompt and timely response to all insurance related customer inquiries.

Other Interest: Lori enjoys riding motorcycles in her spare time.



Heidi Parkinson, Senior Mortgage Loan Specialist, hparkinson@vandykmortgage.com – Heidi’s primary role is to ensure all general service my loan inquiries are responded to including, Payoff requests, MI waivers, escrow refunds and other general borrower related inquiries. In addition to customer service, Heidi supports Investor reporting and processes escrow related disbursements.

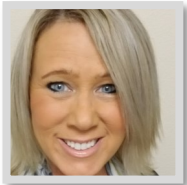
Other Interest: Heidi enjoys spending time with her family and friends, making crafts and trail riding in her side by side.



Amanda Root, Property Tax & Mortgage Insurance Supervisor, aroot@vandykmortgage.com - – As Tax supervisor, Amanda is the primary Liaison with Corelogic, our third party, property tax company. In this role, Amanda is responsible to ensure all property taxes are paid timely and all customer inquiries are appropriately responded to timely. In addition to property tax, Amanda collaborates with our Mortgage Insurance partners to be sure all MI premiums are disbursed timely.

Other Interest: Amanda was inducted into the MWO Wrestling Hall of Fame and currently belongs to a wrestling club which performs shows in the Michigan area. Her wrestling stage name is Angelique!

A Closer Look at Your Servicing Operations Team *continued*



Nikki VanderMolen, Senior Mortgage Specialist, nvandermolenvandykmortgage.com – Nikki’s primary responsibility is to ensure all in-bound customer phone inquiries are appropriately responded to timely. In addition, Nikki supports our insurance team and has recently taken responsibility to oversee our US and IN based Visionet teams with new loan boarding setup procedures.

Other Interest: Enjoys playing old school board games with family and friends, and puppy play time at the dog park with her fur buddy Dagger.

Your Default Team:



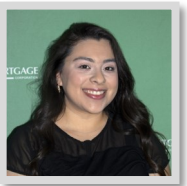
Diane Schupbach, Default Servicing Manager, dschupbachvandykmortgage.com – As our Default lead, Diane’s main role is to ensure all customer’s requiring payment assistance are heard with recommendations made to serve their individual needs. In addition to default, Diane oversees borrower Loan Recasts and Verification of Mortgage responses.

Other Interest: Diane enjoys spending time with her grandchildren.



Deepa Baniya, Default Supervisor, dbaniyavandykmortgage.com - Deepa’s main role is to communicate with delinquent borrowers; working to ensure they are able to make their scheduled payments and if required, are educated on payment plan alternatives. Deepa is responsible for default related compliance reports and is a go to person if customers are having difficulty with their economic circumstances.

Other Interest: Deepa likes to travel and enjoys spending time with her family.



Yesenia Sifuentes, Default Collections Specialist, ysifuentesvandykmortgage.com, Yesenia is one of our go-to Spanish speaking customer service representatives. In addition to handling customer inquiries, Yesenia proactively reaches out to delinquent customers making sure they have information needed to make their mortgage payments. Yesenia manages and responds to VOMs (Verification of Mortgages).

Other Interest: Yesenia enjoys dancing and loves to attend live music events such as concerts and festivals.



Linda Corrigan—VP of Servicing

Blue Cross Coverage for COVID-19 Over-the-Counter Tests

Great news! When you buy COVID-19 over-the counter (OTC) tests, you will now be able to be reimbursed for the costs! The federal government recently issued new requirements for insurance companies to reimburse covered members for at-home COVID-19 tests beginning January 15th, 2022. This requirement will last until the end of the public health emergency.



Details of the Program

Here are some details on how the new program works, and what it covers:

- This new program allows for the reimbursement for up to 8 at-home rapid diagnostic COVID-19 tests per member every 30 days.
 - * This is the number of total tests, so if a test kit comes with 2 tests, that does count as 2 tests.
- Tests must be purchased on or after January 15th, 2022, in order to qualifying for reimbursement. **Be sure to save your receipts!**
- Tests must be authorized by the U.S. Food and Drug Administration. The FDA lists all authorized tests on its website.
 - * Qualifying tests include over-the-counter antigen or molecular tests.
 - * A list of FDA-authorized antigen tests is located [here](#).

Blue Cross Coverage for COVID-19 Over-the-Counter Tests *continued*

How to Receive Reimbursement

We recently received information on how Blue Cross, our group health plan insurance provider, will be handling coverage for these over-the-counter (OTC) tests. Here are the steps you can take to receive reimbursement:

Step One: In order to be reimbursed by BCBS for these tests, you will need to fill out the online reimbursement form found [here](#).

Step Two: You will then mail the form along with your receipts to the mailing address listed on the form.

Step Three: Once BCBS receives your form, they will mail a check out to you if the submission qualifies.

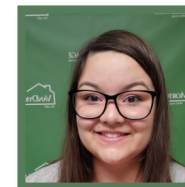
Please note: due to ongoing mail delays and without knowing the volume of requests BCBS will receive, it could take up to 60 days for members to receive

BCBS is also launching a preferred pharmacy network for this new program. This network includes Walmart, Rite Aid, and Sam's Club Pharmacies. You can obtain COVID-19 tests by going to the pharmacy counter and presenting you BCBS insurance card instead of mailing in receipts and the form using the steps above.



If you have any questions, feel free to reach out to Devin Thompson at dthompson@vandykmortgage.com or via Teams!

Devin Thompson—HR Generalist



Getting Licensed in Multiple States

This past year has been another booming year for the mortgage industry. With that boom, many of our Mortgage Loan Originators (MLO) have decided to expand their licenses into additional states. Here is an overview of what that process looks like for adding state(s). If you decide to add another state, the first step is to reach out to me at slosinski@vandykmortgage.com. I will give you a detailed breakdown of what exactly is required for you and the state you want to get licensed in.

Testing:

In the past, if you wanted to get licensed in a state you would need to pass the National Test and a State Test. A couple of years ago, the state tests were replaced by the Uniform State Test (UST). For a year, the UST was offered to MLOs that already had a passing score on the National Test. Now, if you want to get licensed in another state, you will need to have passed either the National with UST or National Test and UST (for the year the UST was offered). If you did not take the UST when it was offered (and did not have a passing score on that state test from back when that was offered), you will have to retake the National with UST Test in order to get licensed in an additional state.

Education:

Many of the states require Pre-license Education (PE) to be completed in addition to the SAFE 20. The PE is state specific and range from one to five hours, depending on the state. NV has ten PE hours with four of those hours being state specific. The only state that has more PE hours than that is UT, which has 15 hours for the MLO license and 40 hours for the Lending Manager License. A few of the states have transitioned to the SAFE 20 3-year rule, which means that if your SAFE 20 is older than 3 years, you will have to retake that PE to get licensed in an additional state. NC is one of the few states that have transitioned over to this rule. Also, if you were licensed in a state and did not renew that state and did not complete the Continuing Education (CE) for that state that you let your license go, you will have to do late CE for that state in addition to any other requirements that the state may have for licensure.



Getting Licensed in Multiple States *continued*

Additional Items:

In addition to the testing and education requirements, many of the states also have some paperwork that must be completed. Some states also have an additional fingerprint that is required. I will let you know if your state requires any paperwork when you reach out to me. If you get licensed in CO or MI, an individual MLO bond will be required. For those states, I will send you a bond application to be filled out. Once you complete it, return the application to me and I will send it in for approval. CO also requires each MLO to have an Errors & Omissions Insurance (E&O) Policy. As with the bond application, I will send you the application link to complete. Once you have completed that, please notify me. I will reach out to the insurance provider for approval.

CE and Renewals:

The result of adding additional states, is an increase in cost for CE and renewal fees. Some states have state specific CE hours that must be completed in addition to the 8 required hours. There is also a renewal fee that must be submitted for each of your states each calendar year.

The annual renewal period is between November 1st and December 31st. While most states require renewals to be submitted by December 31st, there are some that require this to be completed earlier. Keep this in mind as you plan to be licensed in additional states.

Temporary Authority:

In November of 2019, a new provision under the SAFE Act of 2008 known as Temporary Authority to Operate (TA) went into effect. Under the TA status, the state will allow you to take loan applications as long as your branch license is approved in that state. If you have TA status, the state will allow 120 days for you to complete any testing, education, and paperwork items that may be required for the full approval.

As long as you've held an MLO license continuously during the 30-day period preceding the date of application or you've registered in the NMLS as an MLO continuously during the one-year preceding the application submission and have never had an MLO license revoked or denied for any reason, you *should* qualify for the TA. However, TA is never guaranteed. Please refer to our Temporary Authority Policy for more details.



Shelby Losinski—Licensing Specialist

Health and Fitness Tip of the Month

February 2022

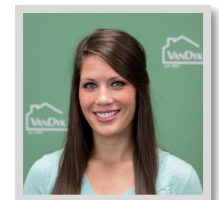
February is American Heart Month. *Did you know* that every year more than 600,000 Americans die from heart disease? Heart-healthy living involves understanding your risk, making choices, and taking steps to reduce your chances of getting heart disease. Coronary and other types of heart disease cause heart attacks. Listed below is a breakdown of individuals that are at a higher risk for heart disease and ways you can lower your risk.

Risk:

Your risk of heart disease is higher if you:

- Have high blood pressure
- Have high blood cholesterol
- Are overweight or obese
- Have prediabetes or diabetes
- Smoke
- Do not get regular physical activity
- Have a family history of early heart disease
- Have a history of preeclampsia
- Have unhealthy eating behaviors
- Are older (age 55 or older for women or age 45 or older for men)

Each risk factor increases a person's chance of developing heart disease. The more risks you have, the higher your overall risk.



Shelby Losinski—Licensing Specialist

Health and Fitness Tip of the Month

February 2022

Preventative:

Foods to eat:

- Vegetables such as leafy greens, broccoli, and carrots
- Fruits such as apples, bananas, oranges, pears, grapes, and prunes
- Whole grains such as plain oatmeal, brown rice, and whole-grain bread or tortillas
- Fat-free or low-fat dairy foods such as milk, cheese, or yogurt
- Protein-rich foods:
 - Fish high in omega-3 fatty acids (salmon, tuna, and trout)
 - Lean meats such as 95% lean ground beef or pork tenderloin or skinless chicken or turkey
 - Eggs
 - Nuts, seeds, and tofu
 - Legumes such as kidney beans, lentils, chickpeas, black-eyed peas, and lima beans
- Oils and foods high in monounsaturated and polyunsaturated fats:
 - Canola, corn, olive, sesame, sunflower, and soybean oils (not coconut or palm oil)
 - Nuts such as walnuts, almonds, and pine nuts
 - Nut and seed butters
 - Salmon and trout
 - Seeds (sesame, sunflower, pumpkin, or flax)
 - Avocados
 - Tofu

Continued

Foods to Limit

Sodium
Saturated fats
Trans Fats
Added Sugars
Alcohol

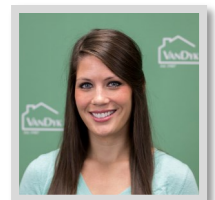


Other Tips:

- ⇒ Aim for a healthy weight
- ⇒ Get regular physical activity
- ⇒ Manage Stress
- ⇒ Quit smoking
- ⇒ Get enough good-quality sleep
- ⇒ Get your blood pressure and cholesterol checked

**Information derived from National Heart, Lung, and Blood Institute.*

Shelby Losinski—Licensing Specialist



Recipe of the Month | February 2022

Air Fryer Crab Rangoons *compliments of Foodtasia.com*

Ingredients

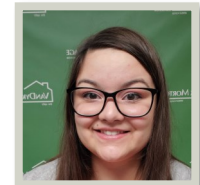
- 6oz imitation crab meat
- 1 block of Philadelphia cream cheese – room temperature
- 1 tsp Worcestershire
- 1 tsp sesame oil
- 1 tsp soy sauce
- ½ tsp garlic powder
- 1 green onion
- 1 bottle of sweet chili sauce for dipping
- A package of wonton wrappers

1. Finely chop up both the imitation crab meat and green onion.
2. Mix together crab meat, cream cheese, Worcestershire, sesame oil, soy sauce, garlic powder, and green onion.
3. Place a dollop of the crab filling in the center of a wonton wrapper. Dip your finger in some water and wet all 4 edges of the wonton wrapper. Next, press opposite corners of wrapper together. See photos for reference. Make sure it is sealed so no filling will get out. Repeat process until filling is gone.
4. Spray air fryer with a non-stick spray and fry the wontons at 400 degrees for 10-12 minutes.
5. Serve with sweet chili sauce for dipping



Picture courtesy of of Foodtasia. <https://foodtasia.com/crab-rangoon/>

Devin Thompson—HR Generalist



Quote of the Month | February 2022

Improving your self and your life is self-love because it means that's you recognize that you deserve more than settling for mediocrity.

- Vex King

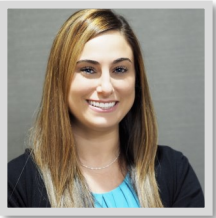


Shout Outs! | February 2022

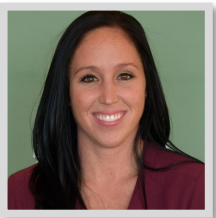


From **Myra Witko** to **Annie Garron**: You share your knowledge, skills, and experience as a mentor!

Thank you so much for taking valuable time out of your day to discuss what works for you in the day-to-day as a loan originator. I appreciate YOU and look forward to implementing some of your awesome suggestions!



From **Stephanie Karasek** to **Erica Fries**: We see so many files with hard, tough issues. I have watched you figure out answers to the toughest situations, saving files and making it problem-free for the customers. The process to clear up conditions takes attention to detail and understanding the situation to put an answer to the problem - all behind the scenes to keep the process efficient. Great job on solving so many problems!

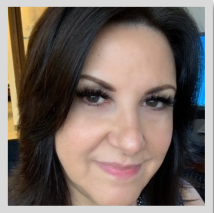


From **Mandy Henwood** to **Sarah Smith**: You roll up your sleeves and help out when needed! I appreciate you and jumping in to help me when I was under the weather. You are a great team member and I am lucky to be on the same team with you!

Shout Outs! | February 2022



From **Linda Hansen** to **Stefans Vitols**: You share your knowledge, skills, and experience as a mentor! Thank you for spending the time to show me some pointers and tips and helping me with income calculations that I'm learning. I really appreciate it!



From **Mandy Henwood** to **Barbara Gall**: You know how to wrap it up and get it done! You have no issues jumping and reaching out to me to work as a team and get it done. You are helpful and informative and it is a pleasure having you underwrite my loans. Keep up the good work.



From **Caitlyn Armendariz** to **Mary Spirou**: She goes above and beyond to make sure her team has everything that they need. We couldn't do it without her!

THANK YOU

Hero List for January* February 2022

TOP 20 LOs YTD

Name	Units	Rank
Greg Morga	17	1
Mario Flores	15	2
Shawn Miller	14	3
Taylor Perry	11	4
Robert Young	11	4
Daen Manriquez	11	4
Timothy Hart Jr.	10	7
Jacob Keglор	9	8
Pam Daniels	9	8
Rafael Munguia	9	8
Shawn Landez	9	8
Joseph White	8	12
Annie Garron	8	12
Leith Grasteit	8	12
Daren Crockett	8	12
Kevin Hilderbrant	7	16
Adam R Wilson	7	16
Josiah Diaz	7	16
Amy Garmon	7	16
Brad King	7	16
Clyde Penton	7	16

TOP 20 Teams YTD

Team	Manager	Units	Rank
724	Justin Kelly	61	1
401	Young/Viox	37	2
131	Mario Flores	31	3
723	Shawn Miller	30	4
123	Grand Rapids	27	5
238	Greg Morga	23	6
204	Wilson/Grasteit	21	7
453	Tim Hart	15	8
200	Daren Crockett	14	9
208	Amy Garmon	14	9
223	Kate Deiboldt	11	11
235	Daen Manriquez	11	11
488	Shawn Landez	11	11
245	Luke Ham	11	11
232	Rafael Munguia	10	15
249	Clyde Penton	10	15
582	David Donaldson	9	17
586	Bill McDonald	9	17
714	Tampa Corporate	9	17
230	Josiah Diaz	8	20
511	Joe White	8	20

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



Top 20 Teams for January* February 2022

Team	Manager	Month Count	Rank
724	Justin Kelly	61	1
401	Young/Viox	37	2
131	Mario Flores	31	3
723	Shawn Miller	30	4
123	Grand Rapids	27	5
238	Greg Morga	23	6
204	Wilson/Grasteit	21	7
453	Tim Hart	15	8
200	Daren Crockett	14	9
208	Amy Garmon	14	9
223	Kate Deiboldt	11	11

Team	Manager	Month Count	Rank
235	Daen Manriquez	11	11
488	Shawn Landez	11	11
245	Luke Ham	11	11
232	Rafael Munguia	10	15
249	Clyde Penton	10	15
582	David Donaldson	9	17
586	Bill McDonald	9	17
714	Tampa Corporate	9	17
230	Josiah Diaz	8	20
511	Joe White	8	20
517	Stephen Katz	8	20

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

Congratulations to you all!



Top 20 Originators for January* February 2022

Name	Month Count	Rank
Greg Morga	17	1
Mario Flores	15	2
Shawn Miller	14	3
Taylor Perry	11	4
Robert Young	11	4
Daen Manriquez	11	4
Timothy Hart Jr	10	7
Jacob Keglör	9	8
Pam Daniels	9	8
Rafael Munguia	9	8
Shawn Landez	9	8

Name	Month Count	Rank
Joseph White	8	12
Annie Garron	8	12
Leith Grasteit	8	12
Daren Crockett	8	12
Kevin Hilderbrant	7	16
Adam Wilson	7	16
Josiah Diaz	7	16
Rick Bennett Jr	7	16
Brad King	7	16
Clyde Penton	7	16
Amy Garmon	7	16

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

Nice Job Everyone!



Birthday List | February 2022

February 1	Kylea Carlston Rachel MacRae	February 9	Jose Mont	February 20	Stephanie Karasek
February 2	Alec Coleman	February 10	Murisa Nuhagic		Jami Reilly Corey Schon
February 3	Misty Brown Santino Rumore	February 11	Julia Bacon-Basinski Lisa Cooke	February 21	David Cadena
February 4	Erin Ahren Jackie James Parker Johnson	February 12	Joyce Smith Carla Walker	February 22	Leigh Grasteit Justin Vanlede-Zinn
February 5	Alicia Kloss Thomas VanDyk	February 14	Misty Banister	February 23	Ashley Crabtree Terri Erickson Nelson Fernandez David Viox
February 7	Clint Anderson Kyara Miller Lisa Myers Ashley Straight	February 16	Zack Hogg Miso Konovalov Holly Palfy	February 24	Pam DeCamp
February 8	Justin Kelly Donna Plumley Erika Solis	February 17	Carrie Edgeron	February 26	Jeremy Counter Chris Light Tamara Plaxco Anne Podobnik
		February 19	Ashton Russow	February 27	

Anniversary List | February 2022



Devon Bialik
Jose Cabada
Celeste Clark
Linda Corrigan
Angelica Glass
Zack Hogg
Nicholas Kibble
Tina Setser
Mary-Ann Stuck



Kyle Adcock
Tiffany Edmead
Luis Hernandez
Donna Orso



Ryan McAllister
Nicole Rubacha



Christin Klomprens



Linda Hansen
Kathryn Paige
David Saly



Leith Grasteit
Justin Vanlede-Zinn



Andrea Chapman
Jason Hornback
Donna Plumley



Michael Burchette
Lee Simanek



Kara Youngs



Shawn Bloom
Shawn Landez



Department Directory | February 2022

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

Liz Eyer, Post Close Operations Team Lead

leyer@vandykmortgage.com

Angela Corson, Loan Delivery & Funding Manager

acorson@vandykmortgage.com

Jon Barnes, Chief Secondary Officer

jbarnes@vandykmortgage.com

Dakota (Cody) Heyboer, Loan Delivery Team Lead

heyboer@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/

POAs & Trusts

POAs and Trusts need to be reviewed and approved by the POA Trust approval team: Poa.trust@vandykmortgage.com

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:



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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

