

# NEWSLETTER



## March 2022



Featured Article:

**VanDyk Continues to Invest in Your Future!!!**

By: Justin McDowell—Chief Financial Officer

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## Featured Article | March 2022

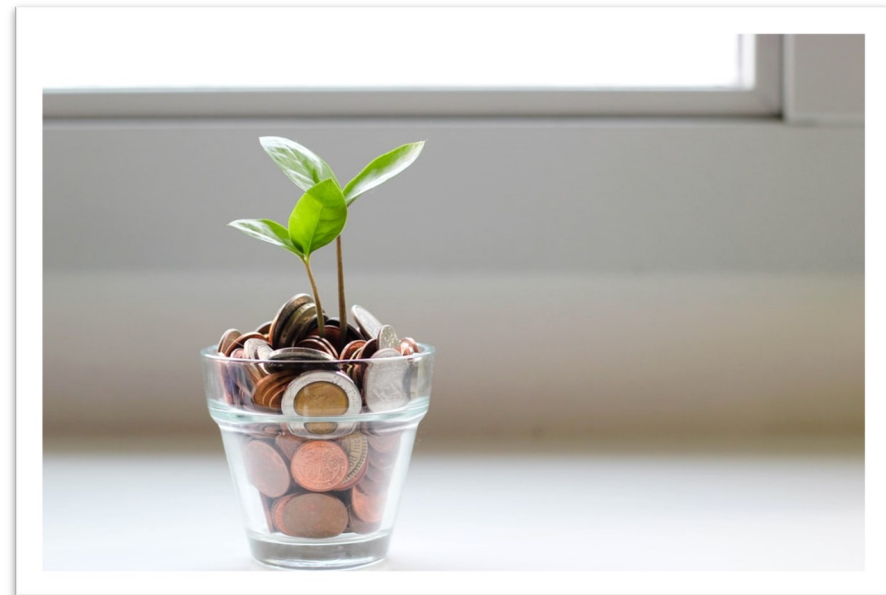
### VanDyk Continues to Invest in Your Future!!!

Last year, VanDyk introduced a 401k employer match into the lineup of company provided benefits. Currently, we are happy to see a 90% participation rate in the plan! I wanted to take a moment to explain how we are ensuring you receive your entire company match with a year-end “true up” analysis and the origin of the plan service fee credit you receive.

#### 401k Match True Up

Our payroll system (Paylocity) calculates the contributions and earnings on a pay period basis, however, the employer match benefit is based on annual earnings and contributions. Since earnings and contributions often fluctuate throughout the year, the employer match may need to be trued up at year end.

Each year the company will work with the Plan Administrator (Transamerica) on producing a compliance report to ensure all plan participants received an accurate match. If your employer match requires a true up, you will see the additional funds added to your 401k plan, typically in early February of the following year. For 2021, this credit posted on 02/02/2022.



### VanDyk Continues to Invest in Your Future!!! *Continued...*

#### 401k Plan Service Fee Credit

Another great benefit of our 401k program is the reduced plan fees we were able to negotiate. Typically, plan fees range between 90-150 bps for a plan of our size. Our plan design is unique because we have a favorable ratio of participants to the total portfolio balance. As such, VanDyk receives a credit via Merrill Lynch that is subsequently distributed in its entirety to plan participants based on their pro rata share. Over the past few years, this credit has allowed us to get the plan fees down between 10-30 bps!!!



Should you have any questions regarding your plan, please reach to:

**[401K@vandykmortgage.com](mailto:401K@vandykmortgage.com)**

*Example: Let's say the Merrill Lynch fund plan service fee credit issued to the company is \$100k. If the Company's overall 401k portfolio balance is \$10 million and you have a personal 401k balance of \$50k, you will receive a credit of .5 percent ( $\$50k / \$10M$ ) of the total credit amount, or \$500.*

This credit has already been calculated for 2021 and has been credited to each participant's account. This is reflected on your 401k account as "Plan Detail Service Credit" on 12/30/21. Look for this credit annually, near the end of the calendar year.

VanDyk continues to benefit from top-notch, rockstar employees in our Accounting, Finance, HR, and Payroll departments! I want to thank them all for their unparalleled attention to detail, teamwork mentality, and passion for making VanDyk Mortgage the Best Mortgage Company to work for!!!

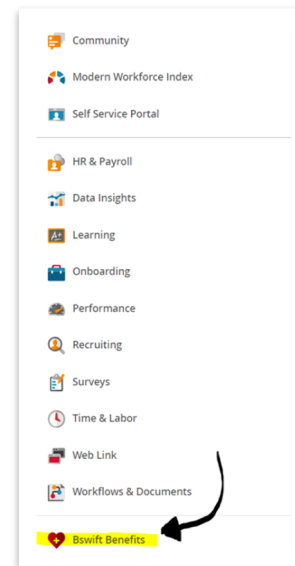
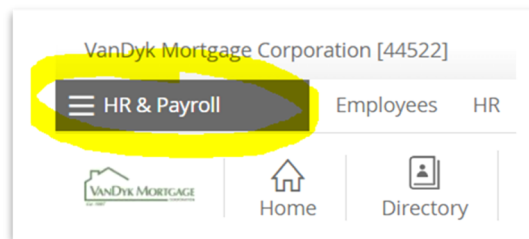
Justin McDowell— CFO



## Paylocity: Bswift Benefits

The Bswift Benefits feature (*formerly Enterprise Benefits*) in Paylocity allows employees to view their current benefits elections, input qualifying life events, update family and/or beneficiary information, access benefits materials such as plan summaries, and more.

Once you are logged into Paylocity, you can access your Bswift Benefits portal directly from Paylocity by clicking on the gray tab at the upper lefthand side of the screen, selecting Bswift Benefits at the very bottom of the pop out menu.



Once you are in Bswift Benefits, you will see a menu at the top of the page with the following options:

### My Benefits

Current Benefits: This will show your active benefits with VanDyk!

Life Events: This is where you can input a qualifying life event (marriage, birth, etc)

Benefit Calculator: This will help you predict your benefit cost if you need to enroll mid-year due to a qualifying life event or drop/add a dependent to your plan.

## Paylocity: Bswift Benefits, *continued...*

### My Profile

Personal Information: If any of your demographic information is incorrect, please update this on your profile.

Family Information: You can edit/add dependent information here.

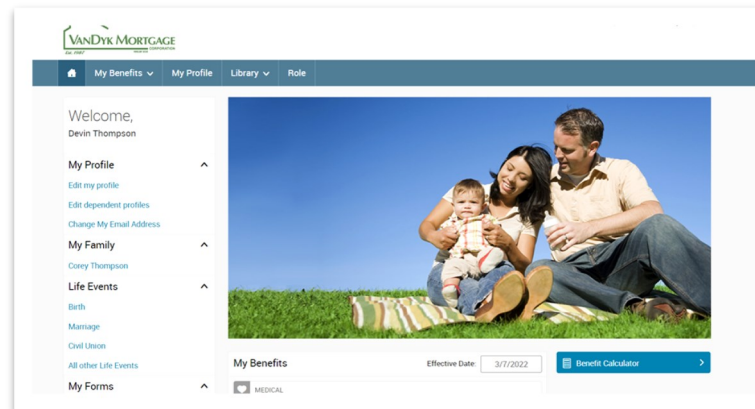
Beneficiaries: You can edit/add/remove beneficiaries to your life insurance here.

Employee File: This is where you can upload documents, such as supporting documentation for qualifying events.

Personalized Forms: This is where you can see your enrollment confirmation forms from either open enrollment, or your new hire enrollment.

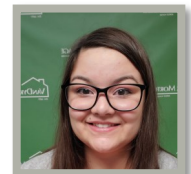
### Library

Employees can find summary plans for Medical, Dental, Visions, FSA, Life Insurance, Short or Long Term Disability, Critical Illness, Accident, or Hospital Indemnity coverage.



If you have any questions about Bswift Benefits, please reach out to Devin Thompson at [dthompson@vandykmortgage.com](mailto:dthompson@vandykmortgage.com), or via Teams!

Devin Thompson—HR Generalist





## HR Corner | March 2022

### Changing Your Tax Setup

Now that the dust has settled and we're all starting to file our taxes for 2021, you may have noticed that you had too much, or too little tax withheld from your paychecks in 2021. To avoid overpaying (or worse, underpaying) your taxes, now is a great time to evaluate your tax setup!

#### Viewing Your Current Setup

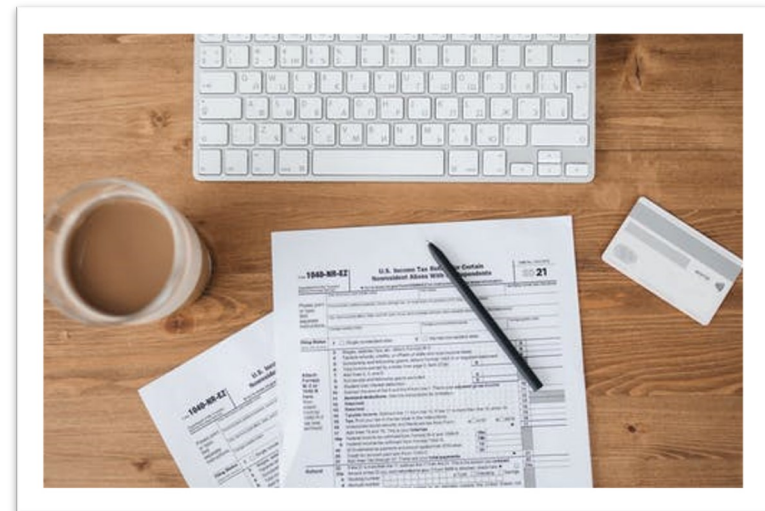
To check your current tax setup, you'll need to log in to Paylocity. Once logged in, under the **Pay** box in the center of your screen, click more in the corner of the box, and then select View/Edit Tax Setup. This will show you your federal, state, and local tax setups.

#### Making Changes

You have the ability to update your tax setup yourself using the link mentioned above, and the updates will be effective immediately (pending HR approval in the system). If you would prefer to fill out a W4 form and have HR update this for you, that is also an option! A copy of the most recent W4 can be found on the left-hand side of the home page of Paylocity, or you may email [HR@vandykmortgage.com](mailto:HR@vandykmortgage.com) and we can provide the form to you. Once you've completed it, just return it to HR and we will update it for you.

#### Check for State and Local Taxes

Most of us work in a state that requires us to pay state income tax, and many of us also work in a city or county that requires us to pay local taxes. While HR does our best to ensure everyone has the correct tax codes on file, sometimes local taxes may fall through the cracks because they are so specific and there are SO many different local taxes to track. If you find that you need a local tax added or removed from your profile, please send an email to [HR@vandykmortgage.com](mailto:HR@vandykmortgage.com) and we can assist with this. While we cannot give any sort of tax advice, it is important to note that you should be paying taxes based on where you are physically performing your work, which may or may not be where you live, or the work location that you are attached to. Keep that in mind when determining what types of tax you need to be paying.



## HR Corner | March 2022

### Changing Your Tax Setup *continued...*

#### Need Help?

As I mentioned, HR is not able to give any sort of tax advice since we are not licensed tax professionals; however, our Employee Assistance Program can help you! Our EAP offers free financial consultation with a licensed CPA. If this is something you're interested in, use the contact information below to schedule a consult with Dan Groenveld and his team. If you do utilize this service, let HR know how it goes. We're always looking for feedback!

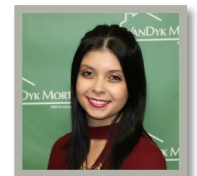
#### Financial Consultation

Pine Rest EAP has negotiated a free consultation and discounted rates for Pine Rest EAP members with Dan Groenveld, CPA of VanderLugt, Mulder, DeVries, and Elders (VMDE). VMDE is a CPA firm helping families and individuals with Personal Tax Preparation, Small Business Services and Medical Practice Management Issues. Through your EAP, you can contact Dan to discuss budgeting decisions, taxes, wealth management, etc. Simply by identifying your employer as a Pine Rest EAP member, you can receive the following services with Dan Groenveld, CPA.

- 30– minute free telephone consultation
- 20% new client discount off professional services for the first year of services with Dan Groenveld, CPA

Financial Consultation – Dan Groenveld, CPA  
Call: 616.949.9030 ext. 37  
Email: dan@vmde.com

- \* As always, if you have any questions or issues, feel free to reach out to your HR team at [HR@vandykmortgage.com](mailto:HR@vandykmortgage.com). We are always eager to help, and love getting a chance to hear from you!



Sarah Shilling— Payroll Specialist

## Recap of VanDyk Fly-in 2022

### Reboot, Re-energize, Re-imagine

#### President's Club Brunch

This year our 2022 fly-in event was hosted at the Hilton Clearwater Beach Resort. The theme was centered around Hollywood, and we kicked off the weekend with the President's Club brunch for those who qualified in 2021. We were greeted with a steel drum band, mimosas, and Bloody Mary's while the club members mingled and talked about their success throughout 2021.



#### Welcome Reception

The night kicked off with the sale's welcome reception which was held outdoors and under the stars. We enjoyed food, drinks, music and captured memories of the night with a 360-photo booth. Since our last in person fly-in was back in 2020, everyone was excited to finally re-connect with each other.



## Recap of VanDyk Fly-in 2022 *continued...*

### General Session

Day one of the general session started with morning breakfast and a grand welcome from the senior management team, technology updates with the SimpleNexus, and our keynote speaker, Jeff Cochran. We had two great panels – **Blew Away 2020**, where we heard from top performing LO's of 2020 who worked hard to make it the best year that the company has had, while also crushing it in 2021. Our **Cameo Featuring RE Agents** panel was also a huge hit. We heard RE agents from all over the country share what they look for in LO's and then answered questions in an open, and honest forum. Afterwards, we had a Mastermind/Speed Dating session, where LO's got to learn more about Encompass, Howee, and Optimal Blue.



### Awards Cocktail Hour

A few hours after the first session we had our formal awards cocktail reception. LO's walked the red carpet in a true Hollywood fashion, and had their photos taken by the paparazzi before entering the grand ball room for our Vandyk's awards dinner and ceremony.

## Marketing Spotlight | March 2022

### Recap of VanDyk Fly-in 2022 *continued...*

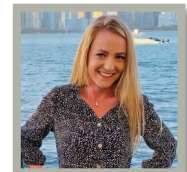
#### General Session Day 2

The second day of Fly-in began with breakfast again and allowed for more time meeting with our vendors. Afterwards, we began with a Monday recap, leadership Q&A, then two more amazing panels – **Building a Mega Branch** and **Breakout Performances**. During the first panel we had top branch managers speak about how they've grown their branch through recruiting and adding LO's. The second panel consisted of LO's who shared their tips and tricks on how they got into production from starting as rookies. Finally, we had another Mastermind/Speed Dating session, and discussed how to close more loans with MI, Recruiting, and Successful Events. We then wrapped up the event with a Recap from Steve Richman.



Fly-in 2022 was a great success thanks to everyone who made the event possible, and we can't wait for next year! Check out more photos from Fly-In 2022 [here](#).

Victoria Cook—Marketing Copywriter



# Health and Fitness Tip of the Month

## March 2022

### March Health and Fitness Tips of the Month

#### EMOM Workout:

EMOM stands for every minute on the minute. For an EMOM workout, you do a set number of reps of an exercise at the top of a minute and then rest for whatever time you have left until the next minute hits. For example, if you have 50 Jumping Jacks in minute one, you start the timer and do the 50 Jumping Jacks. Whatever time you have leftover before the timer hits one minute, is your rest time before the next exercise. Then once the timer hits one minute, you do the next exercise and then rest till it hits two minutes. I encourage you to try out the 30-minute EMOM workout below. EMOM workouts are great to get your heartrate up and still give you a little rest in between exercises.

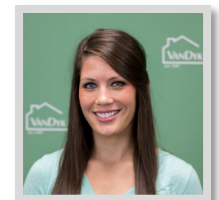
#### 30-Minute EMOM Workout:

(You will do the whole circuit 3 times)

- 50-second jog in place
- 30 squats
- 45-second wall sit
- 20 push-ups
- 20 tricep dips using a chair
- 20-second side plank on each side
- 60 crunches
- 10 lunges on each leg
- 15 chair step ups on each leg
- 45-second plank



*Shelby Losinski—Licensing Specialist*



## Recipe of the Month | March 2022

### Recipe of the Month: Healthy Shamrock Shake, Courtesy of *Chocolate Covered Katie*

#### Ingredients

- \* 1 cup milk of choice
- \* 1 frozen banana
- \* Cacao nibs or chocolate chips, as desired
- \* 1/4 tsp pure peppermint extract
- \* Optional: 1/4 cup frozen spinach (to give it green color)
- \* Optional: 1/8 tsp salt (to bring out the flavor)

#### Directions:

1. Add ingredients to a blender.
2. Blend until completely smooth.
3. Pour the mixture in a glass.
4. Optional: Top with some chocolate chips and whip cream.
5. Enjoy!

NOTE: If you did not add the frozen spinach, you can add green food coloring instead to give the drink its green color.



### Recipe of the Month (BONUS):

#### Refresher Green Juice, Courtesy of *Tone it Up*

#### Ingredients

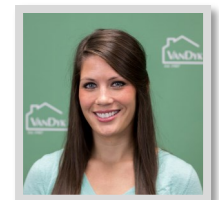
- \* 2 stalks of celery
- \* Half of a peeled cucumber
- \* 1/2 of a lemon
- \* 1/4 cup of pineapple
- \* Mint Leaves

#### Directions:

1. In a juicer or high-powered blender, combine ingredients. If in a blender, strain through a fine mesh strainer or cheesecloth after blending.
2. Enjoy!



Shelby Losinski—Licensing Specialist





## Quote of the Month | March 2022

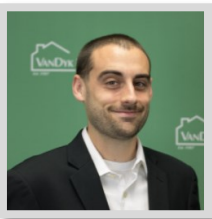
Every vision has its own rainbow;  
the day you realize your vision  
you'll see your rainbow.”

- Vikrmn





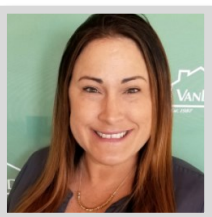
## Shout Outs! | March 2022



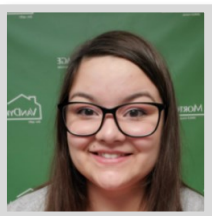
From **Lindsey Kuhnle** to **Brad Chatel**: Thank you for assisting with all of my many "can you re-instate this login" and "can you set me up with logins for this" requests! You jump on them quickly and it's so appreciated!



From **Melissa Bryan** to **John Marras**: You inspire excellence and lead us all to achieve more together. You took time out of your day to answer questions about the CSA program and match me with the perfect CSA for me. Thank you for the thought you put into the match. I'm excited to start using the CSA program and to work with Mitch!



From **Darnell Mahone** to **Talia Bryant**: You do a great job for this team!!! We are very grateful to have you in the trenches with us! Thanks again!



From **Ian Wilson** to **Devin Thompson**: The information you provide, and the speed you reply, have made my important health benefit decisions so much easier!

**THANK YOU**

## March 2022

### TOP 20 LOs YTD

Name	Units	Rank
Greg Morga	29	1
Shawn Kennedy Miller	23	2
Mario Flores	22	3
Bill McDonald	22	3
Robert E Young	18	5
Amy Louise Garmon	17	6
Rafael Munguia	17	6
Timothy P Hart Jr	17	6
Joseph Zachary White	16	9
Taylor Perry	16	9
Brittney Cason Bennett	14	11
Daen Manriquez	14	11
Shawn Aaron Landez	14	11
Stacey Van Schenck	14	11
Keith Riley	13	15
Brian P Forrester	13	15
Jacob Keglor	12	18
Adam Robert Wilson	12	18
Pam Daniels	12	18
Thecia Maurone-Toth	12	18
Daren Russell Crockett	12	18
Luke Richards Ham	12	18

### TOP 20 Teams YTD

Team	Manager	Units	Rank
724	Justin Kelly	93	1
131	Mario Flores	73	2
723	Shawn Miller	65	3
401	Young/Viox	55	4
123	Grand Rapids	53	5
238	Greg Morga	44	6
204	Wilson/Grasteit	41	7
208	Amy Garmon	31	8
714	Tampa Corporate	29	9
453	Tim Hart	28	10
200	Daren Crockett	27	11
586	Bill McDonald	27	11
721	Brian Forrester	23	13
245	Luke Ham	23	13
582	David Donaldson	22	15
517	Stephen Katz	21	16
232	Rafael Munguia	19	17
488	Shawn Landez	19	17
223	Kate Deiboldt	18	18

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



# Top 20 Teams for February\*

## March 2022

Team	Manager	Month Count	Rank
131	Mario Flores	42	1
723	Shawn Miller	35	2
724	Justin Kelly	32	3
123	Grand Rapids	26	4
238	Greg Morga	21	5
204	Wilson/Grasteit	20	6
714	Tampa Corporate	20	7
401	Young/Viox	18	8
586	Bill McDonald	18	9
208	Amy Garmon	17	10

Team	Manager	Month Count	Rank
72	Brian Forrester	16	11
200	Daren Crockett	13	12
453	Tim Hart	13	12
517	Stephen Katz	13	12
582	David Donaldson	13	12
245	Luke Ham	12	16
703	Thecia Maurone-Toth	11	17
232	Rafael Munguia	9	19
530	Chris Kenworthy	9	19

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

***Congratulations to you all!***



# Top 20 Originators for February\*

## March 2022

Name	Month Count	Rank
Bill McDonald	16	1
Greg Morga	12	2
Thecia Maurone-Toth	11	3
Brittney Bennett	10	4
Amy Garmon	10	4
Kurt Kennedy	9	6
Shawn Miller	9	6
Joseph White	8	8
Jennifer Monahan	8	8
Rafael Munguia	8	8
Stacey Van Schenck	8	8

Name	Month Count	Rank
Mario Flores	7	12
Patricia Adamson	7	12
Kevin Mark	7	12
Randy Creed	7	12
Robert Young	7	12
Keith Riley	7	12
Brian Forrester	7	12
Timothy Hart Jr	7	12
Michael Burchette	7	12
Shyanne Steed	7	12
Luke Ham	7	12

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

***Nice Job Everyone!***

# Birthday List | March 2022

March 1	Brock Glover Timothy VanDyk	March 11	Dylan Jones Brandi Morrow Mary Ann Stuck Ryan Taylor	March 18	Thecia Maurone-Toth Bernadette Murnen
March 2	Bailey Botelho	March 12	Mackenzie Wright	March 19	Jennifer Stahl
March 3	Amy Taylor	March 13	Jessica Sirois	March 20	Jessica Bordner Francisco Concepcion
March 4	Jennifer Monahan	March 14	Andrea Chapman Barbara Strickland	March 21	Alexander Green Robert Hoffman Shyanne Steed
March 5	Lisa Fernandez Thor Grasteit Jeffrey Starnes	March 15	Diane Balcom Caio Cavada Nicole Rubacha Jasmine Wright	March 22	Sarah Burton Teodora Pfister
March 6	Linda Austin Stephanie Helie	March 16	Lindsey Benson	March 26	Terry Rummelt Sean Moore
March 9	Jayden Kraaima Amanda Root	March 17	Juan Herrera Chris Kenworthy Mandy TenHarmsel	March 27	Tonya Herrera
March 10	Cierra Carlstrom			March 28	Alisha Brown Jacob Keglör
				March 29	Anthony Bellegante



# Anniversary List | March 2022



Deepa Baniya  
Niti Chowdhury  
Ashlee DeLeon  
Nelson Fernandez  
Corey Krein  
Derek Mays  
Nemi Sawyer  
Amy Sides  
Kate Undhjem  
Ashley Weekes-Kelsey  
Robert Zimmerman  
Jeffery Garmon  
Adam Morolla  
Amanda Reed  
Todd Steadman



Jessica Donaldson  
Scarlott Gleeson  
Leigh Grasteit  
Leigh Ann Kelley  
Mary Montes  
Corey Schon  
Smitty Smith  
Richard Ventura  
Jessica Yinger



Ryan Atkins  
Julie Basinski-Bacon  
John McMahon



Kyle Fournier  
Chad Landez



Amy Castro  
Trudi Burke



Christine Rose  
Rachel Wheat



Alyssa DeVries  
David Kelly  
Kala Murphy



Kelley DeCamp



Kelly McLaughlin



Amber Workman



# Department Directory | March 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)

**Liz Eyer, Post Close Operations Team Lead**

[leyer@vandykmortgage.com](mailto:leyer@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)

**Dakota (Cody) Heyboer, Loan Delivery Team Lead**

[heyboer@vandykmortgage.com](mailto: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](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 | March 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/)

## **POAs & Trusts**

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

## Department Directory | March 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)

