

# NEWSLETTER



## April 2022



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Featured Article:

**What can Caps do for you?**

By: Bradley Chatel—Secondary Manager

## Featured Article | April 2022

### What can Caps do for you?

Home appreciation and home prices have been accelerating at a rapid pace in the US. This has been evident by the increases we have seen lately in the FHFA max loan amount. Below is a chart of the increases we have seen since 2016. Prior to the increase in 2017, we were stuck at a \$417k max loan amount from 2006-2016.

Year	One Family (\$)
2022	647,200
2021	548,250
2020	510,400
2019	484,350
2018	453,100
2017	424,100
2016	417,000

As home values have risen, so has the average loan size of our funded transactions. Last year, our average loan size was \$258k. Everyone wants to originate those high loan amounts to increase the likelihood that they make President's Club. The only problem is, as the loan amounts increase – so does the competition. It seems like as the loan amounts go up, there is always someone waiting to do the transaction for less. This is where LO comp caps and branch margin caps come into play.

### What can Caps do for you? *Continued...*

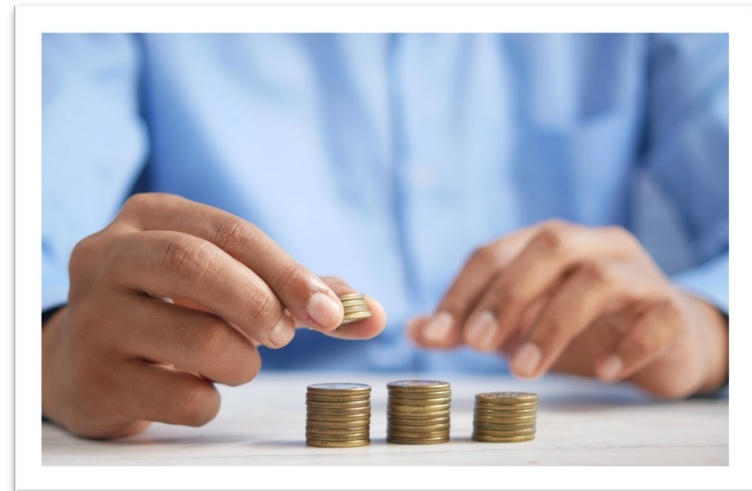
#### **What is an LO Comp Cap and Branch Margin Cap?**

A LO comp cap means we are putting in a cap on the compensation you are getting paid on a transaction. For example, on a \$400k loan amount, a loan officer with a 1% LO comp would make \$4k. Now if that same loan officer had a LO comp of 1% with a \$3k cap, the loan officer would have only made \$3k on the loan or .75%. So instead of 1% coming out of the pricing on a loan, only .75% is coming out of the pricing. That means the pricing on that loan improved by .250.

The branch margin cap works the exact same way, so let's say in the scenario above the branch also makes 1% on the transaction but implements the same cap that the LO did. This means that the branch would also be making \$3k on the transaction or .750%. So, in total instead of 2% (1% for LO and 1% for branch) being built into the rate/pricing, only 1.5% was built in. That would mean that the pricing on this transaction would improve by .500, which likely means the rate improved by .125% or more.

#### **Common misconception of Caps**

One of the common misconceptions of caps: if a loan officer has a cap in place, the amount that is being capped down goes to the branch. So, in the example from earlier: they would think the .250% goes to the branch. This is not the case at all. In Secondary, we build our LO comp and branch margins separate, so if the LO has a cap in place and that cap is firing on a loan, that additional overage is being pushed right into the loan pricing and **not** going to the branch.



### What can Caps do for you? *Continued...*

#### **Where should I set my cap?**

I always suggest we start with figuring out what your average loan size is. If you base a cap at what your average loan size is, that will mean you make the same on your average loan balance as you are on a loan double your average. My feeling is, if you can make \$3k on a 250k loan then why not make \$3k on a \$500k loan as well.

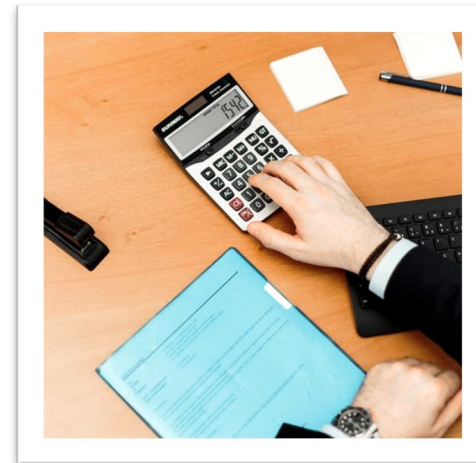
To calculate where a cap would go into effect follow this formula.  $(\text{Cap amount}/\text{LO}\%) = \text{loan amount where cap starts}$ . For example, a \$3k cap on a loan officer that makes 1% would be calculated by going  $3000/1\% = \$300,000$ . So, for every dollar that the loan amount goes above \$300k, the pricing to the borrower will improve.

I know we all want to make more as the loan amount goes up, but it is always best to remember that 1% of nothing is nothing, but \$3k of \$600k is still \$3k.

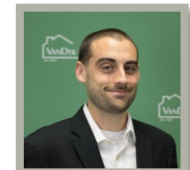
#### **Final Thoughts**

As loan amounts across the country continue to increase, we will keep seeing average loan amounts rise. Increased loan amounts will increase the competition and caps are the best way to remain competitive.

I never want to tell a loan officer or branch to make less money or to cut their commissions, that is not my goal with this write-up. My goal is to inform you of what a commission and branch cap can do to your competitiveness. As someone that sees the competitiveness across the country and that has the data to support that competitiveness, I strongly advise that you consider looking into how a cap might help you and your clients. Again, a capped commission is better than 1% of nothing.



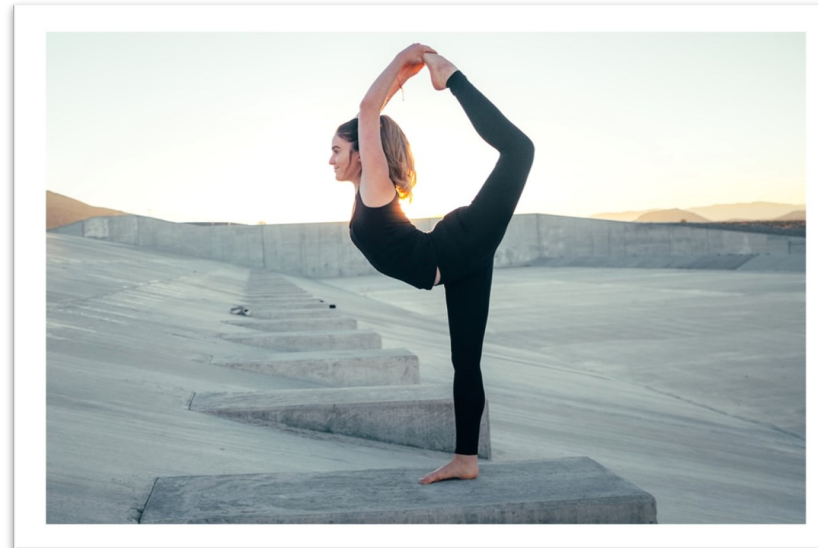
Bradley Chatel— Secondary Manager



## BCBS Health Assessment

Is one of your goals for 2022 to become healthier, exercise more, or make better lifestyle changes? Our health insurance provider, Blue Cross Blue Shield has a great way for you to take charge of your health this year, the BCBS Health Assessment!

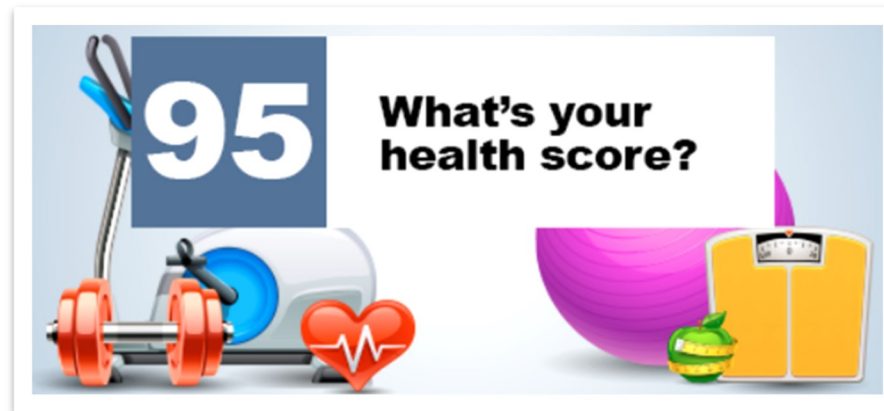
The Health Assessment is a short survey you can take to get a good understanding of your current health and health risks. The Assessment will ask you a variety of basic questions about your diet, exercise, sleep, medical history, and other lifestyle factors. This only takes 10 to 15 minutes of your time to complete, and you will receive immediate feedback. This assessment will give you a health score and provide you with tips and strategies you can use to help make healthier changes for yourself in 2022.



## BCBS Health Assessment continued...

Here is how you can take the Health Assessment today:

1. Log in to [your account at bcbsm.com](https://www.bcbsm.com) or through the Blue Cross mobile app.
2. Select Health & Well-Being, then WebMD to enter the Blue Cross Health & Well-Being site. You'll need to register if this is your first time entering the site.
3. Select Resources in the left-side navigation box, then Assess Your Health at the top of the screen.
4. Select the Health Assessment card, then select Take It Now in the box that pops up.

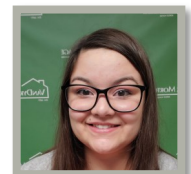


You can learn more about the health assessment here:

<https://www.bcbsm.com/index/members/health-wellness/assessment.html>

If you have any questions, feel free to reach out to Devin Thompson and [dthompson@vandykmortgage.com](mailto:dthompson@vandykmortgage.com), or via Teams.

*Devin Thompson—HR Generalist*



## The BCBS Mobile App: An Overview

Insurance can be confusing, but our health insurance provider, BCBS, makes it a lot easier with the BCBS Mobile App. The App has many features that can assist members in their day to day management of their medical, dental, and vision needs.

Before you can access the mobile app, you will first need to create an Online Member Account if you have not already created one. Here are steps you can take to make an account:

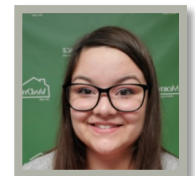
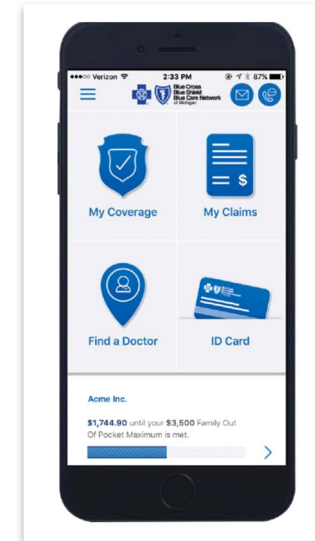
1. Go to <https://www.bcbsm.com/>
2. In the upper-right corner of the home page, click the LOGIN tab.
3. In the pop-up menu below the login fields, click Register Now.

Once you have created your online account, you can download the mobile app on your smart phone or tablet to have 24/7 access to all your account information. To find the app, type BCBSM into the Apple App Store or Google Play.

The highlight of the mobile app is that it provides you with a virtual ID card. No more forgetting your medical, dental or vision cards when you go to your doctor's office! Simply show your doctor your virtual ID card and they will have all the information they need to look up your coverage.

Here are some other awesome features the BCBS Mobile App provides to its members:

- Benefit Details: See what your plan covers so you're informed when you need care.
- Deductible and Out of Pocket Balances: Know how much you have paid toward your deductible and out of pocket maximum balances.
- View Claim and Explanation of Benefits: see what providers charged and why before you pay!
- Find A Doctor: This feature ensures that you can find health care providers or hospitals in your area that will accept your insurance.



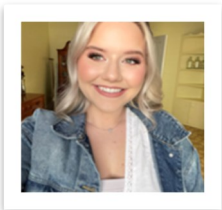
*Devin Thompson— HR Generalist*

## Marketing Spotlight

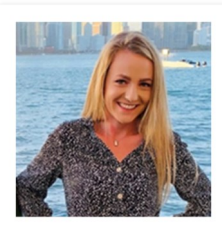
Please join us in welcoming the newest members of the marketing team to VanDyk Mortgage! As a marketing team with a mission to help you succeed, we are here for you every step of the way. Please don't hesitate to reach out with any questions!



**Molly Johns, Marketing Specialist.** Molly has been in the mortgage industry for a year now and is excited about joining the Marketing Department at VanDyk. Molly comes from a background of multiple customer service positions that make her a well-rounded professional. She is an only child and was born and raised in White Lake, MI, currently living in West Virginia. In her free time, Molly enjoys golfing, traveling, and time spent with her family. After joining VanDyk, Molly was encouraged to learn that there are employees all over the country.

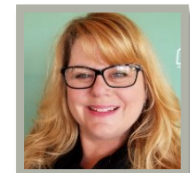


**Chloe Strickland, Marketing Specialist.** Chloe is new to the mortgage industry and is excited to be joining the VanDyk family. She was born and raised in Columbus, GA as one of eight children, and currently lives in Riverview, FL. Since joining the marketing team, she has felt welcomed by the whole team as if she has always been there. Chloe is a driven marketing professional who strives to provide excellent customer service to her LO's. When she is not working, Chloe enjoys cooking, being outdoors, and reading books.



**Victoria Cook, Marketing Copywriter.** Victoria is new to the industry and is excited to begin her career at VanDyk Mortgage. She was born and raised in St. Pete, FL where she currently lives. Victoria is excited to have learned a lot about the industry in the short time that she has worked with VanDyk. In her time off, she enjoys the beach, making coffee, and spending time with her friends and family.

Kimberly Laughlin—Marketing Business Manager





# Health and Fitness Tip of the Month

## April 2022

April is my favorite month because the weather gets warmer, the days get longer, and it's my birthday month! My favorite type of exercise is running, specifically running outside. I **challenge** you to pick up running as your cardio for this month. If you are new to running, start with running one day a week and then build up to 3-5 days a week. You can also walk or do a mix of running and walking to count as your run. If you already are a runner, I challenge you to incorporate some extra speed workouts this month and add an extra mile or two to your long run. A great way to hold yourself accountable with your runs is by signing up for a 5k race. That forces you to train and keep that goal in mind. If you are around the Grand Rapids, MI area, the Amway River Bank Run on May 14th would be a perfect race to sign up for. You can choose between a 5K, 10K, or 25K race. They even have a 5K walk you can sign up for.

Another thing to consider is what type of shoes you are running in. Wearing the proper shoe will help prevent injury and give you the results you want. I would suggest looking at the bottom of your current running shoes to make sure they are not worn down too much. You can also check the bottom of your shoe to see where the most wear is. If you need new shoes, you can go to any athletic shoe store (preferably one geared more towards running), and they can help you find the right shoe for you. They will look at how you walk/run and determine if you have any pronation. It is definitely worth it in the long run to pay extra on a quality shoe.



# Health and Fitness Tip of the Month

## April 2022

So, what type of pronations are there? There are three types of pronation: Normal Pronation, Overpronation, and Under pronation. Listed below is Runner's World definition of what each of those pronation's are:

**Overpronation:** "As with the normal pronation sequence, the outside of the heel makes the initial ground contact. However, the foot rolls inward more than the ideal fifteen percent, which is called overpronation. This means the foot and ankle have problems stabilizing the body, and shock isn't absorbed as efficiently. At the end of the gait cycle, the front of the foot pushes off the ground using mainly the big toe and second toe, which then must do all the work."

**Normal Pronation:** "The normal part of the heel makes initial contact with the ground. The foot rolls inward about fifteen percent, comes in complete contact with the ground, and can support your body weight without any problem. The rolling in of the foot optimally distributes the forces of impact. This movement is called pronation, and it's critical to proper shock absorption. At the end of the gait cycle, you push off evenly from the front of the foot."

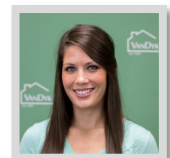
**Under pronation:** "Again, the outside of the heel makes initial contact with the ground. But the inward movement of the foot occurs at less than fifteen percent (there is less rolling in than for those with normal or flat feet). Consequently, forces of impact are concentrated on a smaller area of the foot (the outside part), and are not distributed as efficiently. In the push-off phase, most of the work is done by the smaller toes on the outside of the foot."

Overpronation causes heavy wear along the heel and inside of the forefoot, whereas under pronation causes excess wear along the outsides of your shoe. This is why it is very important to find the proper shoe. Overpronators should wear stability running shoes like Asics Gel-Kayano, Brooks Adrenaline, Nike LunarGlide, Mizuno Wave Inspire, or Saucony Hurricane. Under pronators should wear cushioned running shoes like Asics Gel-Cumulus, Brooks Ghost, Nike Zoom Vomero, and New Balance 1080. Normal Pronators should wear neutral running shoes like Asics Gel-Nimbus, Saucony Kinvara, Merrell Pace Glove, or any other neutral shoe. These are just a few of your options – there are plenty of other good running shoes/brands out there that can provide you with the right type of support for your feet.



***Enjoy your month of running!***

Shelby Losinski—Licensing Specialist





## Recipe of the Month | April 2022

### Incredibly Moist and Easy Carrot Cake, *courtesy of Inspired Taste*

#### Ingredients

- 2 cups all-purpose flour
- 2 tsp baking soda
- 1/2 tsp fine sea salt
- 1 1/2 tsp ground cinnamon
- 1 1/4 cups vegetable oil
- 1 cup sugar
- 1 cup lightly brown sugar
- 1 tsp vanilla extract
- 4 large eggs
- 3 cups grated peeled carrots  
(5-6 medium carrots)
- 1 cup chopped pecans
- 1/2 cup raisins
- 16 oz cream cheese
- 1/2 cup softened butter
- 4 1/2 cups of powdered sugar
- 1 1/4 tsp vanilla extract
- 1 Tbsp milk (optional)

#### Directions

##### Make Batter

1. Heat oven to 350 degree. Grease bottom and sides of a 13x9 pan.
2. In a medium bowl, whisk flour, baking soda, salt, and the cinnamon until well blended.
3. In a separate bowl, whisk the oil, sugars, and vanilla. Whisk in eggs, one at a time, until combined.
4. Switch to a large rubber spatula. Scrape the sides and bottom of the bowl then add the dry ingredients in 3 parts, gently stirring until they disappear and the batter is smooth. Stir in the carrot, nuts, and raisins.

##### Bake Cake

1. Pour batter into greased pan. Bake until the top of the cake is springy when touched, and an inserted toothpick into the center of the cake comes out clean. Typically, bakes for around 35-45 min.
2. Let cake cool for 15 minutes.

##### Frosting

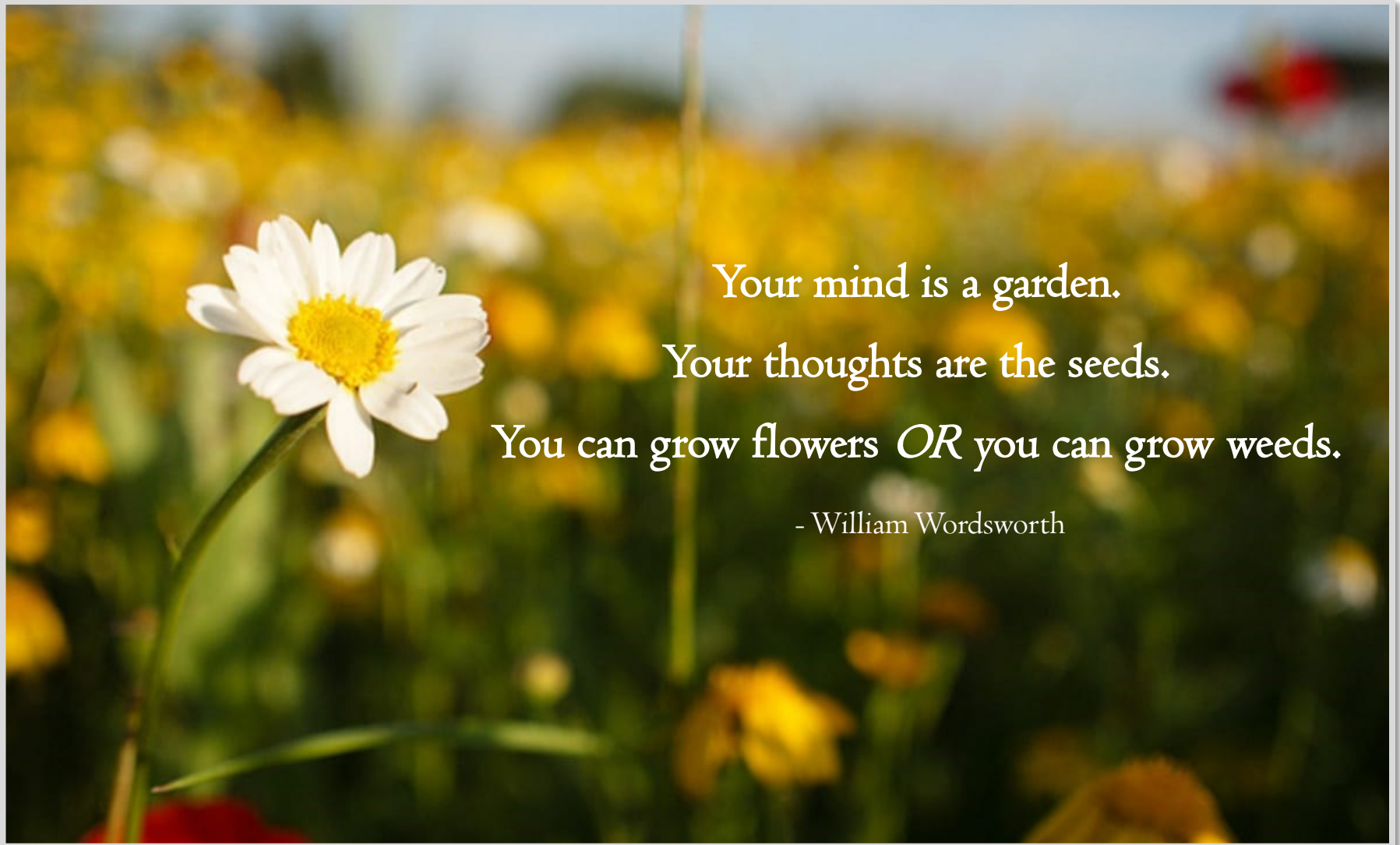
1. In a large bowl, beat 16 ounces of cream cheese and 1/2 cup of softened butter together for a minute or two until smooth.
2. Add 4 1/2 cups of powdered sugar, 1 1/4 teaspoons of vanilla extract, and a pinch of salt. Beat for 2 to 3 minutes or until extra creamy. If it is too thick, add 1 tablespoon of milk. Spread on cooled cake and top with pecans.



Lea Howse—Receptionist



## Quote of the Month | April 2022



Your mind is a garden.  
Your thoughts are the seeds.  
You can grow flowers *OR* you can grow weeds.

- William Wordsworth

## Shout Outs! | April 2022



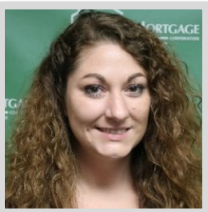
From **Victoria Grushon** to **Angelina Castro**: With my second week at VanDyk coming to a close, you have helped me so much in the last few days to feel more comfortable! Thank you for showing me how to do certain things as well as walking me through some of them. :)



From **Jennifer Stahl** to **Mary Dovgin** : 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 **Cassady Henshaw** to **Molly Johns**: You do outstanding work--going above and beyond! Welcome to the team we are so happy to have you and grateful for your help!



From **Ashley Favazza** to **Nicole Cope**: I noticed you learned to revise LE's on your own, you're a rockstar!

**THANK YOU**

# Hero List for March\*

## April 2022

### TOP 20 LOs YTD

Name	Units	Rank
Mario Flores	38	1
Bill McDonald	38	1
Shawn Miller	37	3
Taylor Perry	29	4
Daen Manriquez	28	5
Robert Young	27	6
Timothy Hart Jr	27	6
Amy Garmon	26	8
Brittany Bennett	25	9
Daren Crockett	25	9
Joseph White	24	11
Jacob Keglor	24	11
Rafael Munguia	23	13
Patricia Adamson	22	14
Shawn Landez	22	14
Keith Riley	21	16
Stacey Van Schenck	21	16
Jamee Pew	20	18
Denny Umphreys	18	19
Adam Wilson	18	19
Josiah Diaz	18	19
Brad King	18	19

### TOP 20 Teams YTD

Team	Manager	Units	Rank
724	Justin Kelly	157	1
131	Mario Flores	115	2
723	Shawn Miller	100	3
401	Young/Viox	83	4
204	Wilson/Grasteit	76	5
123	Grand Rapids	75	6
714	Tampa Corporate	53	8
200	Daren Crockett	50	9
208	Amy Garmon	50	9
586	Bill McDonald	47	11
453	Tim Hart	46	12
517	Stephen Katz	36	13
582	David Donaldson	34	14
721	Brian Forrester	34	14
245	Luke Ham	33	16
488	Shawn Landez	29	17
232	Rafael Munguia	28	18
235	Daen Manriquez	28	18
223	Kate Deiboldt	27	20

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



# Top 20 Teams for March\*

## April 2022

Team	Manager	Month Count	Rank
724	Justin Kelly	64	1
131	Mario Flores	42	2
204	Wilson/Grasteit	35	3
723	Shawn Miller	35	3
401	Young/Viox	28	5
714	Tampa Corporate	24	6
200	Daren Crockett	23	7
123	Grand Rapids	22	8
586	Bill McDonald	20	9
208	Amy Garmon	19	10
453	Tim Hart	18	11

Team	Manager	Month Count	Rank
517	Stephen Katz	15	12
235	Daen Manriquez	14	13
244	Caitlin VanDyk	13	14
582	David Donaldson	12	15
721	Brian Forrester	11	16
488	Shawn Landez	10	17
245	Luke Ham	10	17
223	Kate Deiboldt	9	18
232	Rafael Munguia	9	18
511	Joe White	9	18

***Congratulations to you all!***

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



# Top 20 Originators for March\*

## April 2022

Name	Month Count	Rank
Mario Flores	16	1
Bill McDonald	16	1
Daen Manriquez	14	3
Shawn Miller	14	3
Taylor Perry	13	5
Jamee Pew	13	5
Daren Crockett	13	5
Jacob Keglör	12	8
Brittany Bennett	11	9
Patricia Adamson	11	9
Thomas Parker	10	11

Name	Month Count	Rank
Timothy Hart Jr	10	11
Robert Young	9	13
Amy Garmon	9	13
Joseph White	8	15
Michael Rhodes	8	15
Keith Riley	8	15
Shawn Landez	8	15
Brad King	8	15
Cindy Walker	8	15
Kevin Walker	8	15
Lynn Smith	8	15

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

***Nice Job Everyone!***



**April 02**

Natalia Diaz  
Keith Riley

**April 03**

Sandra Richter

**April 04**

Britt McDonald

**April 05**

Lisa Blake

**April 06**

Amanda Reed

**April 08**

Matt Heeringa

**April 09**

Hunter Kanuszewski  
Lindsey Kuhnle  
Lesly Tobia

**April 10**

Deepa Baniya  
Sarah Dennis  
Bryaunna Frazier  
Mandy Henwood

**April 13**

Kelly Coburn  
Elizabeth Eyer  
Rey Garcia

**April 19**

Yolanda Frame

**April 21**

Brian Haake  
Justin Sightes

**April 23**

John Marras

**April 24**

Jacob Hansen  
Whitney Smith

**April 25**

Sarah Shilling

**April 29**

Stephanie Clevenger  
Gustavo Rangel

**April 30**

Shelby Losinski

# Anniversary List | April 2022

1

Lauren Akins  
Jeannie Alonzo  
Brice Antinori  
Derek Brown  
Kodee Carlson  
Yesenia Carrillo  
Angelica Castro  
Barb Gall  
Samantha Halle  
Ken Harmon  
Kathryn Kelly  
Sadie Venzor  
CR Marciano  
Ashton Russow  
Nikki VanderMolen  
Melisa Wardlaw

2

Nick Devries  
Janet Hopp  
Shaun Lee  
HaiDang Nguyen  
Laurie Melton

9

Michael Bishop  
Kelly Martin-Scanlon

3

Rickie Bennett Jr.  
Taylor Perry  
Stacey Van Schenck  
Diane Schupbach

10

Willa Mattingly

4

Ashley Plummer  
Margarita Yates

11

Joseph Longobardi

5

Loree Haugom

12

Katlin Fisher  
Brian Forrester  
Rich Passanante  
Cynthia Walker

6

Candi Bell  
Ken Frachiseur  
Tonya Antunes

13

Richard Nivison  
Christopher Van Ast

7

Mitch Macomber

15

Daen Manriquez

8

Diane Balcom  
Kristine Kuss  
Daniel Magnano  
Michael North  
Rosemarie Simanek



# Department Directory | April 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*



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## **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:

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### **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)

