

NEWSLETTER



May 2022



Featured Article:

From the Desk of Tom VanDyk

By: Tom VanDyk—President/CEO

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Featured Article | May 2022

From the Desk of Tom VanDyk

I am pleased to say VanDyk Mortgage will be celebrating its 35th Anniversary this July! As we come off two boom years (2020 & 2021) in our industry, we look forward to 2022 to be a more competitive and purchase centric market. There are many indicators and predictions as to where the economy, inflation and the housing industry is headed but the one thing we do know is the housing industry is here to stay. Traditionally, the U.S. housing industry represents about 15% to 18% of our total GDP (gross domestic product).

While the industry is here to stay, the composition and processes are ever changing. Covid certainly has had an impact on how we regularly communicate, work, solicit and service our customers. Keeping up with these changes means staying ahead of the curve with the technologies. I wanted to give you a brief overview of the Company's technologies we are currently engaged with to meet (and beat) our future competition.

Technology Update... WOW!

VanDyk has been investing a lot of time, effort, and money into our technologies. Every program and system make our backroom and sales jobs easier and more efficient. The more efficient we are, the faster service and better pricing we can deliver to our customers. I must admit I don't know every little detail these systems have to offer us, but those that use these technologies on a regular basis certainly know their advantages. VanDyk prides itself on staying on the cutting edge of technology in the mortgage industry!



From the Desk of Tom VanDyk... *continued*



Justin Meade/Director of Technology

A special thanks to Justin Meade and his team for keeping all these systems maintained, active, and running.

Also, other Senior Management team members who play a big role in all our technologies and deserve a big shout out are Jeanie Nivison, Jon Barnes, Ryan VanDyk, Justin McDowell, Patty Lacey, Lindsey Kuhnle, and James Beebe.

Here are some bullet points describing most of our technologies:

Encompass – The whole crew has been improving and cleaning up Encompass which is the backbone to all these enhancements.

Top of Mind - Is our CRM (Customer Relationship Management) system.

We use TOM to build databases for past customers, Realtors, other types of referral partners, etc. From there we can execute any number of marketing campaigns such as refi, birthday, solicitations, etc.

Surefire – The marketing arm of TOM provides us with co-branded flyers and campaigns. We have an enormous library of things to choose from. We can create open house flyers and single property websites for agent's listings too.

Sales Boomerang – Provides alerts to LOs, via trigger leads, of past closings (borrowers) and Pre-Qualification. The alerts it generates is when our borrower has had a mortgage credit report pulled. It will help the LO know if the borrower is shopping for a mortgage (while in process) or thinking of refinancing (past customer). The alerts break down to first time homebuyers if they were shopping a HELOC too.

MMI (Mobility Market Intelligence) - Allows us to view past sales activity and track new listings of realtors. We can see their buy and sell sides of each transaction and identifies the Loan Originator/Lender where they had the credit pulled. You can also look up the production history of Loan Originators and it will also show you refinance vs. purchase business and their referral sources.

Featured Article | May 2022

From the Desk of Tom VanDyk... *continued*

Experience - Collects, shares, and reviews from our customers and Realtors where we have a closed a loan. The reviews can be posted to Facebook, LinkedIn, and other social media sites.

Simple Nexus - Is the VDM Mobile app that borrowers can make application, send documents, and get an instant update on the status of their file 24/7 over their smart phone. Allows our realtor partners to also see the milestones of files that they are working with any VDM Loan Originator on both the listing and buy side of transactions

MBS Highway - Provides Loan Originators with MBS quotes, daily market video updates and a full Suite of marketing services for Real Estate agents and buyers. Complete Point of Sale Solution with Mobile App. – Completed the installation just this past April – allows applicants to make applications over their smart phone... mobile solutions for borrowers, sign docs and even closing docs Mobily.

eClosing—(Though Simple Nexus) - The Simple Nexus Closing Portal supports both Traditional Wet Sign and Hybrid eClosings. Hybrid eClosings allows the borrower to eSign 90% of their closing package via the VDM Mobile App prior to the closing appointment. This functionality decreases closing times with settlement agents, reduces errors, and increases efficiency of the closing process.

Optimal Blue—At the beginning of the year we launched our new pricing engine- the system offers tons more efficiencies (i.e. pulling MI quotes) and is the industry leader for pricing engines.

Operational Add-ons & Enhancements

Howee AI (Artificial intelligence) - Get the answers to your questions answered by our very own AI. Get answers on most any question you have on any loan, guidelines, or procedures... Very Smart!

Microsoft Teams – Is the hub for teamwork in Microsoft 365. The Teams service enables instant message, audio and video calling, online meeting, mobile experiences, and extensive web conferencing capabilities.

Loan Vision - Is our current accounting system. We have been using Loan Vision since 2016 and still find it to be the real time state of the art accounting system available in the marketplace.

Black Knight Servicing – We will be replacing our servicing system to Black Knight (who also owns Optimal Blue) this is a major step towards the Cadillac system in the servicing industry. It will allow lots of marketing solutions of our portfolio. We currently service \$2.7 Billion which is about 11,000 loans.



From the Desk of Tom VanDyk... *continued*

OptiFunder – Automates assignment of warehouse wires, reconciliation of purchases, and collateral management.

Knock Knock - Provides users the ability to interact when one user is in a file, and another is looking to gain entry at the same time.

Pipeline Highlighter - UI (user interface) Enhancement to highlight rows, and/or specific fields in pipeline views for processing and closing with colored coded milestones. Red mean past due, green means on time... much more user friendly.

ePrint Button - UI Enhancement Capture, Save and Print your Entire Form with the Data...will print the form you have up in Encompass.

Home Counselor Plugin - Automatically downloads the HUD provided and CFPB approved Home Counseling Provider list on the Current Residence of the borrower.

eFolder Lookup – When in eFolder you can now look up by name rather than having to scroll through the list.

Loan Information Panel -UI (user interphase) Enhancement - Displays key data points to the user directly below the standard Encompass Header by using an expand/collapse button that opens to display various data points. Bar at top will have quick link and give you quick notes describing the loan.

Sandbox - Gives a user the flexibility to revise and run “what if” scenarios in the loan file without the fear of saving unwanted changes. Run automatic “what if” ...opens all the fields so you can play with different scenarios.

Form Navigation - Back and forward buttons above the input form list making it easier to navigate the forms a user needs to work effectively. The Encompass plugin also adds a history dropdown that can show the user all the forms that the user has visited recently.

USPS Verification - Verify the address with USPS, and if you click the “Yes” button in the popup, it will automatically update the Subject Property Address with the valid address USPS uses. No longer need to go to USPS address will automatically pull into encompass.

FEMA Disaster Tool—Time saving utility that automatically pulls FEMA Disaster Declarations from the FEMA website using the Subject Property State and County and records all relevant disaster declarations from the past year to the loan file. Auto checks the property is not in a disaster zone.

From the Desk of Tom VanDyk... *continued*

Auto Role Assignment - Automatically assigns roles to files based on loan criteria and conditional logic. Assigns AE, Branch Manager, closers, etc. to files.

Data Connect - Data Warehouse to store historical Encompass data moving the report generation outside of Encompass. All info in encompass is now on a separate data base so we can run reports without slowing down the Encompass System.

Disclosure Automation – Enables your production staff to validate and deliver accurate disclosures. Combining robotic process automation (RPA) with artificial intelligence (AI) the solution improves profit margins while providing a superior borrower experience.

Paylocity SSO (single sign on) - Payroll & Human Resource data base. Sign into Paylocity with a single set of credentials. No need to re-enter your ID and password several times.

ValueLink Conversion – Utilized by our in-house AMS (appraisal management systems) team. This new appraisal software will auto download & send documents (and much more) in a user-friendly fashion.

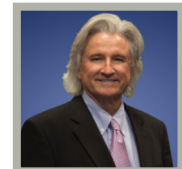
GinnieNet Extract Tool – When secondary is selling loans to GNMA makes many functions automatic rather than manual.

MERS (mortgage electronic registration system) Automation – Allows for electronically registering mortgage documents in a data base outside of municipalities.

MERS Manager - Automates the registration and transfer of loans to MERS and eliminates the multiple clicks within the workflow that are required to successfully send a loan to MERS.

DOMO - Works with Data Connect to create robust reporting and automated alerts. Organizes different systems and better access to different systems.

Flood Cert Automation - Automatically place the flood order.



Tom VanDyk – President /CEO

HSAs and FSAs: What's the Difference?

Here at VanDyk, you are able to enroll in Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs). Though these are both pre-tax savings accounts that you can use on routine medical expenses, there are some big differences that you should know prior to enrolling. Below are some highlights on the key characteristics of each type of account.

HSAs

- Only available if you enroll in VanDyk's High Deductible Health Plan (HDHP), the Medical HSA 3000 health insurance plan.
- Administered through your own bank, or a bank of your choosing. If you enroll in an HSA, HR will reach out to you with information on how you can set this up.
- No annual rollover limits! Once the money is deposited into your HSA account, it is yours to use or save.
- The maximum annual contribution limits are \$3,650 for single plans, and \$7,300 for family plans, which is a lot higher than FSAs.

FSAs

- Available to you no matter which health insurance plan you are enrolled in.
- Administered through iSolved. If you choose to enroll in an FSA account, this will be set up for you, and a debit card will be mailed to your address on file.
- There are two types of FSA accounts you can enroll in, a Health Care FSA account and a Dependent Care FSA account.
 - * Health FSA account funds can be used on routine medical expenses
 - * Dependent Care FSA account funds can be used on daycare or nannying services for your children.
- There is a \$550 rollover limit for Health FSA accounts. It is a use it or lose it situation, so be sure to only enroll in the amount that you will need for the year. For Dependent Care FSA accounts, you cannot roll over any funds.
- The maximum annual contribution limits are \$2,750 for health FSAs and \$5,000 for dependent care FSAs.



HSA's and FSA's: What's the Difference?... *continued*

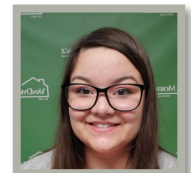
Commonly Ask Questions

- Can I enroll in both an HSA account and an FSA account?
 - a. Yes, however, this would cause the FSA account to be turned into a Limited FSA. This means you would only be able to use these funds on dental and vision expenses, and you would not be able to use the funds on medical or prescription expenses any longer.
- When can I enroll in an HSA or FSA?
 - a. You can enroll in either of these accounts during open enrollment, which takes place every November.
 - b. If you are a new hire, you have 30 days from your start date to enroll in these benefits.
 - c. If you have a qualifying life event (marriage, loss of other coverage, birth, etc.) reach out to HR and we can help set up a special enrollment.

If you have any additional questions on HSA's or FSA's, reach out to Devin Thompson at dthompson@vandykmortgage.com, or via Teams!



Devin Thompson—HR Generalist



HR Corner | May 2022

Don't Sleep on Employment Referrals!

Did you know that VanDyk Mortgage Corporation has an Employee Referral Program? Just in case you forgot or maybe you are new to the company our referral program is as follows:

If a VanDyk employee refers an applicant to a position within the Company then the VanDyk employee will receive a bonus of \$100 per referral on the following pay period if the below requirements and guidelines are met and followed:

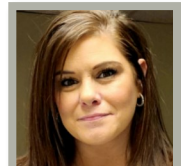
- New hire specifically names the VanDyk employee (first and last name) in their online application.
- VanDyk employee completes the Employment Referral form (below) and submits it to the Human Resources Department (hr@vandykmortgage.com) before the applicant's start date.
- New hire stays employed with VanDyk Mortgage for a minimum of 60 days.
- New hire does not have any documented disciplinary issues within the first 60 days of employment.



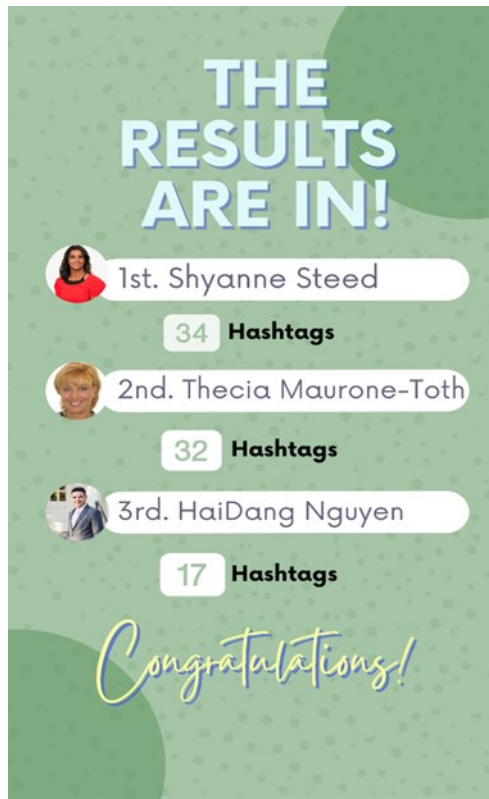
There are many benefits from employee referrals. First, it can assist with getting difficult roles filled faster, while also increasing employee retention in the long run. It helps achieve greater return on investment by increasing improvement in recruitment quality, at the same time decreasing hiring costs and time. Lastly, it helps to boost our branding through employee word of mouth.

So, I repeat, don't sleep on employee referrals, because if you snooze, everyone will lose!!

Jennifer Beck— Talent Acquisition Specialist



April Showers Bring May Flowers Hashtag Contests Results!



THE RESULTS ARE IN!

1st. Shyanne Steed
34 Hashtags

2nd. Thecia Maurone-Toth
32 Hashtags

3rd. HaiDang Nguyen
17 Hashtags

Congratulations!

Throughout the month of April, we saw many of you participate in our sales hashtag campaign in hopes to boost your social media presence and connect with the greater VDM community. On behalf of the marketing department, we want to thank everyone who participated in the hashtag competition! This fun and engaging challenge has brought forth increased awareness to VanDyk as well as proven success!

This Competition called for a very close race; however, we do have a clear 1st prize winner! Congratulations to Shyanne Steed of Branch 200 for winning our 50” Smart TV!

A note from Shyanne: *“This contest became fun to take a moment to think about my day and make an effort to post something that was thought-provoking and engaging. Activity is vital in this business and exposure is important as this was free, but the increase in activity on my page is astonishing. I am not stopping!”*

Why are hashtags important?

Hashtags have become a vital tool to increase brand awareness and expand your reach outside of your own network. They have become a way for social media users to filter through topics and follow specific conversations.

When we asked Shyanne Steed how the implementation of hashtags on her posts has impacted her social platforms, here is what she said; *“My average distribution score went from 0 to 1.3 average. I reach a minimum of 1500 average with an average engagement of 100.”* It has been exciting to see all the different happenings at VanDyk Mortgage throughout the month and we hope that you continue to tag us in all your posts.

Victoria Cook—Marketing Copywriter



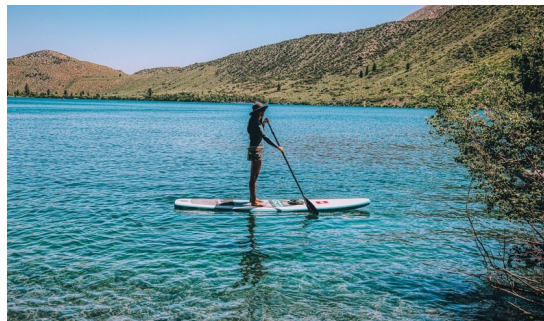
Health and Fitness Tip of the Month

May 2022

If you are looking to change up your workout routine, here are some outdoor workouts you can dive into this spring. Enjoy!

Top 10 Outdoor Workouts for Spring:

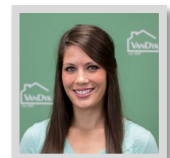
1. Running
 2. Yoga
 3. Biking
 4. Paddle Boarding
 5. Hiking
 6. Kayaking
 7. Rock Climbing
 8. Golfing
 9. Walking
 10. Boot Camp or Circuits
- (Try out the circuit workout shown)



At Home Circuit Workout

- 50 jumping jacks
 - 30 sec jump rope
 - 20 alternating lunges
 - 30 sec jump rope
 - 10 tuck jumps
 - 30 sec jump rope
 - 20 squats
 - 30 sec jump rope
 - 60 sec. high knees
 - 30 sec. jump rope
 - 10 jump squats
 - 30 sec jump rope
 - 10 burpees
 - 30 sec jump rope
 - 60 jumping jacks
 - 30 sec jump rope
 - 20 sec mountain climbers
 - 30 sec jump rope
 - 25 push ups
 - 30 sec jump rope
 - 60 sec plank
- ***Repeat 1x
- ***Workout takes approximately 30 minutes

Shelby Losinski—Licensing Specialist



Recipe of the Month | May 2022

Beach Breakfast Parfait, *from Tone it Up*

Directions:

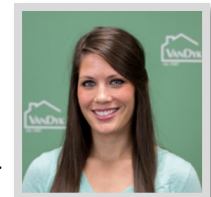
1. In a small bowl, combine the fruits. Set aside.
2. Place half of the granola (about 2 tbsp) in your serving dish.
3. Then, top the granola with $\frac{1}{4}$ cup yogurt.
4. Add two spoonful's of fruit on top of the yogurt.
5. Repeat steps 2-4 in layers until you've used all the ingredients.
6. Top with 1 tbsp toasted walnuts.

Ingredients

- 1/4 cup diced pineapple
- 1/4 cup diced mango
- 1/2 plain low-fat Greek yogurt
- 1/3 cup granola
- 1 Tbsp Toasted Walnuts



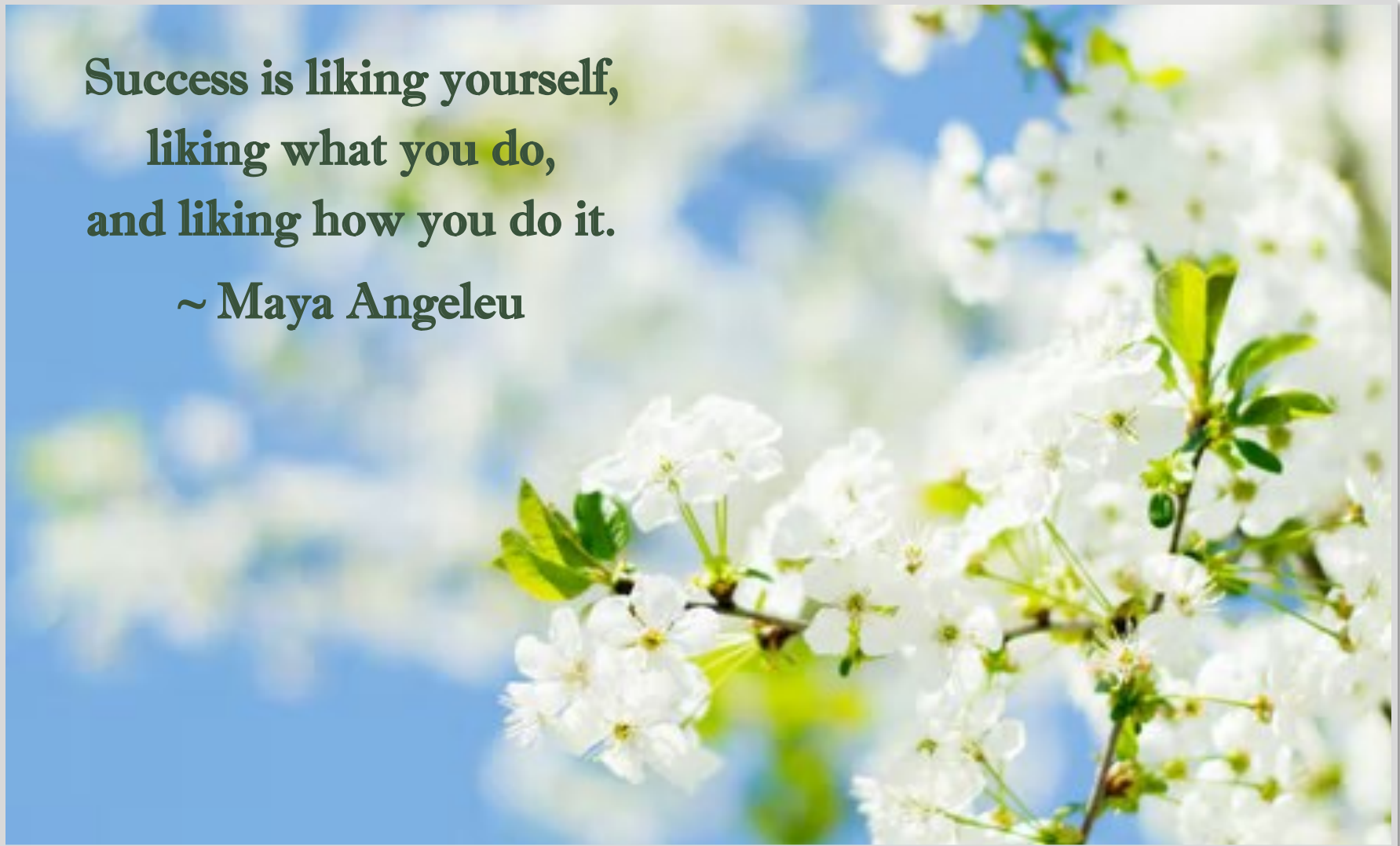
Shelby Losinski— Licensing Specialist



Quote of the Month | May 2022

**Success is liking yourself,
liking what you do,
and liking how you do it.**

~ Maya Angelou



Shout Outs! | May 2022

From **Mourad Rezk** to **Collette Peters, JoAnn Harvey, Jorge Giral, and Allison Rausch**:

Hello all, I would like to use this opportunity to thank all of you for the hard, accurate and a very professional work you did on this file. It is looking like we are going to close before the closing date, you guys did an amazing job, but it is not something new for the VanDyk family to do, this is exactly what makes us different. Accuracy, honesty, and professionalism. Congratulations to us all and thank you again.



From **The Justin Kelly Team** to **Mary Dovgin**: We wanted to give you a big heartfelt thank you for always being available to assist with underwriting questions and those challenging files. Your leadership, support, and ability to things done no matter how busy you are, is such an inspiration to us all. We just wanted to let you know how much you are appreciated and we are lucky to have you at VanDyk Mortgage.



From **Brad Chatel** to **Rayna White-Jenkins**: Thanks for jumping on those post close defect conditions Rayna. You are always so helpful when it comes to clearing items we need whether it be fresh origination, post close defects, or those awesome scratch and dent loans. I appreciate you.



From to **Alyssa DeVries** to **Tamara Plaxco**: You do an amazing job at requesting disclosure desk and having your information filled in for your request. It makes our jobs in compliance so much easier! Thank you for all you do!!

THANK YOU

TOP 20 LOs YTD

| Name | Units | Rank |
|--------------------|-------|------|
| Bill McDonald | 52 | 1 |
| Mario Flores | 48 | 2 |
| Shawn K. Miller | 44 | 3 |
| Daen Manriquez | 40 | 4 |
| Amy Garmon | 39 | 5 |
| Timothy Hart Jr. | 39 | 5 |
| Taylor Perry | 38 | 7 |
| Robert Young | 38 | 7 |
| Daren Crockett | 34 | 9 |
| Keith Riley | 32 | 10 |
| Joseph White | 31 | 11 |
| Patricia Adamson | 31 | 12 |
| Brittney Bennett | 29 | 13 |
| Shawn Landez | 28 | 14 |
| Stacey Van Schenck | 28 | 14 |
| Lynn Smith | 27 | 16 |
| Josiah Diaz | 26 | 17 |
| Rafael Munguia | 26 | 17 |
| Shyanne Steed | 26 | 17 |

TOP 20 Teams YTD

| Team | Manager | Units | Rank |
|------|-----------------|-------|------|
| 724 | Justin Kelly | 203 | 1 |
| 131 | Mario Flores | 157 | 2 |
| 723 | Shawn K. Miller | 136 | 3 |
| 401 | Young/Viox | 111 | 4 |
| 204 | Wilson/Grasteit | 103 | 5 |
| 123 | Grand Rapids | 99 | 6 |
| 208 | Amy Garmon | 75 | 7 |
| 714 | Tampa Corporate | 69 | 8 |
| 200 | Daren Crockett | 68 | 9 |
| 453 | Tim Hart | 65 | 10 |
| 586 | Bill McDonald | 62 | 11 |
| 517 | Stephen Katz | 55 | 12 |
| 582 | David Donaldson | 44 | 13 |
| 721 | Brian Forrester | 44 | 13 |
| 245 | Luke Ham | 44 | 13 |
| 488 | Shawn Landez | 41 | 16 |
| 235 | Daen Manriquez | 40 | 17 |
| 223 | Kate Deiboldt | 35 | 18 |
| 511 | Joe White | 34 | 19 |

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



Top 20 Teams for April*

May 2022

| Team | Manager | Month Count | Rank |
|------|-----------------|-------------|------|
| 724 | Justin Kelly | 46 | 1 |
| 131 | Mario Flores | 42 | 2 |
| 723 | Shawn K. Miller | 36 | 3 |
| 401 | Young/Viox | 28 | 4 |
| 204 | Wilson/Grasteit | 27 | 5 |
| 208 | Amy Garmon | 25 | 6 |
| 123 | Grand Rapids | 24 | 7 |
| 453 | Tim Hart | 19 | 8 |
| 517 | Stephen Katz | 19 | 8 |
| 200 | Daren Crockett | 18 | 10 |
| 714 | Tampa Corporate | 16 | 11 |

| Team | Manager | Month Count | Rank |
|------|-----------------|-------------|------|
| 586 | Bill McDonald | 15 | 12 |
| 235 | Daen Manriquez | 12 | 13 |
| 488 | Shawn Landez | 12 | 13 |
| 560 | Keith Riley | 11 | 15 |
| 245 | Luke Ham | 11 | 15 |
| 582 | David Donaldson | 10 | 17 |
| 721 | Brian Forrester | 10 | 17 |
| 221 | Chris Lalena | 9 | 19 |
| 511 | Joe White | 9 | 19 |
| 727 | Peggy Bradshaw | 9 | 19 |

Congratulations to you all!

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



Top 20 Originators for April*

May 2022

17

| Name | Month Count | Rank |
|------------------|-------------|------|
| Bill McDonald | 14 | 1 |
| Amy Garmon | 13 | 2 |
| Daen Manriquez | 12 | 3 |
| Tim Hart Jr. | 12 | 3 |
| Robert Young | 11 | 5 |
| Keith Riley | 11 | 5 |
| Mario Flores | 10 | 7 |
| Laura Leavines | 10 | 7 |
| Taylor Perry | 9 | 9 |
| Patricia Adamson | 9 | 9 |
| Lynn Smith | 9 | 9 |

| Name | Month Count | Rank |
|--------------------|-------------|------|
| Stephen Katz | 9 | 9 |
| Daren Crockett | 9 | 9 |
| Josiah Diaz | 8 | 14 |
| Nichole Goade | 8 | 14 |
| Shyanne Steed | 8 | 14 |
| Joe White | 7 | 17 |
| Chris Lalena | 7 | 17 |
| Travis Chorny | 7 | 17 |
| Shawn K. Miller | 7 | 17 |
| Howard Sacks | 7 | 17 |
| Stacey Van Schenck | 7 | 17 |

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

Nice Job Everyone!

Birthday List | May 2022

| | | | | | |
|-------|--------------------|--------|------------------------|--------|------------------|
| May 1 | Christin Klomprens | May 10 | Amilio Flores | May 22 | Chloe Strickland |
| May 2 | Jessica Cole | | Alex Hamilton | May 24 | Megan Crowley |
| | Deanna Daniels | | Danielle Rothery | | |
| | Melissa Helfer | May 11 | Sonja Curry | May 25 | Kevin Mark |
| | Tony Johnson | May 12 | Annalee Donaldson | May 26 | Angela Corson |
| | Zach Thull | May 13 | Ken Harmon | | Nicole Goade |
| May 3 | Ashley Carsten | May 14 | Connor Kintz | May 27 | Stephen Katz |
| May 4 | Jon Barnes | | Priscila Venzor Olivas | | Annette Ream |
| | Andrew Brown | May 15 | Justin McDowell | May 28 | Molly Johns |
| | Smitty Smith | | Devin Thompson | | Zach Tatge |
| | Maryann Stanco | May 16 | Dawn Anderson | | Lan Tran-Fajardo |
| May 5 | Leith Grasteit | May 17 | Jose Cabada | May 29 | Tonya Antunes |
| | Angela Pacey | | Aolany Duran | | KC Burrows |
| May 7 | Alison Clarke | May 18 | Cathy Storms | | Jeanie Nivison |
| | Scott Elgas | May 19 | Kodee Carlson | May 30 | Noah Armstrong |
| May 8 | Erica Fries | | Linda Hansen | | Alyssa DeVries |
| | Kimberly Lang | May 20 | Jennifer Kersey | | Marin Phillips |
| | | | | | Melisa Wardlaw |

Anniversary List | May 2022



KC Burrows
Jeremy Counter
Mary Dovgin
Hunter Locke
Rachel MacRae
Amber Martin
Lori Novak



Lynn Smith
Vicki Wu



Abigail Brown
Sarah Shilling
Mackenzie Wright



Kurtis Kennedy
Jeffrey Starnes
Diana Wichlenski
Kevin Mark



Erica Fries



Alison Clarke
Gil Januszewski
Michelle Simoes
Shelby Wardlaw



Kami Konyndyk
Matthew Suchecki

Terry Rummelt
Ryan Taylor
Jose Vallverdu



Michael Bishop
Kelly Scanlon–Martin



Shelby Losinski
Bernadette Murnen
Annie Garron



Annette Ream



Brian Eddy
Elizabeth Hole
Jennifer Kersey
Shawn K. Miller
Kevin Walker



Angela Pacey



Kevin Hilderbrant
Rebecca Hilderbrant



Department Directory | May 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



Department Directory | May 2022

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:

Department Directory | May 2022

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

