

# NEWSLETTER



## June 2022



### Featured Article:

**Logic Makes You Think. Emotion Makes You Act.**

By: Bryan Lovell—National Director of Business Growth



June 20-21	New Hire Orientation
June 27-28	New Hire Orientation
June 21	Iron Sharpens Iron
July 4	Independence Day - VanDyk Holiday
<i>July 10</i>	<i>VanDyk's 35th Anniversary</i>
July 11-12	New Hire Orientation
July 25-26	New Hire Orientation
June 21	Iron Sharpens Iron
July 21	Ops Huddle
August 11	Golf - n - Give
August 26	Deadline to RSVP for OPS Fly-in

## Featured Article | June 2022

### *Logic Makes you Think. Emotion Makes you Act.*

I was reminded of this recently at a sales meeting I attended at a large Real Estate office. Our Real Estate friends are going through the same market shifts we are.

In May, mortgage rates rose to the highest levels since 2009. Thirteen years!

Mortgage purchase applications have fallen to the lowest level since 2018.

At VanDyk Mortgage from the period April 1<sup>st</sup>, 2022, thru May 31<sup>st</sup>, 2022, our preapprovals were 92% purchase and only 8% refinance. That same period in 2021 we closed 68% purchase and 31% refinance. Go back even further in 2020 that same period we closed more refinance transactions than we did purchases.



Those above stats are the logic. These metrics show us that the mortgage market shifted more than once in the last two and a half years.

What do we do in a market shift?

The short answer is we adjust the activities that we are doing in the market. Today's market is primarily made up of purchase business. Our activities must reflect how we earn purchase referrals. I have always said that Realtors are going to sell homes whether rates are 3% or 13%.

We also must consider, are Realtors selling more or less houses than they have in the past?

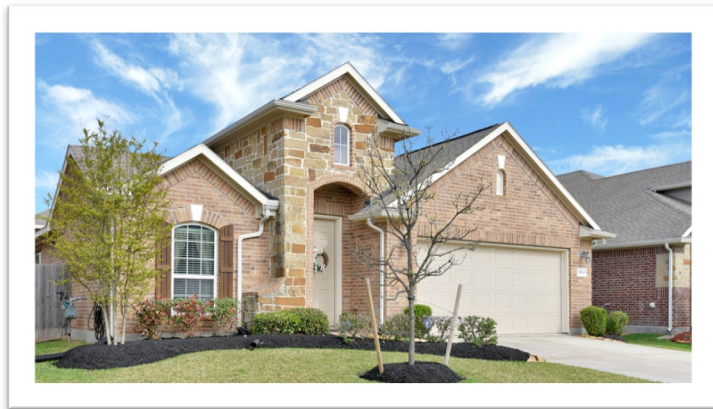
## Featured Article | June 2022

### Logic Makes you Think. Emotion Makes you Act. *continued...*

The referral partners we have had in the past may not be enough for us to do the same amount of purchase business we have done in the past. If you needed 50 referral partners to hit your goals, now you may need 65 partners.

How important is hitting your goals to you? Do you have a goal to make Presidents Club? Buy a vacation home? Put a child through college? That's the emotion.

In a market shift if you can just keep your purchase business at the same level it was previously you naturally gain market share. When the market shifts again in the next twelve to eighteen months, those of us that have stayed the course will reap huge rewards.



Something to consider right now *is*, ***what is your WOW factor?*** What are you doing in this market that's different than what everyone else is doing? Let me give you an example.

About a year ago, I made a reservation at a steakhouse here in Tampa for my birthday. It was kind of a last-minute thing. I made the reservation on a Thursday to have dinner with my wife and 2 kids on a Friday night. Open Table, whom I made the reservation through allows you to mark if there is an occasion. I marked it was my birthday.

## Featured Article | June 2022

### Logic Makes you Think. Emotion Makes you Act. *continued...*

When we got to the table there was confetti, two glasses of champagne, two glasses of apple juice in champagne glasses for my kids and they took our picture and had it printed out before we left that night. The complimentary dessert didn't hurt my feelings either.

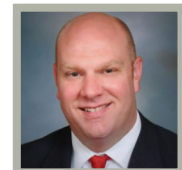
That is what I mean by WOW factor. The meal was delicious but what I will remember was how they made me feel.

Whether you are in sales or operations I know we can each find a way to elevate our WOW factor.

Teamwork makes the dream work. Every day I am thankful to work with the best and brightest and we are here to serve you. We have an army of folks in every department attentive to your needs and help you grow your business to whatever extent you want to.

Your Regional Managers and I are dedicated to helping you develop the plan and strategy to help you SHIFT in the current market we are in. Give me a call and lets brainstorm.

Here to serve.



**Bryan Lovell—National Director of Business Growth**

## Benefit Highlight | June 2022

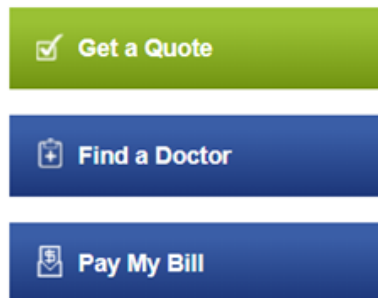
### BCBS Mobile App: Find a Doctor

If you are looking for a new doctor, you might find it useful to check out the “Find a Doctor” feature, either on bcbsm.com, or on the BCBS mobile app. This tool can be used to find doctors that are within the BCBS network and are sure to accept our insurance. This way, there is no guessing, and there are no surprises when it comes to coverage or billing.

To get started, navigate to <https://www.bcbsm.com/index.html>

On the left-hand side of the screen, you will be able to see the Find a Doctor feature as shown below.

From here, you can either log in to your BCBS account, or you can click “Search without logging in” for quicker results.



### Find a Doctor

Log in for results customized to your plan.

Get started

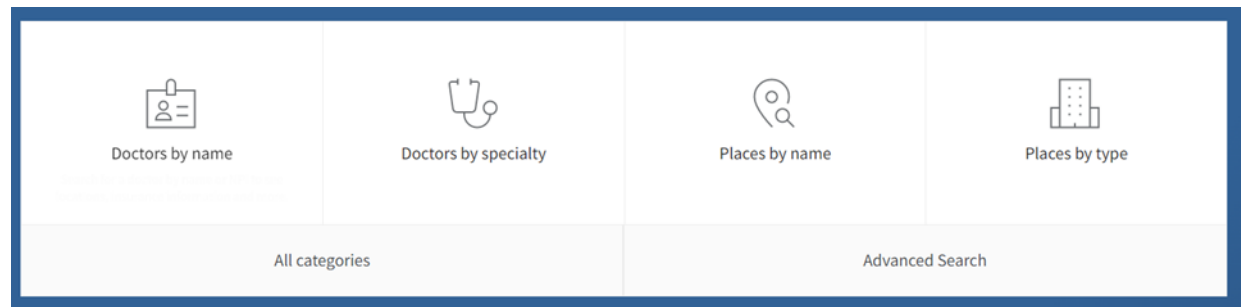
Not yet a member?

Search without logging in.

## Benefit Highlight | June 2022

### BCBS Mobile App: Find a Doctor *continued...*

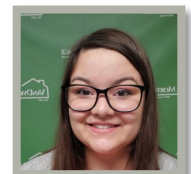
Once you select your location, you will be able to search for doctors using several search features. If you have a particular doctor in mind, you can search for him or her to be sure they are within network. If you are looking for a doctor by specialty, you can search something like “cardiologist” to get results.



When the search results come up, you will be able to view the doctor’s name, contact information, office hours, specialties, areas of focus, and more.

If you have any questions about this feature, or the BCBS site or app, please reach out to me on Teams or at [dthompson@vandykmortgage.com](mailto:dthompson@vandykmortgage.com). I hope you find this helpful!

**Devin Thompson — HR Generalist**



## HR Corner | June 2022

### Working Relationships with Different Generations

Getting along with others is essential for a productive working environment. However, it may be difficult at times especially when you have a diverse workforce. Understanding other backgrounds may better your working relationships and decrease misunderstandings.

The working population is made up of four generations. The four of these generations have very different personalities and attributes:

- **Baby Boomers:** These are workers in their mid-50's to mid-70's. they value tasks and goals that are straightforward and to the point. They prefer stability and security in the workplace and seek success at any cost while avoiding conflict. These individuals also usually prefer in person communication.
  - \* To get along with baby boomers, acknowledge their desire for direction and try to communicate with them face to face.
- **Generation X:** These are workers in their mid-40's to mid- 50's. they value their company's interests but also care for their own as well. They are usually adaptable and have learned to incorporate recent technologies into their daily lives.
  - \* To get along with Gen Xers, respect these workers for wanting to maintain an even work-life balance and their willingness to adapt.



### Working Relationships with Different Generations...*continued*

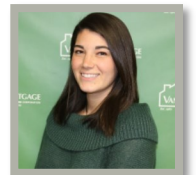
- **Millennials:** These workers are typically born after 1980, are in their early 30s or younger, and are quite tech savvy. They are adaptable and independent thinkers who value freedom and expect to be treated as equals from the start.
  - \* To get along with millennials, recognize their new ideas and creativity. They believe communication through technology is most effective and convenient.
- **Generation Z:** These workers are typically born after 1995 and are in their early 20's or younger. They are even more tech savvy than Millennials. They are intense, pragmatic and project oriented. They also prefer to work in collaborative, fun, and flexible environments.
  - \* To get along with a Gen Zer, involve them in decision making and seek out collaborative opportunities.



By respecting each other and focusing on what you have in common, you will work productively with all types of people.

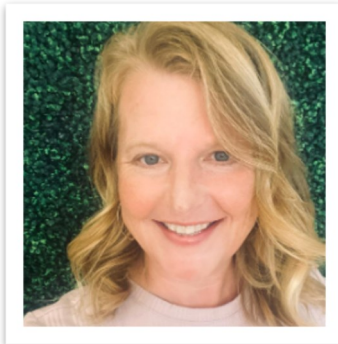
\*Adapted from Hylant Article Series "Live Well, Work Well": "Don't Let Age Interfere with Work Relationships"

**Mackenzie Wright**— HR Generalist





## Meet Shannon Schmidt, Our New Chief Marketing Officer!



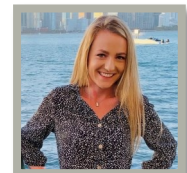
Have you heard that we have a new CMO? We are excited to introduce Shannon Schmidt to the VanDyk family as one of our newest members! Shannon lives in Sarasota, Florida with her husband, her daughter Lilly who is 10 years old, and her son Rory who is eight years old. Their family has two four-legged members who sometimes make appearances in the background of video meetings. Shannon moved with her family from Minneapolis in early 2021, and since arriving to Florida, her hobbies have changed. They spend most of their free time boating, and Shannon has recently developed a love for offshore fishing! Outside of being on the water, she enjoys live music, the Minnesota Vikings, and enjoys taking boxing classes.

Shannon has accumulated twenty-one years of Marketing experience with sixteen years at Wells Fargo, including fourteen years in the mortgage business. During her time at Wells Fargo, she spent time supporting the joint venture team where she worked with some of the largest real estate companies in the country to increase their mortgage capture rates through marketing. She spent an additional five years leading the marketing B2B strategy and execution that included audiences such as Realtors, Builders, Joint Ventures clients and prospects, Correspondent clients and prospects, and strategic alliances. Shannon spent another four years of B2C marketing leadership which included developing and leading the team to execute marketing strategies to drive profitable business.

Shannon chose VanDyk Mortgage for many reasons and one of the main factors that drove her decision was the huge opportunity she saw to grow the company through marketing. She is excited to leverage current and past relationships with clients, and to grow additional business through marketing strategies. Shannon was impressed with our strong reputation, Loan Originators, and that our referral sources are leaders in many of the markets that we serve. Shannon has felt that since joining the team earlier this month, everyone has been thoughtful, welcoming, and supportive of growing the business through the means of marketing!

**Welcome to the VanDyk family Shannon!**

*Victoria Cook—Marketing Copywriter*



# Health and Fitness Tip of the Month

## June 2022

As of June 21<sup>st</sup>, summer officially begins. With the warmer temperatures that accompany summer, we are also exposed to more natural sunlight. While sunlight exposure has many benefits like boosting your mood and giving you much needed Vitamin D, it also has some negative side effects if you receive too much of it. Exposure to too much UV radiation can lead to premature aging and skin cancer. Here are some tips on how to protect your skin during these next few months.

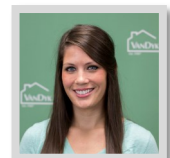
- Wear sunscreen when you can. I put sunscreen on my face first thing in the morning. Face sunscreen can also act as your summer moisturizer.
- Use a lip balm that contains sunscreen with a SPF of at least 30. This will prevent that annoying burn you get on your lips after a long day on the beach.
- The sun's rays are most intense between 10am-4pm. So limit your sun exposure during that time frame or break it up during those times. You do not want to look like a red lobster.
- Wear clothes that protect your skin from direct exposure like hats and sunglasses. You may also want to wear long-sleeved shirts or long pants.
- Avoid using tanning beds unless you are planning on taking a trip to some place tropical. Then I would suggest using the tanning bed a few times, so you do not get an intense burn on your vacation.
- Be more cautious if you are on any medications. The sunlight may give an unpleasant side effect with your medication. As always, consult your doctor about this prior to any intense sunlight exposure.



### Choosing the right sunscreen and how to properly use it:

- When using spray sunscreen, make sure to rub it in after you spray it on your skin. This will give you an even coat instead of streaky coverage.
- Take extra care when you are near the water or sand. These surfaces reflect the rays of the sun causing you to get sunburned more easily.
- Choose a broad-spectrum sunscreen that protects the skin from both UVA and UVB rays.
- Make sure the sunscreen is water resistant and has a SPF of 30 or higher.
- Apply sunscreen 15-20 minutes before exposure to the sun.
- **Do NOT use a sunscreen if it is expired.**
- Reapply your sunscreen every 2 hours.

**Shelby Losinski—Licensing Specialist**



## Recipe of the Month | June 2022

### Ingredients

- Cooking spray
- 2-3 Medium sweet potato's, sliced into 1/8'-thick coins
- Kosher salt
- Ground Pepper
- 20 large shrimp, peeled and deveined (3/4 lb.)
- 1 1/2 grape tomatoes, halved
- 1/4 small red onion, finely diced
- 2 avocado's, diced
- 4 fresh basil leaves, thinly sliced
- 2 large heads butterhead or romaine
- Juice of 2 lemons
- 2 cloves garlic, minced
- 3 fresh basil leaves, thinly sliced
- 2 tbsp. white vinegar
- 3 tbsp. extra-virgin olive oil or avocado oil
- 1/2 tsp paprika

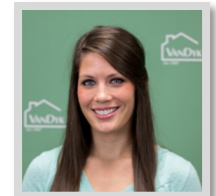
### Basil Avocado Shrimp Salad Wrap & Sweet Potato Chips, *courtesy of Delish.com*

#### Directions:

- ⇒ Make sweet potato chips: Preheat oven to 375° and grease a large baking sheet with cooking spray. Arrange sweet potatoes in an even layer and season with salt and pepper.
- ⇒ Roast 15 minutes, then flip and roast until crispy, 15 minutes more. Let cool, then transfer to a resealable container until ready to eat.
- ⇒ Meanwhile, make shrimp salad: Grease a large skillet over medium heat with cooking spray. Add shrimp and cook, stirring occasionally, until pink and no longer opaque, 2 minutes per side. Set aside and let cool.
- ⇒ Make marinade: In a small bowl, whisk together lemon juice, garlic, basil, vinegar, oil, and paprika. Season with salt and pepper.
- ⇒ In a large bowl, stir together, onion, avocados, and basil. Fold in shrimp. Pour marinade over shrimp salad and toss until covered
- ⇒ Store shrimp salad in the fridge in a resealable container. Serve in lettuce cups when ready to eat.



*Shelby Losinski— Licensing Specialist*



## Quote of the Month | June 2022

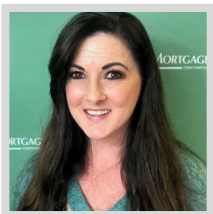
Unity is strength...

When there is teamwork and collaboration,  
wonderful things can be achieved.

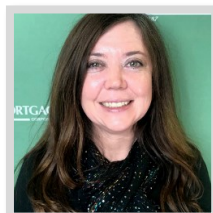
- Mattie Stepanek



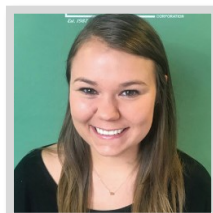
## Shout Outs! | June 2022



From **Amy Garmon** to **Diane Balcom**: I wanted to take a few minutes and give praise to Diane Balcom. Diane never gets mentioned or recognized but is ALWAYS the one person that is on top of things and always willing to help with anything we need. She has a true team player attitude and is always resourceful in trying to get things done that we are having difficulty with. She may be working in the background but she is a very important part of my team.



From **Mary Spirou** to **Jen Kersey**: You inspire excellence and lead us all to achieve more together. I've learned so much from you! You're an encyclopedia of mortgages! Thank you for everything you do!



From **Lindsey Kuhnle** to **Katlin Fisher**: Katlin - Thank you for being on top of the income and employment documentation for a loan we were working on together! It does not go unnoticed that you were proactive in resolving an issue before it became one. Thank you for your partnership!



From to **Sonja Curry** to **Melissa Helfer**: You do outstanding work--going above and beyond - Always overachieving!!!!

**THANK YOU**

# Hero List for May\*

## June 2022

### TOP 20 LOs YTD

Name	Units	Rank
Bill McDonald	69	1
Daen Manriquez	59	2
Shawn K. Miller	56	3
Taylor Perry	52	4
Mario Flores	51	5
Amy Garmon	51	5
Robert Young	50	7
Tim Hart Jr.	49	8
Joseph White	44	9
Keith Riley	44	9
Daren Crockett	44	9
Patricia Adamson	41	12
Shawn Landez	40	13
Brittney Bennett	36	14
Josiah Diaz	36	14
Stacey Van Schenck	31	16
Brian Forrester	30	17
Denny Umphreys	29	18
Jamee Pew	29	18
Rafael Munguia	29	18
Brad King	29	18
Lynn Smith	29	18
Shyanne Steed	29	18

### TOP 20 Teams YTD

Team	Manager	Units	Rank
724	Justin Kelly	245	1
131	Mario Flores	185	2
723	Shawn K. Miller	175	3
401	Young/Viox	144	4
204	Wilson/Grasteit	128	5
123	Grand Rapids	123	6
208	Amy Garmon	90	7
714	Tampa Corporate	85	8
586	Bill McDonald	83	9
200	Daren Crockett	82	10
453	Tim Hart	81	11
517	Stephen Katz	73	12
488	Shawn Landez	61	14
235	Daen Manriquez	60	15
721	Brian Forrester	58	16
582	David Donaldson	50	17
245	Luke Ham	50	17
511	Joseph White	47	19
560	Keith Riley	44	20

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



# Top 20 Teams for May\*

## June 2022

Team	Manager	Month Count	Rank
724	Justin Kelly	42	1
723	Shawn K. Miller	39	2
401	Young/Viox	33	3
131	Mario Flores	28	4
204	Wilson/Grasteit	25	5
123	Grand Rapids	24	6
586	Bill McDonald	21	7
235	Daen Manriquez	20	8
488	Shawn Landez	20	8
517	Stephen Katz	18	10
453	Tim Hart	16	11

Team	Manager	Month Count	Rank
714	Tampa Corporate	16	11
208	Amy Garmon	15	13
200	Daren Crockett	14	14
721	Brian Forrester	14	14
230	Diaz/Huddleston	13	16
511	Joseph White	13	16
560	Keith Riley	12	18
237	Nichole Goade	8	19
304	Mike Rhodes	8	19
530	Chris Kenworthy	8	19

***Congratulations to you all!***

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



# Top 20 Originators for May\*

## June 2022

Name	Month Count	Rank
Daen Manriquez	19	1
Bill McDonald	17	2
Taylor Perry	14	3
Joseph White	13	4
Robert Young	12	5
Amy Garmon	12	5
Keith Riley	12	5
Shawn Landez	12	5
Shawn K. Miller	12	5
Josiah Diaz	10	10
Patricia Adamson	10	10

Name	Month Count	Rank
Tim Hart Jr.	10	10
Daren Crockett	10	10
Michael Rhodes	8	14
Justin Kelly	8	14
Nichole Goade	8	14
Julie Basinski	8	14
Brittney Bennett	7	18
Michael Bishop	7	18
Amy Castro	7	18
Shawn Bloom	7	18
Brian Forrester	7	18
Cindy Walker	7	18

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

***Nice Job Everyone!***



**June 1**

Ken Frachiseur  
Howard Sacks

**June 2**

Melissa Riddle

**June 3**

Paola Rodriguez-Rexach

**June 4**

Jared Houston  
Erin Nivison

**June 5**

Xavier Carter  
Ashlee DeLeon  
Brian Dinsmore  
Kelly McLaughlin

**June 6**

Heather Leeth

**June 7**

Caitlin VanDyk

**June 8**

Nathan Tschappler

**June 9**

John Jones  
Christina Pham

**June 10**

Zane Corey

**June 11**

Natalie Archuleta  
Jonathan Fazekas

**June 13**

Caitlin Flores

**June 14**

Susie McDonald  
Tiffany Rhinehart

**June 15**

Cassady Henshaw

**June 16**

Patty Lacey  
Mitch Macomber

**June 18**

Cecilia Gallardo  
Kevin Walker

**June 20**

Lisa Sanford  
Stefans Vitols  
Amber Workman

**June 21**

Austin Bell  
Rebecca Hilderbrant

**June 22**

Kyle Fournier  
Jason Hornback  
Anna Parry

**June 23**

Denny Umphreys  
Jessica Yinger

**June 24**

Stephen Tschappler

**June 26**

Thomas Parker  
Pam Paulson

**June 27**

Daren Crockett  
Karen Ferranti

**June 28**

Gabrielle Yulis

**June 29**

David Kelly  
Javier Ramirez

# Anniversary List | June 2022

1

Matt Arnold  
Anthony Boos  
Greg Connors  
Johanna Fumero  
Bethany Harrigan  
Dylan Jones  
John Kandalaft  
Angelica Fuentes  
Vanessa Medina  
Michael Oakley  
Maryann Stanco  
David Vega

2

Lisa Cooke  
Josiah Diaz  
Elizabeth Kuehnau  
Kimberly Lang  
Andrew McDonald  
Rafael Munguia  
Garett Nelson  
Veronika Ramirez  
Erika Solis  
Sarah Sundberg  
Lesly Tobia Sabag  
Rebecca Buikema  
Travis Chorny

3

Melissa Allen  
Latoya Harris  
Hunter Kanuszewski  
Ben Olsen  
Cathy Storms

8

Megan Crowley  
Matt Heeringa  
Deborah Lawson  
Christy Schwartz

4

Courtney Eley  
Darnell Mahone  
Jessica Rodriguez-Mendez  
Yesenia Sifuentes  
David Lerer

9

Melissa Riddle  
Ryan VanDyk

5

Sheri Rubacha

12

Dawn Anderson  
Joseph White

6

Holly Anderson  
Deana Daniels  
Krisanne Dearden  
Monique Garcia  
John Marras  
Shannon Russell  
Melissa Helfer  
Richard Thompson

14

Collette Peters  
Brian Skaar

7

Cody Heyboer  
Cynthia Johnson  
Brian Morgan  
Alec Coleman  
Daren Crockett  
Lisa York

16

James Beebe



# Department Directory | June 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 | June 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 | June 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)

