

NEWSLETTER



July 2022



Featured Article:

Much has Changed in 35 Years, but our Vision Remains CONSTANT!

By: Jeanie Nivison



July 25-26	New Hire Orientation
July 21	Ops Huddle
August 1-2	New Hire Orientation
August 10	35th Anniversary Dinner <small>*The Atrium at Uccello's, GR MI</small>
August 11	Golf - n - Give
August 15-16	New Hire Orientation
August 25	Ops Huddle
August 26	Deadline to RSVP for OPS Fly-in

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Much has Changed in 35 Years, but our VISION Remains Constant!

35 Years! Wow! In reflecting over the changes in the mortgage industry across that time it is amazing. 35 years ago, computers were just being introduced into the industry, fax machines and Selectric typewriters were the “It” technology. When I started with VanDyk in 1997 they were switching from a mainframe-based system to “Microsoft”, everyone had an email address and a PC. Today all you need is a 3” x 5” handheld mobile phone.

The tools have evolved over the past 35 years, but the goal is to help families achieve homeownership. VanDyk Mortgage has never lost that vision, it is not about growing as fast as we can at the expense of the client, partner, and employee, it is about providing the best product and living for our customers and families.

The leadership team here is experienced and passionate about these goals. 2022 has seen some adjustments, but honestly this is the strongest, most comprehensive team I have ever worked with. I am so proud of this team I thought this would be a great time to review who they are and introduce you to a few new members and thank them for being part of making us who we are.

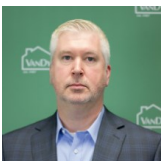
Our Core Sr. Managers



Justin McDowell - Chief Financial Officer: Justin graduated with a degree in Accounting & Finance from Grand Valley State University. He started with us in 2006 as an Assistant CFO to me, he had no mortgage experience, but I knew he was going to be amazing in leading the accounting department one day. He accomplished that in 2010 when he was promoted to CFO.



Jon Barnes - Chief Secondary Officer: Jon also a graduate of Grand Valley State with a Finance & Management degree and applied for the Assistant CFO job, in the end my gut felt he was more suited for a role that someday we would need to fill so we offered him an accounting position and in 2009 he became the CSO.



James Beebe - Chief Compliance Officer/General Council: In 2006 James passed the bar and decided to take a Loan Officer job to get experience in the industry. Recognizing an opportunity for our own in-house council we quickly moved him to licensing and in 2014 he officially became our CCO.

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Patty Lacey - Chief Risk Officer: Patty started with us in 2004 as a Processor, she has fulfilled many roles over the years from Underwriting, Underwriter Manager, Post Close/Closing Manager which gave her the background for her current role as CRO.

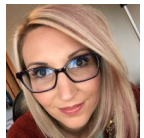


Justin Meade - Chief Technology Officer: Justin started in 2015 and came to us from another financial institution with years of knowledge in technology and mortgages.

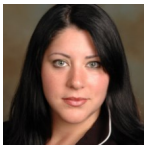


Ryan VanDyk - VP of Origination Compliance: Ryan started with us in 2012 as a loan originator, moved into closing and then took over Closing/Compliance department in 2018.

New Sr. Managers in 2022



Lindsey Kuhnle - Lending Operations Manager: Lindsey started with VanDyk in 2008 as our Receptionist, moved to Compliance, Processing, Underwriting, and has worked her way up to lead our Lending Department. She is excited to embrace technology to streamline our loan flow and to improve communication and consistency.



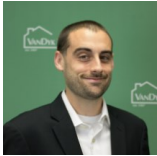
Megan Crowley - Production Operations Manager: Megan joined VanDyk with a branch in 2014. When that branch left, we would not let her leave! She has headed up Processing, created our Production Support Department and has even underwritten when we needed her.



Margarita Yates – Promoted to Director of Human Resources position, Margarita brings over 30 years of experience in the Human Resource field to continue her support of us daily. Her combination of knowledge, patience, and team first mentality are hard to find. During her tenure at VanDyk, Margarita has been instrumental in helping us navigate through the COVID era and building our company's Human Resource department into one of the best in the industry. As many of you can attest, she is a tremendous asset to the company!

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Brad Chatel – Promoted to the Vice President of Secondary Marketing and Capital Markets position, Brad brings a decade plus of experience working in secondary and capital markets. His focus moving forward will be continuing to provide us with the most competitive rates, loan products and investor partners in the industry. His voice in expressing the competitive nature of each market we are in and the necessity for the most competitive product offerings will be instrumental in continuing to make VanDyk among the best in the industry.



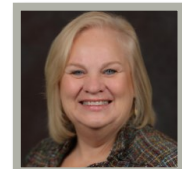
Pamela Groosbeck – Pam has joined our team to lead our Servicing Staff as Vice President of Servicing. Her duties and responsibilities will be to oversee the overall department. She brings with her over 30 years of experience as a mortgage servicing professional. During her career she's handled all aspects of the mortgage servicing process, including time at one of the largest servicing software providers in the industry. This knowledge and skill set is going to be invaluable as we continue to enhance the borrowers servicing experience with VanDyk.



Shannon Schmidt – Joining the team as the Chief Marketing Officer, Shannon has 25 years of experience focusing on marketing strategies within the mortgage and banking industries. She will help in development and deployment of marketing campaigns, benchmarking and tracking the performance of these campaigns to ensure return on investment while driving the desired business results. We are excited to see the marketing department and resources continue to grow and expand under her guidance!



Bryan Lovell – National Director of Business Growth: Bryan started in 2010 as a Loan Officer for a large branch in Clearwater. He moved to a Sales Manager role for that branch to his current role. His duties and responsibilities will be to promote and support the overall Company's sales staff, marketing campaigns and production goals.



Jeanie Nivison— Chief Operating Officer

1ST ANNUAL OPS FLY-IN | July 2022

RSVP
TODAY!

MEET & MINGLE WITH OTHERS DEPARTMENTS THAT MAKE UP OUR AWESOME OPS TEAM

LEARN A NEW THING OR TWO

MAKE NEW FRIENDS & VISIT WITH OLD FRIENDS!

HAVE SOME FUN AT DISNEY SPRINGS!

RSVP TODAY!
CLICK HERE
VANDYK MORTGAGE
presents the
1ST ANNUAL OPS FLY-IN
.....
October 7-10 2022
Wyndham Lake Buena Vista
1850 Hotel Plaza Blvd.
DON'T WAIT RSVP TODAY!
CLICK HERE
Last day to RSVP is August 26th
.....

VanDyk Mortgage
1st annual
Operations Fly-in
October 7-10 2022 | Orlando FL | Take 1



Benefit Highlight | July 2022

Coordination of Benefits

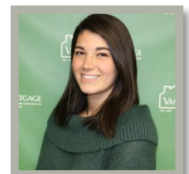
When a person has coverage under more than one insurance plan, there are many questions that come up regarding which insurance plan pays first for medical services and prescriptions. The Coordination of Benefits rules (COB), that are described in the plan documents can answer these questions.

Here are the most common ways that insurance companies will decide which plan is the “primary” insurance plan, or in other words, the plan that pays first.

- The Birthday Rule for Dependents
 - The plan of the person whose birthday occurs earliest in the year will be determined to be the primary insurance plan. For instance, if the father’s birthday is in January and the mother’s Birthday is in September, the father’s insurance will be primary.
 - In the rare case both parents have the same birthday, the plan that has been active for the longest is determined to be the primary insurance.
- Employer-first for Dual Coverage
 - When a person has coverage through their employer and coverage through another insurance company that is outside of the employer, the insurance plan through the employer will be the primary plan.
 - For example, if you have insurance through VanDyk mortgage, and you also enrolled in private insurance, then VanDyk’s insurance plan would be the primary insurance to pay for your medical services.
- Medicare
 - If you are enrolled in Medicare and also choose to enroll in VanDyk’s insurance, then our insurance will be primary. Medicare is almost always secondary insurance when it comes to dual coverage.

If you have any questions about your insurance or coordination of benefits, please reach out to HR at hr@vandykmortgage.com

Mackenzie Wright— HR Generalist



HR Corner | July 2022

Continuing Education and Renewals

It's that time of year, again – Continuing Education (CE) and Renewal time! Each state licensed Mortgage Loan Originator (MLO) must complete CE every year in order to be eligible to renew their license(s). CE and renewals are two different things. CE is the education part and renewals are the submission part of your license in the NMLS. CE must be completed before you can submit your renewal in the NMLS. I will help each of VanDyk's MLOs with their CE and renewal process. However, completing your CE and renewal on time is YOUR responsibility.

What is CE?

Continuing Education or CE is at least 8 hours of education that every Mortgage Loan Originator must complete every year in order to be *eligible* to renew their state license(s). The only time an MLO is exempt from CE is if they completed the SAFE 20 for the first time that year. Some states require additional state specific CE hours beyond the 8 hours. For example, New York has a 3-hour state specific CE course that must be taken in addition to the 8 hours, for a total of 11 hours.

When is CE Due?

Most states have identical CE and renewal deadlines, which is December 31st. However, there are a few states with an early CE/renewal deadline. These are the states that our company is licensed in that have an early CE deadline:

DC – November 1 st	MN – December 1 st
DE – December 1 st	OK – December 1 st
GA – October 31 st	UT – December 15 th
IA – December 1 st	WA – December 15 th
ID – December 1 st	WV – November 1 st
KY – November 30 th	WY – December 1 st
KS – December 1 st	

Important Notice About CE Courses and the SAFE ACT'S "Successive Years" Rule:

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires that state-licensed Mortgage Loan Originators (MLOs) complete 8 hours of NMLS approved continuing education (CE) annually. The SAFE Act also stipulates that a state licensed MLO *"may not take the same approved course in the same or successive years to meet the annual requirements for continuing education."* NMLS has interpreted the term "successive years" to mean two years in a row. To ensure compliance with this provision of the SAFE Act, courses that contain the same course content are considered the same course and cannot be taken two years in a row by an MLO. Taking the same course two years in a row will result in CE not being counted for license renewal.

Continuing Education and Renewals, *continued...*

Action for MLO to be in Compliance with the SAFE Act “Successive Year” Rule:

Before registering for a course, check the course description in the NMLS Course Catalog to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content or sharing content with another course use the same unique course title or unique title phrase which is stated at the beginning of the course description. *Do not take a course with the same title or title phrase two years in a row.*

It is very important to complete your CE on time. The only time an MLO does not have to complete CE is if they completed their SAFE 20 for the first time in that same year. For example, if a new MLO completed their SAFE 20 in 2022, they would not have to complete CE in 2022. However, that MLO would still be required to submit a renewal. **Keep in mind, it may take up to 7 days after completion for your CE to post in your NMLS account.**

Renewals:

Renewal season opens on November 1st. CE and renewals are **DIFFERENT!** You are not eligible to renew your license until your 2022 CE has been completed AND posted in your NMLS account. It is highly recommended that you complete your CE at least 7 days prior to the renewal date in order for the education provider to transfer the results to the state on time. All renewals must be submitted by December 31st. As stated previously, there are a few states with an early renewal deadline.

Additionally, records must be up to date at time of renewal. This includes your residential address, mailing address, disclosure questions, and employment history listed in your NMLS account to name a few. Amendments to your record CANNOT be made through the renewal feature. If you need to make changes to your record before you attest to its accuracy, we strongly recommend that you submit necessary updates through the “Filing” tab immediately, and prior to November 1st, in order to allow sufficient time for the review of changes prior to renewal. In addition, you should review your license status and confirm that you have no outstanding license items that need to be cleared and the license is in a full “Approved” status in order to avoid a potential fine or other enforcement action for false attestation. Waiting till November or December to submit amendments and/or to clear outstanding license items may delay the approval of your license renewal application.

If you would like to start on your CE, please reach out to Shelby Losinski at slosinski@vandykmortgage.com.

Shelby Losinski— Licensing Specialist



Agent Partnership Campaign

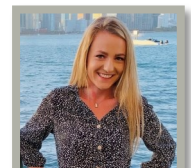
We have some exciting news! There is a new agent partnership campaign being launched on Experience.com for measuring levels of satisfaction. It is a survey that will be sent out to both listing and buyer's agents after closing that will ask them the following questions.

1. Were you the Buyer's Agent or Seller's Agent on this transaction?
2. How would you rate me and my team's service, professionalism, and communication during the transaction? (This question will factor into your Net Promoter Score.)
3. Did we close this loan on time?
4. Did you receive timely status updates throughout the loan process?
5. Would you recommend VanDyk Mortgage to other real estate agents for their buyer's home financing needs?
6. Would you be interested in one or more of the following programs?
 - Annual client events partnerships
 - Open house marketing and partnerships
 - Single property websites
 - Lunch & Learns
 - 1st-time homebuyer education
7. How can I help your business? Let me know if I can add value for you on any of these platforms.
 - Write a review on Google
 - Write a review on Zillow



The survey will end with a comment box allowing them to provide additional feedback. They will also have the opportunity to click a link and review you on your Google, Zillow, LinkedIn, and Facebook accounts. To not overwhelm your regular agents with multiple survey requests and encourage them to complete one when they do receive it, they will only receive a survey request every 90 days.

This survey will provide you with precise feedback on how to best serve agents within your network!



Victoria Cook—Marketing Copywriter

Summer Pool Workout:

Did you know, water workouts are easier on your joints? The buoyancy of water provides extra support for your muscles and joints. Water workouts also allow you to work all your muscle groups at once. Thus, giving you a total body workout. Now is the perfect time to incorporate some water workouts into your routine.

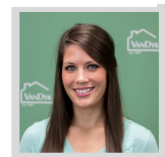
Give the workout below a try this month!

- Warm-Up – Walk in the water for 5-10 minutes
- Bicycles –
 - Hold onto the pool ledge
 - Move your legs in a motion like you are riding a bike
 - Do 3 sets of 1 minute
- Flutter leg kicks –
 - Hold onto the pool ledge
 - Flutter kick your legs
 - Do 3 sets of 1 minute
- High-knees –
 - Stand in the water at waist height
 - Bring your leg up so that it's parallel to the ground
 - Repeat alternating legs (this will feel like you are running in place)
 - Continue for 5 minutes
- Front arm lifts –
 - Use a foam dumbbell
 - Stand in water up to your shoulders
 - Hold dumbbells at your front with palms facing down
 - Lift your arms up until your level with the water
 - Lower your arms back to the starting position
 - Do 3 sets of 15 each
- Lateral arm lifts –
 - Use a foam dumbbell
 - Stand in water up to your shoulders
 - Raise your arms to the side until they're level with the water and your shoulders
 - Lower your arms back to your sides
 - Do 3 sets of 15 each



- Fly-Backs –
 - Start in a lunge position with your right knee bent and your left leg extended straight behind you in the pool
 - Reach your arms straight out in front of you at chest height (palms touching, fingers extended, and thumbs up)
 - Open your arms straight out to the sides in the water
 - Return to starting position
 - Do 3 sets of 15 each (make sure to switch legs)
- Back wall glide –
 - Hold onto the pool ledge, tuck your knees into your chest, and press your feet into the wall
 - Push off from the wall and float on your back as far as you can
 - Draw your knees into your chest, press your feet down to the bottom of the pool, and run back to the wall
 - Continue for 5 minutes
- One-legged balance –
 - Stand in waist-high water
 - Lift your left knee up and place the middle of a noodle under your left foot
 - Keep your hands by your side and balance with your left foot on the noodle for 1 minute
 - Repeat on the right side
 - Do this 3 times on each side
- Pool plank –
 - Stand on the pool floor
 - Hold a noodle
 - Press the noodle straight down into the water and lean forward until your body is on an even incline (your head stays out of the water)
 - Try to keep yourself stable for 1 minute
 - Repeat 2 times
- Cool – Down – Swim leisurely for 5-10 minutes

Shelby Losinski—Licensing Specialist



Recipe of the Month | July 2022

Ingredients

Cake Batter:

18 tablespoons unsalted butter, room temperature
 3 cups of sugar
 6 extra-large eggs, room temperature
 1 cup sour cream, room temperature
 1 1/2 teaspoons vanilla extract
 3 cups of flour
 1/1 cup cornstarch
 1 teaspoon kosher salt
 1 teaspoon baking soda

Frosting:

2 cups unsalted butter, room temperature
 1 1/2 pounds of cream cheese, room temperature
 1 pound confectioners sugar
 1 1/2 teaspoon pure vanilla extract

Toppings:

3 half-pints raspberries

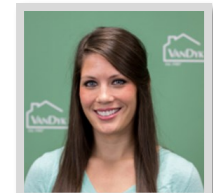
Why NOT make a Flag Cake for your next gathering?

Directions:

1. Heat oven to 350 degrees F.
2. Butter and flour an 18,13, 1 1/2-inch sheet pan.
3. Cream the butter and sugar with electric mixer on high speed until light and fluffy. On medium speed, add the eggs two at a time, then add sour cream and vanilla. Scrape down the sides and stir until smooth.
4. Sift together the flour, cornstarch, salt, and baking soda in a bowl. With the mixer on low speed, add flour mixture until just combined. Pour into the prepared pan. Smooth the top with a spatula. Bake in the center of the oven for 20-30 minutes or until a toothpick comes out clean. Cool to room temperature.
5. For the icing, combine the butter, cream cheese, sugar, and vanilla with electric mixer until smooth,
6. Spread three-fourths of the icing on the top of the cooled cake. Outline the flag on the top of the cake with a toothpick. Fill the upper left corner with blueberries. Place two rows of raspberries across the top of the cake, like a red stripe. Put the remaining icing in a pastry bag with star shaped tip and pipe two rows of white stripes below raspberries.



Courtesy of Ina Garten...



Shelby Losinski— Licensing Specialist

Quote of the Month | July 2022

America was not built on fear. America was built on courage, on imagination, and an unbeatable determination to do the job at hand.

-Harry S. Truman



Shout Outs! | July 2022

From **Pamela Daniels** to **Allison Bertelli, Collette Peters, Conan Krueger, Lindsey Kuhnle, Donna Orso, and Jose Vallverdu**:

Everyone was not only instrumental on obtaining the CTC for a file. But when I got stuck and thought the deal was dead, **Lindsey** provided her fresh eyes and suggested restructuring the deal. **Collette** even worked late right before leaving for vacation to make sure that the file was updated and that I knew where we stood with conditions. Superstar **Donna**, worked very close with my TC and I to get this file CTC just in time. I love that she is the person that helps us front of the house with processing, underwriting, and closing to make sure we hit our deadlines. I love my processor **Jose**. Him, my TC and I, not only have a great flow, but working together is fun even when a file gets suspended.

Allison, Conan, Lindsey, Donna, and Jose rocked another had file that had been denied somewhere else. I applaud **Conan** and **Allison** for the great communication. When we had an issue, they were not just accessible, but Allison didn't hesitate to call me and go over what she was seeing and that made it easier for me to understand where she was coming from. Conan had the great idea of reaching out to HUD for further clarification, and this phone call unsuspending my file. YESS!!!! Again, **Donna** came in and help smooth things to make sure we got the CTC just in time. She is the oil that keep the engine running!!!!

Thank you for these amazing folks, they helped me help many clients ♡. We have an A+ team here at VDM!



From to **Myra Witko** to **Kristine Kuss**: Kristine - Thank you!!! For spending the time late Friday afternoon - 6/17 to determine why LP would not run on one of my files. Through Teams - desktop share, you trouble shot until all of the items needed were in check to run the file and get a LP result. Thank you for your patience and determination! The file was Eligible/Accept and I was able to let my first-time home buyer know that they were pre-approved w/DPA!!! You rock!! :)



From **a borrower** to **Gabbie Yulis**: Gabbie, you were the voice of calmness that kept it all together while working long hours!

THANK YOU

Hero List for June* July 2022

TOP 20 LOs YTD

Name	Units	Rank
Bill McDonald	82	1
Daen Manriquez	75	2
Amy Garmon	69	3
Shawn K. Miller	67	4
Tim Hart	61	5
Taylor Perry	60	6
Mario Flores	59	7
Patricia Adamson	55	8
Joe White	54	9
Robert Young	54	9
Keith Riley	50	11
Shawn Landez	50	11
Daren Crockett	47	13
Josiah Diaz	46	14
Brittney Bennett	42	15
Michael Burchette	38	17
Brad King	36	18
Lynn Smith	36	18
Rafael Munguia	35	20
Stacey Van Schenck	35	20

TOP 20 Teams YTD

Team	Manager	Units	Rank
724	Justin Kelly	283	1
131	Mario Flores	225	2
723	Shawn K. Miller	211	3
401	Young/Viox	165	4
123	Grand Rapids	152	5
204	Wilson/Grasteit	143	6
208	Amy Garmon	122	7
453	Tim Hart	105	8
586	Bill McDonald	97	9
200	Daren Crockett	96	10
714	Tampa Corporate	93	11
517	Stephen Katz	91	12
235	Daen Manriquez	77	13
488	Shawn Landez	76	14
245	Luke Ham	61	15
230	Diaz/Huddleston	59	16
511	Joe White	57	17
582	David Donaldson	53	18
560	Keith Riley	20	19
223	Kate Deiboldt	48	20

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



Top 20 Teams for June* July 2022

Team	Manager	Month Count	Rank
131	Mario Flores	40	1
724	Justin Kelly	38	2
723	Shawn Miller	36	3
208	Amy Garmon	32	4
123	Grand Rapids	29	5
453	Tim Hart	24	6
401	Young/Viox	21	7
230	Diaz/Huddleston	19	8
517	Stephen Katz	18	9
235	Daen Manriquez	17	10

Team	Manager	Month Count	Rank
204	Wilson/Grasteit	15	11
488	Shawn Landez	15	11
200	Daren Crockett	14	13
586	Bill McDonald	14	13
245	Luke Ham	11	15
511	Joe White	10	16
243	Michael Burchette	10	16
244	Caitlin VanDyk	9	18
530	Chris Kenworthy	8	19
714	Tampa Corporate	8	20

Congratulations to you all!

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



Top 20 Originators for June*

July 2022

Name	Month Count	Rank
Amy Garmon	18	1
Daen Manriquez	16	2
Patricia Adamson	14	3
Bill McDonald	13	4
Tim Hart	12	5
Shawn K. Miller	11	6
Joe White	10	7
Josiah Diaz	10	7
Shawn Landez	10	7
Michael Burchette	10	7
Corey Hill	9	11

Name	Month Count	Rank
Justin Kelly	9	11
Taylor Perry	8	13
Mario Flores	8	13
Sean Carter	8	13
Chris Huddleston	8	13
Randy Creed	7	17
Brad King	7	17
Lynn Smith	7	17
Julie Basinski	7	17
Brian Haake	7	17

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

Nice Job Everyone!

Birthday List | July 2022

July 1	Mickie Gomez	July 12	Kristine Kuss	July 22	Brian Ferguson Erinn King
July 4	Antonio Flores	July 13	Jeannie Alonzo Ryan Atkins Mariko Stusse	July 24	Laura Leavines Lee Simanek
July 5	Eric Dunlap	July 14	Sarah Baisley Shawn Landez	July 25	Brian Eddy David Vega
July 6	Randy Creed	July 15	Julieta Levy	July 26	Jami Wright
July 8	Carol Baic Johanna Fumero Zuzana Kivakaite	July 17	Rickie Bennet Jr. Brent Verlerger	July 27	Shannon Russell
July 9	Adam Fry Bryan Lovell Nicholas Patides Robert Young	July 18	Vicky Schram Christy Schwartz	July 29	Heather Darling Cody Heyboer Shawn K. Miller
July 10	Jo Harvey	July 19	Kate Deiboldt	July 30	Rich Adinolfi Jenna Francis Elizabeth Kuehnau
July 11	CR Marciano Sarah Casagrande	July 20	Jennifer Beck	July 31	Ruthanne Kohn

Anniversary List | July 2022



Aolany Duran
Bryaunna Frazier
Jessica Lowe
Britt McDonald



Margo Block
Stephanie Helie
Ruthanne Kohn
Alexis Phillips
Aaden Quinn
Josh Thiele
Jack Verleger
Sarah Burton
Caitlin Flores
Santino Rumore



Jacqueline Amick
Kelsey Beam
Jami Wright
Heidi Parkinson



Randy Creed



Tanya Canarte
Carrie Edgerson
Thor Grasteit
Ashleigh Newcomb
April Ohmer



Justin Meade
Alicia Nyquist
Jami Reilly
Kelly Sherwood
Rayna White-Jenkins



Nicole Erickson
Gabbie Yulis



Sarah Smith
Mary Spirou



Rhonda Francis



Daniel Neuman



Keith Riley



Joe Dishinger



Thomas VanDyk



Department Directory | July 2022

ACCOUNTING

Appraisal Billing

All questions relating to appraisals, this includes VA, invoices and payments, and any other general accounting questions:

accountingclerk@vandykmortgage.com

Check and Wire Requests

All check and wire requests go through the intranet under accounting department and then accounting request forms.

Expense Approvals and Account Authorizations

All expenses requiring approval from Accounting or questions regarding expenses should be directed to:

accounting@vandykmortgage.com

Invoices, Bills and Expense Report Questions

Any items needing to be paid or reimbursed. This includes all questions regarding submitted bills and expense reports: bills@vandykmortgage.com

PNC Credit Card Issues, Receipts & Monthly PNC Report

Receipts for items paid on the PNC company credit card, monthly PNC reports and any general questions regarding PNC credit card transactions should be directed to: receipts@vandykmortgage.com

Vendor Relations

Any vendor-related inquiries relative to a new vendor seeking to do business with VanDyk

Mortgage, or a current vendor with questions or concerns, please contact:

vendorapproval@vandykmortgage.com

CLOSING & WIRES

Closing

Closing issues and questions should be directed to:

Monique Garcia, Closing Manager

mgarcia@vandykmortgage.com

ECD updates, Rushed closing requests and any CD inquiry or request should be directed to:

Matt Heeringa, Closing Coordinator

mheeringa@vandykmortgage.com and Lisa

Fernandez, Closing Coordinator

lfernandez@vandykmortgage.com

Ryan VanDyk, VP of Origination Compliance

rvandyk@vandykmortgage.com

Wires

Wire issues and questions should be directed to:

wirespecialists@vandykmortgage.com

COMPLIANCE

All compliance-related questions and communications should be directed to:

compliance@vandykmortgage.com

Title Approval

For renewing or adding either Title Companies or Escrow Companies to our approved list please email:

titleapproval@vandykmortgage.com

FUNDING DOCUMENT REVIEW

Funding Document Review and Funding Number issues and questions should be directed to:

fundings@vandykmortgage.com

Liz Eyer, Post Close Operations Team Lead

leyer@vandykmortgage.com

Angela Corson, Loan Delivery & Funding Manager

acorson@vandykmortgage.com

Jon Barnes, Chief Secondary Officer

jbarnes@vandykmortgage.com

Dakota (Cody) Heyboer, Loan Delivery Team Lead

heyboer@vandykmortgage.com

HUMAN RESOURCES/PAYROLL

Company 401(k) Plan

Questions regarding the Company's 401(k) plan can be directed to: 401k@vandykmortgage.com

Employee Benefits

PTO balances and requests, health, dental, vision, FSA, or any other benefit-related questions should be directed to: benefits@vandykmortgage.com.

HR continued on the next page



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HR Continued

Employee Complaints

Any employee-employee complaints can be directed to hrconcerns@vandykmortgage.com where the communication will be contained and kept confidential. Additionally, this email can also be used for all employee suggestions, questions, or issues with established rules of conduct, policies, or practices. No employee will be penalized, formally or informally, for voicing a complaint in a reasonable, business-like manner.

Payroll

Questions regarding commission calculations, bonuses, processing payroll, direct deposit, and W4 changes should be directed to payroll@vandykmortgage.com

New Hires, Terminations, and Time Clock

Requests to hire, questions about the onboarding process, employee transfers, employee terminations, exit interviews, and time clock issues can be directed to: hr@vandykmortgage.com

Referrals

All employee referrals and fee splitting approvals should be directed to: referral@vandykmortgage.com

Timesheets

Completed employee timesheets should be submitted to: timesheets@vandykmortgage.com

LEGAL

Consumer Complaints

If, for any reason, you encounter a customer who is dissatisfied with the service or product he or she has received please direct them to the "Complaints Resolution" link found at the bottom of vandykmortgage.com. This online complaint form must be filled out to begin the process. If a complaint is received by a phone call, please direct them to the complaint portal on the company website. Any issues with the complaint process can be directed to: complaints@vandykmortgage.com

Legal Issues and Regulatory Actions

Notices of pending legal or regulatory actions require immediate attention. Please direct all matters to: legal@vandykmortgage.com

RESPA Concerns or Issues

Please direct to: RESPA@vandykmortgage.com

LENDING

Post-Closing issues and questions should be directed to: postclosing@vandykmortgage.com

Production Support

Questions regarding URLA, AUS, Training and general loan production support issues can be directed to productionsupport@vandykmortgage.com

LICENSING

Licensing issues or questions can be directed to: licensinginfo@vandykmortgage.com

MARKETING

We provide VanDyk Mortgage's branches and individual loan originators with material as needed. For design and marketing requests please visit: marketing.vdmc.net/

POAs & Trusts

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

SECONDARY MARKETING

Secondary Manager: Brad Chatel
Lock Desk Manager: Zuzana Kivakaite

Any questions regarding locks, locking loans, extensions, pricing engine logins, or anything else secondary related should be directed to: secondary@vandykmortgage.com

SERVICING

Going forward effective June 1st, 2021, you MUST retype email addresses to servicing. If you use an old email (reply, forward, copy email address to another email, etc.), it will be returned to sender.

Payment plans and delinquency related requests can be directed to:

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Servicing Continued

Verification of Mortgage requests can be directed to: VOM@vandykmortgage.com

Property Tax related requests can be directed to propertytax@vandykmortgage.com

Property Insurance requests can be directed to: propertyinsurance@vandykmortgage.com

Any other requests not meeting the criteria noted above can be sent to: servicinggroup@vandykmortgage.com

TECHNOLOGY

IT and Encompass Support

For any IT or Encompass related issues, questions on computers, phones, or company software please create a help desk ticket at helpdesk.vdmc.net

