

NEWSLETTER



September 2022



Featured Article:

Exciting New Features in Closing and Compliance

By: Ryan VanDyk



September 14	Webinar: Stress at Work
September 16	Ops Huddle
September 20	Iron Sharpens Iron
September 22	End of Summer, Beginning of Fall
September 22	September Production Round Table
September 26-27	New Hire Orientation
October 3-4	New Hire Orientation
October 7-10	Ops Fly-In
October 17-18	New Hire Orientation
October 18	Iron Sharpens Iron

Featured Article | September 2022

Exciting New Features in CLOSING and COMPLIANCE

Navigating the origination and closing of a loan can be tricky. The timing requirements, fees, tolerances, and regulations all must be properly managed while maintaining a great customer experience for our borrowers. Thankfully the Origination Compliance and Closing departments are here to guide you every step of the way.

We have implemented some powerful new technologies and workflows that keeps the organization as streamlined and efficient as possible.

NEW FEATURES IN CLOSING & COMPLIANCE

- **Disclosure Automation** allows branches to issue their own disclosures while maintaining Compliance with State and Federal guidelines. This feature will complement your workflow and allow for quick and easy access to disclosures for you and your borrowers.
- **Lightning Closing** has been a huge success! We are excited to report that the new process has been hugely successful in hitting our closing dates and delivering closing packages quickly and efficiently.

Communication is key with Lightning Closing. In order to take advantage of the benefits you must be sure your Closing Request has been submitted more than 48 hours prior to closing with an accurate closing date. This time frame allows the closing department to accurately prepare your file for closing even if you are not yet Clear to Close.

*Please be sure to keep your closer in the loop on any changes that take place.



Featured Article | September 2022

Exciting New Features in CLOSING and COMPLIANCE, *continuing*

- **eClosings done 3 ways:**

Hybrids— We are currently using and getting rave reviews! There are hopes to expand the use of these whenever possible.

Hybrids + eNotes – We are actively working on implementing these as they will compliment well with Hybrids. The addition of eNotes will speed loan delivery times.

Full eClosing – Remote Online Notarization (RON) - This is a road map item, we hope to launch late next year. This allows for a full electronic closing but is dependent on local regulations.

With the combination of these new technologies and our top tier team members we have solidified VDM as having one of the best Ops team in the industry. We are looking forward to what the future brings from all of us at VanDyk.



Ryan VanDyk— VP of Origination Compliance



HR Corner | September 2022

Pine Rest Employee Assistance Program

In partnership with

VANDYK MORTGAGE

Presents:

HOW STRESS AFFECTS OUR MENTAL HEALTH AND WELL-BEING AT WORK

Taking care of our whole self (physical, mental and emotional) is key to being a fully functioning adult at work and home. In this program, we will review the impact that stress can have in each area of our life.

SEPTEMBER 14, 2022

MEET YOUR PRESENTER:

2pm – 3pm EST

Virtual Presentation

*To join the meeting, see email invite sent
by HR Communications*



Jean Holthaus, LMSW, LISW

Jean Holthaus, LMSW, LISW earned her BA in Education in 1985 and her MSW in 1985. She has worked at Pine Rest Christian Mental Health Services since 1997. Jean is currently the Southwest Regional Director and manages the Telehealth Clinic. She has authored two books and is investing in walking with individuals struggling to find meaning and purpose in the midst of life's struggles. She enjoys speaking at events and equipping individuals, leaders and organization to proactively address mental health issues.

Benefit Highlight | September 2022

Flex Spending and Health Savings Account Stores

For those of you who still have a Flex Spending Account (FSA) balance, you may be wondering what eligible purchases you can make in 2022 so that you don't forfeit the funds. Sometime this month, HR will be sending out an email to those who have remaining balances. Shop the link below to find eligible purchases.

The FSA Online Store: <https://fsastore.com/>



For those of you who have a Health Spending Account you can shop here....

The HSA Online Store: <https://hsastore.com/>



Both stores have over 4,000 items for sale that are 100% guaranteed to be HSA and FSA eligible. You can buy medicine and treatments, thermometers, CPAP supplies, diabetes management supplies, vitamins, joint and muscle pain relief, family planning supplies, and more. Below are some examples of specific items that you can buy using your HSA or FSA card. If you have any questions regarding HSAs or FSAs, please contact Mackenzie Wright at mwright@vandykmortgage.com.

Mackenzie Wright—HR Generalist



Health and Fitness Tip of the Month

September 2022

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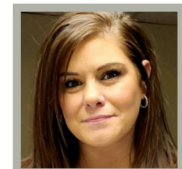
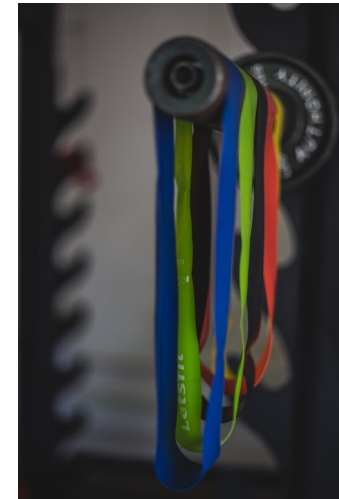
Transition your Workouts with the Seasons:

As we start to slowly notice summer fade into fall, now is a great time to prepare for transitioning your fitness routine from outdoor activities to ones that you can maintain while indoors. As the seasons change we are more likely to neglect modifying our physical activity to accommodate for less time outdoors and personally, I was trying to find a new activity that was both beginner friendly as well as being post partum friendly!

My solution was Resistance Bands! These light rubber bands look unassuming, but don't let their modest size fool you. Some of the benefits of Resistance Bands are:

- Inexpensive
- Portable and convenient
- Lightweight and compact
- Beginner-friendly
- Strengthens stabilizers
- Multi-group moves

I purchased a set from Amazon at a bargain of \$8.99, and it currently has a 5% coupon at checkout! This particular set came with 5 bands that range from 10lbs to 40lbs and came with an insert that had 12 different exercises. [Click here](#) to give these a try!



Jennifer Beck— Talent Acquisition Specialist



Recipe of the Month | September 2022

Frosted Pumpkin Donuts for a Sweet Fall Treat!

Donuts Ingredients

2 large eggs
 1 cup sugar
 2 tablespoons butter, softened
 1 cup canned pumpkin
 1 tablespoon lemon juice
 4-1/2 cups all-purpose flour
 2 teaspoons baking powder
 1 teaspoon baking soda
 1/2 teaspoon salt
 1/2 teaspoon ground cinnamon
 1/2 teaspoon ground nutmeg
 1 cup evaporated milk
 Oil for deep-fat frying



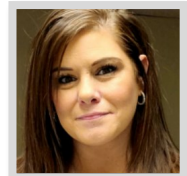
Frosting Ingredients

3 cups confectioners' sugar
 2 to 3 tablespoons orange juice
 1 tablespoon evaporated milk
 1 teaspoon grated orange zest



1. In a large bowl, beat eggs, sugar and butter until smooth. Beat in pumpkin and lemon juice. Combine flour, baking powder, baking soda, salt, cinnamon, and nutmeg; gradually add to pumpkin mixture alternately with milk. Cover and refrigerate for 2 hours.
2. Turn onto a lightly floured surface; knead 5-6 times. Roll to 3/8-in. thickness. Cut with a lightly floured 2-1/2-in. doughnut cutter.
3. In an electric skillet or deep-fat fryer, heat oil to 375°. Fry, a few at a time, until golden brown on both sides. Drain on paper towels. Combine frosting ingredients, dip tops of warm doughnuts into frosting.

Jennifer Beck— Talent Acquisition Specialist



Quote of the Month | September 2022



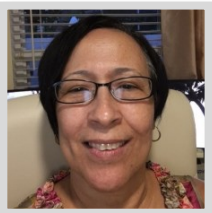
*Never give up on a dream just because of the time it
will take to accomplish. The time will pass anyway.*

- Earl Nightingale

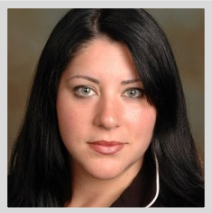
Shout Outs! | September 2022



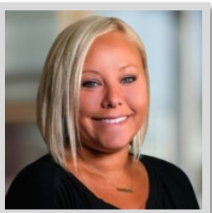
From **Richard Ruble** to **Jennifer Stahl**: I just want to say it was an absolute pleasure to work with Jennifer these past months. She is a true professional in so many ways. She is always on time with her touches, she underwrites clearly and clears conditions fast. It's a dream come true for a loan originator that can focus on his business and not have to worry about making it through underwriting in time to make closing date. Thank You for teaming me up with the best and looking forward to doing more business with her.



A shout-out to **Kala Murphy**: Thank you! You ALL did a great job! Appreciate the team effort on the Gomez-Tecco file. From a change in processors and Underwriters, to multiple changes in FL Housing loan program to meet compliance + a change from Conventional to FHA, we were down to the wire BUT we DID IT! Thanks again for the TEAMWORK! :)



A shout-out to **Megan Crowley**: Huge appreciation goes to Megan who took time to walk me through my first Heloc/Heloan. She knows I am a hands-on learner and she was so patient walking me through step-by-step instructions. Thank you, Megs!



From **Laura Carucci** to **Sarah Casagrande**: You roll up your sleeves and help out when needed! Thank you for covering for me while I was out PTO. I appreciate the time you spent working on the Team's files and LOVE the Conditions to Borrower format you used! I am going to steal it :-)

THANK YOU



Hero List for August*

September 2022

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TOP
20
LOs
YTD

Name	Units	Rank
Bill McDonald	111	1
Daen Manriquez	94	2
Amy Louise Garmon	92	3
Shawn K. Miller	77	4
Taylor Perry	76	5
Timothy Hart Jr	76	5
Joseph Zachary White	74	7
Mario Flores	71	8
Robert E Young	66	9
Shawn Aaron Landez	66	9
Keith Riley	65	11
Patricia Adamson	62	12
Daren Russell Crocksett	60	13
Josiah Diaz	54	14
Brittney Bennett	51	15
Shyanne Steed	48	16
Michael Burchette	47	17
Lynn Smith	46	18
Rafael Munguia	43	19
Stacey Van Schenck	43	19

TOP
20
Teams
YTD

Team	Manager	Units	Rank
131	Mario Flores	296	1
723	Shawn Miller	263	2
401	Young/Viox	218	3
123	Grand Rapids	201	4
208	Amy Garmon	167	5
204	Wilson/Grasteit	166	6
453	Tim Hart	132	7
586	Bill McDonald	128	8
200	Daren Crockett	125	9
714	Tampa Corporate	116	10
517	Stephan Katz	104	11
488	Shawn Landez	97	12
235	Daen Manriquez	86	13
245	Luke Ham	86	14
511	Joe White	77	15
230	Josiah Diaz/ Chris Huddleston	76	16
223	Kate Deiboldt	66	17
244	Caitlin VanDyk	66	17
560	Keith Riley	65	19
582	David Donaldson	65	19

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

Top 20 Teams for August* September 2022

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Team	Manager	Month Count	Rank
401	Young/Viox	32	1
723	Shawn Miller	31	2
131	Mario Flores	28	3
123	Grand Rapids	25	4
208	Amy Garmon	21	5
586	Bill McDonald	18	6
200	Daren Crockett	13	7
453	Tim Hart	13	7
488	Shawn Landez	12	9
204	Wilson/Grasteit	11	10

Team	Manager	Month Count	Rank
511	Joe White	11	10
245	Luke Ham	11	10
235	Daen Manriquez	10	13
560	Keith Riley	9	14
230	Josiah Diaz/Chris Huddleston	8	15
714	Tampa Corporate	8	15
213	Stacey Van Schenck	7	17
223	Kate Deiboldt	7	17
727	Peggy Bradshaw	7	17
244	Caitlin VanDyk	7	17

Congratulations to you all!

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





Top 20 Originators for August* September 2022

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Name	Month Count	Rank
Bill McDonald	18	1
Amy Louise Garmon	12	2
Joseph Zachary White	11	3
Daen Manriquez	10	4
Taylor Perry	9	5
Keith Riley	9	5
Shawn Aaron Landez	9	5
Shyanne Steed	8	8
Linda Austin	7	9
Peggy Bradshaw	7	9
Stacey Van Schenck	7	9
Carrie Edgeron	7	9
Marilyn Scolaro	7	9
Laura Leavines	6	14
Kate Deiboldt	6	14

Name	Month Count	Rank
Robert Young	6	14
Timothy Hart	6	14
Jamee Pew	5	18
Natalie Archuleta	5	18
Kim Lang	5	18
Randy Creed	5	18
Jonathan Smith	5	18
Richard Ruble	5	18
Shawn K. Miller	5	18
Annie Garron	5	18
Vicky Schram	5	18
Robert Sawruk	5	18
Howard Sacks	5	18
Michael Perry Burchette	5	18
Daren Russell Crockett	5	18
Elizabeth Coffey	5	18

Nice Job Everyone!

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

Birthday List | September 2022

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September 1

Tiffany Buck

September 2

Shari Barker

September 4

Jen Tiede

September 5

Brian Morgan

September 6

Kara Youngs

September 7

Dallas Eubanks

September 8

Anthony Boos

Kelley DeCamp

Mario Flores Sr.

Tim Hart

Avery King

September 9

Celeste Clark

September 10

April Ohmer

September 11

Helia Kazemi Ramirez

Donna Orso

September 12

Cheryl Korson

Sarah Smith

September 14

Monique Garcia

Elizabeth Hole

Allison Rausch

September 15

Ashleigh Newcomb

Lynn Smith

September 16

Jeremy Favazza

September 17

Pam Groosbeck

Veronika Ramirez

September 18

John McMahon

Nate Nivison

September 21

Brice Antinori

Leigh Ann Kelley

September 22

Janet Hopp

September 23

Jessica Rodriguez-Mendez

September 24

James Beebe

Ashley Plummer

September 25

Kim Harestad

Ashley Weekes-Kelsey

September 26

Daen Manriquez

September 29

Gabriela Cernas-Frantz

September 30

Jerry Roames

Anniversary List | September 2022

1

Murisa Nuhagic
Moe Rezk

2

Branchy Acevedo
Sylvia Badias
Sean Carter
Natalia Diaz
Norma Escamilla
Lisa Fernandez
Antonio Flores
Nichole Goade
Gary Hamminga
Tony Johnson
Connor Kintz
Thomas Parker
Javier Ramirez

3

Caitlyn Armendariz
Taryn Chatel
Brad King
Denise Taylor
Jen Tiede

4

Kylea Carlston

5

Adam Wilson

7

Andrew Brown
Ashley Favazza

8

Linda Austin
Luke Ham
Emily Kremer
Christine Schrader

10

Kalan Walters

12

Lisa Myers

13

Stephan Katz
Jessica Sirois

15

Shannon Reichelderfer

16

Mario Flores Sr.



Department Directory | September 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

cheyboer@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 | September 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 | September 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

