

NEWSLETTER



December 2022



Featured Article: Servicing News

By: Pamela Groosbeck



12/16	Lending Newscast
12/19 – 12/20	New Hire Orientation
12/20	Iron Sharpens, Iron Calls
12/25	Merry Christmas!
12/26	Observed Holiday- Corporate Office Closed
12/31	CE and Renewals Deadline
1/1	Happy New Year!
1/2	Observed Holiday- Corporate Office Closed
1/2	Ticket Sale begin for Dancing with Local Stars
1/17	Iron Sharpens, Iron Calls
1/20	Lending Newscast



Featured Article | December 2022



Servicing News

Happy Holidays from Servicing!

In the past eight months there have been big changes within servicing. In addition to some staffing changes, our servicing office moved to a new building. Our new address is:

5510 Richfield Road
Flint, MI 48506.

Servicing Customer Service can be reached:

By phone: 888-482-6395 Option 2
By email: servicemyloan@vandykmortgage.com

We have also instituted a new payment lockbox. Partnering with PNC Bank. The new address to remit mortgage payments to is:

VanDyk Mortgage Corporation
P.O. Box 746974
Atlanta, GA 30374-6974

The biggest change of all is still in process. Servicing is transitioning to a new mortgage servicing software platform! The **Black Knight MSP** system implementation is well under way with a target go live of May 1, 2023. This implementation will provide a much-needed lift in efficiency for servicing. It will also provide a comprehensive new Consumer portal for our borrowers with both web access and a Mobile App! That's right.... A Mobile App!



Featured Article | December 2022



Servicing News *continued..*

A reminder for the season

Current economic difficulties caused by a variety of things are impacting our borrowers and causing hardships. Factor in that Christmas is around the corner and many borrowers find themselves in a difficult position.

When speaking with a borrower, please remember to be kind. Many borrowers will be emotional.

- Angry because they are overwhelmed or because they simply do not understand the issue at hand.
- Embarrassed because they have never been in this position before or because they made poor financial decisions.

We can help and educate our borrowers with kindness, compassion, and patience. They are the reason we are here.

We're here to help!

One last note: Although we all as a company do our best to do everything right, errors happen. Always remember the unspoken message you are delivering when communicating with a borrower. We are one company that stands together, we take responsibility for our mistakes and take the necessary steps to correct them and make things right. If a mistake is discovered, use your magic words with the borrower and reach out to a manager to help investigate and address any potential issues. Go Team VanDyk!

Pamela Groosbeck—VP of Servicing





Upcoming event | December 2022



I'm excited to share that I am one of the **2023 Dancing with the Local Stars** Community Stars. The proceeds of this event go to food pantries and food-related programs in Western Michigan. I am writing to ask you to help me raise funds for this great cause.

There are 12 dance teams this year, and I'm on **Team # 9**. Any size donation helps! Here are several ways you can support me:

1. **Online donations** at dancemuskegon.com (or scan the QR code below.) Once on the page, scroll to my team and "vote" with dollars.
2. **Check made out to WDCC** and mailed to me at: **Mario Flores, PO Box 771 Muskegon, MI 49443** (I need to receive checks/donations before February 17, 2023.)
3. **Become a sponsor.** There are different levels with a variety of perks.



I'd love to have you come see me dance! Tickets go on sale to the public January 2, 2023, and sell quickly! Ticket purchases can be made online at womensdivision.org/events.

Thank you in advance for your contribution. You have no idea how much it means to me to have your support!



Mario Flores—Branch Manager at Branch 131



Benefit Highlight | December 2022



What is an HSA Eligible Expense?

Introduction

For those of you who have a Health Savings Account (HSA), you may be wondering what is considered a qualified medical care expense. Many people who elect an HSA may forget that they are able to use these funds on medical care expenses or may not know what is considered a qualified expense. This article can serve as a reference to what you can use your funds on, though it is not an all-encompassing list.



What is an HSA account?

An HSA account is a pre-tax savings account which you can use on routine medical expenses. At VanDyk you are only eligible to have an HSA account if you elect the Medical HSA 3000 plan with Priority Health. There is a maximum annual contribution limit of \$3,850 for single plans, and \$7,750 for family plans. These accounts are administered through a bank of your choosing, and every payroll we deposit the funds you elect into your account.

What are Eligible Expenses that I can use my HSA to reimburse?

The IRS (Internal Revenue Service) has guidelines on what expenses are considered “eligible” for HSA funds, and they define these qualified medical expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily used to alleviate a physical or mental defect or illness. It is important to ensure that you are using your HSA funds for qualified medical care expenses only, otherwise there can be large penalties and fees that can incur. Some important items you can use your HSA funds for include but are not limited to:

- Qualified medical expenses incurred by you, your spouse, or your dependents.
- Health insurance premiums while receiving unemployment benefits including COBRA premiums.
- Qualified long-term care premiums
- Any health insurance premiums paid, other than for a Medicare supplemental policy, by individuals age 65 or older.
- Certain personal protective equipment (PPE) used for the primary purposes of preventing the spread of COVID-19.
- Qualifying over-the-counter drugs and menstrual care products.

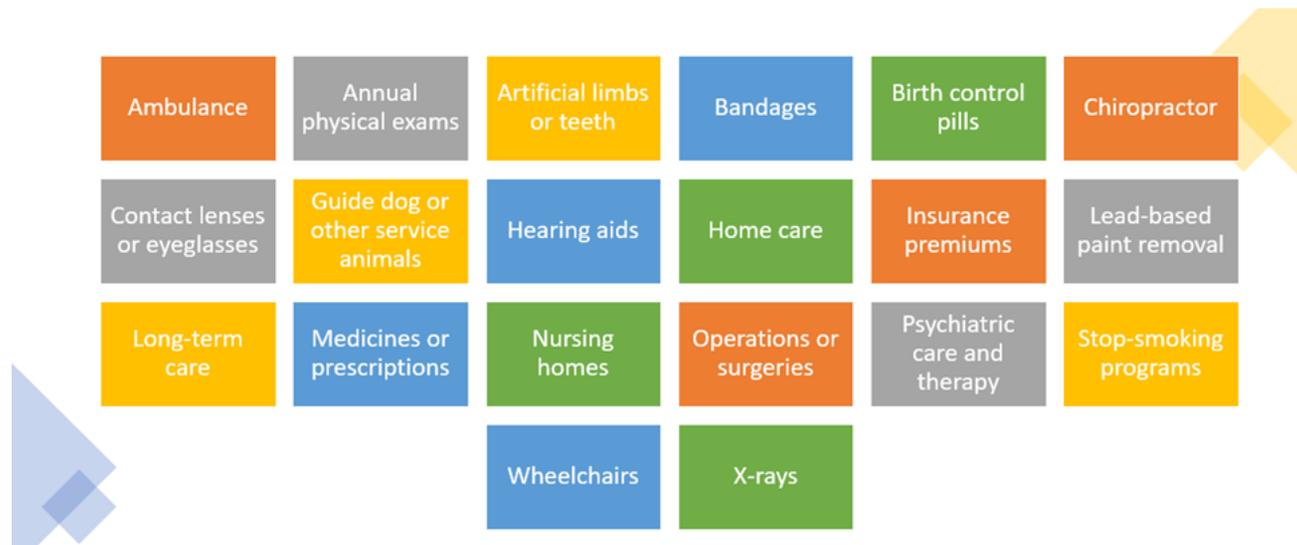


Benefit Highlight | December 2022



What is an HSA Eligible Expense? *Continued...*

Other Items that you can use your HSA Funds on:



This list is not all-inclusive, and additional expenses may qualify, and the items listed are subject to change in accordance with IRS regulations. For more information or clarification on individual list items, refer to [Publication 502](#) or consult a tax professional. You can also visit <https://www.irs.gov/pub/irs-pdf/p969.pdf> for more information on HSA accounts.

There is also an online store where you can purchase HSA eligible items: <https://hsastore.com/>



Benefit Highlight | December 2022



What is an HSA Eligible Expense? *Continued...*

What happens if I use my HSA Card on an Ineligible Medical Expense?

There are heavy penalty fees that will be charged if you use your HSA card to pay for anything other than qualified medical expenses. In other words, you should not be using your HSA card to be paying for your daily Starbucks coffee, concert tickets, or a new 50-inch TV for the living room. If you do this, not only will you have to pay income tax and report this to the IRS, but you will incur a 20% penalty fee as well.

*The most important thing you should do is to keep records or receipts that prove all purchases made with your HSA card were used for eligible medical expenses just in case you are ever asked about a certain charge in the future.



If you have any questions about your HSA account, or if you are considering signing up for an HSA account in the future, feel free to reach out to me via email, phone, or on Teams messaging!

Mackenzie Wright—HR Generalist





Health and Fitness Tip of the Month

December 2022



My Health and Fitness Journey – by Kelly Scanlon, Processor

It all began when my friend, who was worried about my health, suggested CrossFit.

She knows me well. I am social, and I love community. I laughed and said, “I may consider water aerobics. Have you seen how heavy I am?” I was also 47 at the time. I blew off the idea of extreme, intense working out, without a second thought. I decided to instead commit to the treadmill. It was awful, boring, I loathed it!

Then Facebook- with its listening ear, started advertising for a weight loss challenge. I clicked on an ad that promoted a 6 week plan. I thought to myself, I could do that! I booked an appointment, found out it was CrossFit. I was a no-show to the first appointment.

They called again, I committed to go. I left, joining, still not sure how I ended up here, and I was terrified! The day I was to begin, I cried all day. If you talk to Diane Balcom, ask her to imitate me, it is quite spot on, and entertaining. Lol... I was so upset when I read the warmup – the WARM UP was a mile run! My mom said, “Kelly you can’t run a mile!!” Through tears, I said, “I know!” I never liked working out of any kind.

My first day, weighing in at almost 300 lbs., I tell the coach, “I haven’t worked out in a long time.” He just said, “I won’t tell anybody if you don’t.” And then introduced me to the rower. It did not matter how heavy I was. I was not stared at; I was not made fun of, I was not scared. I was so welcomed. The team and members were so glad to see me joining and wanted to help in any way they could. All my fears and preconceptions were washed away.



(Kelly on the left)



Health and Fitness Tip of the Month

December 2022



My Health and Fitness Journey – by Kelly Scanlon, Processor *continued.*

In the beginning I could not even do a burpee on the floor, so I began on a box. I was not embarrassed about this, as everyone is doing their own thing. And as each person finishes, they cheer for those still going. They believed in me, until I finally believed in myself. I enjoyed, the programming of the workouts, the concept of how there is a science behind it, how the cardio and weightlifting work together. I had never touched a barbell in my life, and now it is one of my favorite things. It has been over 3 years, and I still love the way I feel after each workout. On the days I don't want to go, I realize it is literally an hour of my day, and I always feel better afterwards, so I go.



I definitely changed my eating habits. The thing is, the workouts are so intense, that there is no way I wanted to undo what my metabolism was now doing. I work-out at night, so I knew if I didn't eat more than my dinner, my metabolism would continue to burn fat, as I slept, and the results were fast. My biggest downfall then was that I was a night-time eater. So, switching that up gave me fast results. I stuck to a strict diet of high protein, veggies and carbs to give me energy to work out. Air fryer chicken became my staple, with a veggie (rice and beans at lunch). Apples and peanut butter my go-to snack.



Health and Fitness Tip of the Month

December 2022



My Health and Fitness Journey – by Kelly Scanlon, Processor *continued..*

It became about fueling myself for a successful workout as opposed eating to fill a void or out of boredom. No cookie was delicious enough after doing 100 wall balls, or burpees. I had done a ton of yo-yo diets for 20 years...I never added the workout in, and the combo of diet and exercise is definitely the key.



I lost 50 lbs. in the first 4 months. By the 13th month I had lost a total of 120 pounds! The last 20 lbs. were the hardest by far!

Going out of my comfort zone, was truly one of the greatest choices I have ever made. I've lost over 100 pounds and go as often as possible. I need it, to relieve stress, for my mental health, and to make sure I stay in control of my weight. I found friendships, that are family, a new lease on life I never knew possible. The weight loss was a side effect to finding this new place, I call my second home.



Kelly Scanlon, Processor at Branch 230 – Laredo TX



Recipe of the Month | December 2022



Cranberry Egnog Bread

Ingredients

- 1 C. sugar
- 1 3.4 oz. box instant vanilla pudding mix
- 1/2 C. butter softened
- 2 eggs
- 2 tsp. vanilla extract
- 2 1/4 C. flour
- 2 tsp. baking powder
- 1/2 tsp. baking soda
- 1/2 tsp. salt
- 1/2 tsp. nutmeg
- 1 1/2 C. eggnog
- 1 1/2 C. chopped fresh cranberries

Frosting Ingredients

- 1/2 C. butter softened
- 2 C. powdered sugar
- 2 tsp. vanilla extract
- Sprinkle of nutmeg

- 1) Preheat oven to 350 degrees and grease a 9x5 loaf pan (I like to also line my pan with parchment paper).
- 2) Cream sugar, pudding mix and butter for 2 minutes.
- 3) Add eggs and vanilla and mix again.
- 4) In a separate bowl, whisk together flour, baking powder, baking soda, salt and nutmeg. Add half of these dry ingredients to the sugar mixture.
- 5) Add eggnog and then add the rest of the dry ingredients.
- 6) Fold in cranberries. Don't overmix. (The batter will be pretty thick.)
- 7) Fill loaf pan and bake for 60-80 minutes or until an inserted toothpick or knife comes out clean.
- 8) Frosting: Beat butter, powdered sugar and vanilla extract until smooth. Spread onto cooled bread and sprinkle with nutmeg.





Quote of the Month | December 2022



*“ Never underestimate the investment
you make in yourself “*



Shout Outs! | December 2022



From **Shanna Reynolds** to **Conan Krueger**: Thank you for always answering my calls and being willing to help when I need it! You take the time to listen and go the extra mile to assist on some of these tougher loans. It is truly appreciated!!



From **Jason Dupree** to **Stacey Dettling**: You are appreciated, thank you for all your hard work getting my team setup for success!

From **HR** to **Stacey Dettling**: Thank you for all the extra work you did handling Shelby's duties while she was on leave. We enjoyed meeting with your regularly, discussing and managing new hire licensing. We appreciate you!



From **Jennifer Stahl** to **Sarah Dennis**: You know how to wrap it up and get it done! You did such a great job jumping in on Pedreros. Way to hustle on an inherited file and helping to get this across the finish line!



From **Amber Workman** to **Santino Rumore**: You did a great job! Santino, I just wanted to express my gratitude in how you take pride in your file submissions! Thank you.

Thank You!



Hero List for November* December 2022



**TOP
20
LOs
YTD**

Name	Units	Rank
Bill McDonald	142	1
Amy Garmon	126	2
Daen Manriquez	125	3
Shawn K. Miller	101	4
Mario Flores	97	5
Taylor Perry	95	6
Tim Hart	93	7
Joe White	91	8
Shawn Landez	86	9
Robert Young	86	9
Keith Riley	81	11
Patricia Adamson	75	12
Daren Crockett	73	13
Josiah Diaz	65	14
Brittney Bennett	63	15
Michael Burchette	58	16
Thecia Maurone-Toth	57	17
Shyanne Steed	54	18
Lynn Smith	52	19
Stacey Van Schenck	52	19
Randy Creed	52	19
Kate Deiboldt	52	19

**TOP
20
Teams
YTD**

Team	Manager	Units	Rank
131	Mario Flores	381	1
723	Shawn K. Miller	318	2
401	Young/Viox	273	3
123	Grand Rapids	226	4
208	Amy Garmon	221	5
204	Wilson/Grasteit	197	6
453	Tim Hart Jr	165	7
586	Bill McDonald	159	8
200	Daren Crockett	150	9
517	Stephen Katz	129	10
488	Shawn Landez	128	11
235	Daen Manriquez	127	12
245	Luke Ham	110	13
511	Joe White	104	14
230	Diaz/Huddleston	102	15
560	Keith Riley	81	16
582	David Donaldson	79	17
223	Kate Deiboldt	78	18
244	Caitlin VanDyk	76	19
770	Sean Moore	72	20

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



Top Teams for November* December 2022



Team	Manager	Month Count	Rank
131	Mario Flores	20	1
401	Young/Viox	16	2
208	Amy Garmon	16	2
723	Shawn Miller	15	4
511	Joe White	13	5
703	Thecia Maurone-Toth	10	6
200	Daren Crockett	9	7
204	Wilson/Grasteit	9	7
235	Daen Manriquez	9	7
453	Tim Hart	8	10

Team	Manager	Month Count	Rank
123	Grand Rapids	8	10
488	Shawn Landez	8	10
586	Bill McDonald	7	13
560	Keith Riley	6	14
230	Josiah Diaz/ Chris Huddleston	6	14
223	Kate Deiboldt	5	16
226	Nathan Tschappler	5	16
256	Annie Garron	4	18
517	Stephen Katz	4	18
236	Richard Ruble	4	18
245	Luke Ham	4	18

Congratulations to you all!

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



Top 20 Originators for November* December 2022



Name	Month Count	Rank
Thecia Maurone-Toth	10	1
Amy Garmon	9	2
Daen Manriquez	9	2
Mario Flores	8	4
Shawn K. Miller	7	5
Bill McDonald	7	5
Taylor Perry	7	5
Joe White	6	8
Keith Riley	6	8
Daren Crockett	6	8
Mia DiSalvo	6	8

Name	Month Count	Rank
Shawn Landez	5	12
Jamee Pew	5	12
Linda Austin	5	12
Nathan Tschappler	5	12
Randy Creed	5	12
Kate Deiboldt	5	12
Elizabeth Coffey	5	12
Tim Hart	4	19
Robert Sawruk	4	19
Richard Ruble	4	19

Nice Job Everyone!

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



Birthday List | December 2022



December 2	Rachel Wehle	December 13	Caitlyn Armendariz	December 23	Cynthia Walker
December 3	Brad King	December 14	Laura Ortiz		Melissa Allen
December 4	Michael Burchette	December 15	Jessie Herrera-Muro	December 24	Abigail Brown
	Scott North	December 16	Miranda Balkema		Stacey Dettling
December 6	Amy Castro		Michael Bishop		Taylor Perry
	Rob Shepherd	December 17	Marilyn Scolaro	December 26	Jeffery Garmon
December 7	Shaun Lee		Matt Perez		Justin Meade
	Vanessa Medina	December 18	Ryan VanDyk	December 28	Dan De Araujo
December 8	Craig Spring				Margarita Yates
December 10	Michael Rhodes	December 20	Barb Gall	December 29	Rudy Aguilera
	Brittney Bennett		Lanny Setka	December 30	Cassidee White
December 11	Alicia Nyquist	December 21	Jamee Pew	December 31	Katlin Fisher
	Josiah Diaz		Andy Key		Brad Chatel
	Sean Carter	December 22	Heidi Parkinson		Richard Ruble
December 12	Sylvia Badias				Nathan Smith
					Chris Lalena
					Robert Sawruk



Upcoming January Birthdays



January 1

Branchy Acevedo
Mina Fanous

January 5

Heather Simon

January 8

Crystal Smith

January 10

Adam Morolla

January 11

Kevin Hilderbrant
Brian Skaar

January 12

Joe Vegas

January 20

Deborah Lawson

January 22

Patti Adamson

January 24

HaiDang Nguyen
Randi Hee

January 25

Ben Olsen

January 26

Patrick Cantelme

January 28

Austin Kennerly
Ben Austin

January 29

David Donaldson
Corey Hill

January 31

Cynthia VanDyk
Maria Boutros



Anniversary List | December 2022



Carol Baic
Adam Fry
Amy Taylor



Kate Deiboldt
Nathan Tschappler



Nathan Smith



Natalie Archuleta



Peggy Brawshaw



Sarah Casagrande
Sylvia Gallardo



Francisco Concepcion
Wendy Skytta



Bobbie Donaldson
David Donaldson



Thecia Maurone- Toth



Connie Kern



Austin Bell

Happy Anniversary!



Department Directory | December 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

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 | December 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:

defaultservicinggroup@vandykmortgage.com

Servicing continued on next page



Department Directory | December 2022



Servicing Continued

Escrow, payment processing and payoff related requests can be directed to:

servicemyloan@vandykmortgage.com

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:

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



HAPPY
Holidays