

NEWSLETTER



November 2022



Featured Article:

The Future of Marketing at VanDyk is Here

By: Shannon Schmidt

UPCOMING
EVENTS

11/21—11/30	Open Enrollment – Health Insurance
11/24	Happy Thanksgiving! Corporate Office Closed
11/25	Floating Holiday - Corporate Office Closed
11/28—11/29	New Hire Orientation
11/29	Passing the Pudding— Production Roundtable On Giving Tuesday!
12/5 – 12/6	New Hire Orientation
12/15	Lending Newscast
12/19 – 12/20	New Hire Orientation
12/20	Iron Sharpens Iron



Featured Article | November 2022



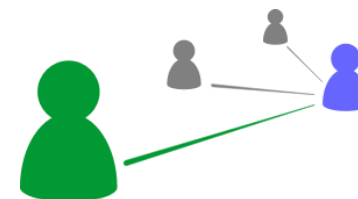
The Future of Marketing at VanDyk is Here – Meet our New CRM powered by Total Expert

Total Expert is a marketing and customer relationship management (CRM) platform built specifically for retail loan originators. Let's look under the hood at just a few of the reasons we chose the Total Expert solution and what we will be gaining with the switch.

Drip Campaigns become Journeys – In a drip campaign, customers and referral sources receive a predetermined set of marketing outreach. For example, in a drip campaign on day 1, day 7, day 18 and day 29 emails are set to be sent out, these drops happen no matter what the contact does. In our new system, we think more about the right message at the right time - this is done by listening for customer action. Customer action can include things like – becoming preapproved, opening an email, responding to a text message, or even non-action like not opening emails. As we listen, we have logic sitting behind the system ready to deploy the right message at the right time in the right channel to a customer or Real Estate Agent – this includes email, voice, video, or even SMS.

Shared CRM with Real Estate Agents – Real Estate referrals are a cornerstone of our business. In Total Expert, we can share the Total Expert platform with Real Estate partners giving them many of the same capabilities as our LOs. This allows us to not only provide them with a contact management system, often better than their options, but also generate leads as a team, track performance with their deals and capture past customers.

Connected marketing campaigns and insights – In our past CRM the customer relationship kicked off when a customer was already well into their journey with the LO leaving us with potential gaps in the customer experience. Total Expert has several connection points to help us leverage insights from our past clients as well as data sources to help us stay in front of a mortgage financing need from those thinking about a future move to those who are already in the process of finding their first or next home.





Featured Article | November 2022



The Future of Marketing at VanDyk is Here *continued..*

In addition, in January we will onboard Total Expert Insights to the platform. Insights are similar to capabilities we had with Sales Boomerang but will be more wide-ranged and tied into the CRM in a way to ensure we are automating outreach. Initially, the triggers we anticipate bringing into the platform will include credit triggers, rate alerts, home equity triggers and listing alerts.



Marketing technology will never replace a LO – there is nothing more effective than the relationships our LOs build with customers and referral sources. With Total Expert, our goal is to help close any gaps in the experience where we can experience fallout. If a LO is busy for a day the platform will have their back to ensure it's not a point where a competitor can sneak in and grab a deal. It's the trusty sidekick always there to make sure our LOs have that constant outreach to future, current and past deals.

And now for some fun - did you make it to the end of this article? If so, send me an email and I'll be choosing one lucky person to receive some VanDyk Mortgage Swag, you have until December 1st – Good Luck!

Shannon Schmidt—Chief Marketing Officer





HR Corner | November 2022



Annual Payroll Checkup

As the holidays are approaching and we are closing out another year it's a great time to review your payroll information. Prior to W-2's being issued we want to make sure everything in Paylocity is the most up-to-date information we have for you. Please take a moment to review your account and let us know right away if you have any changes that need to be made.

If you are working remotely, please verify we have you set up with the correct state tax withholding. Remember it's where you perform the work not where your office is located.

As the tax rates/tables continue to change year after year please review your withholding and make sure you are having enough tax withheld throughout the year, so you aren't surprised when you go to file your taxes. Although we cannot issue any tax advice or guidance on what you should be withholding, you can click on the [link](#) to get an idea of what is best for you and your situation or contact a tax professional.

As always, we're here to help, so please let us know if you have any questions regarding your pay or benefits. If it's related to payroll please email payroll@vandykmortgage.com and if it's related to your benefits please email hr@vandykmortgage.com



Ronda Wheeler– Payroll Administrator





Benefit Highlight | November 2022



Benefits Questions? Hylant Can Help!

Hylant is a great resource when you have questions regarding our group health plan, or any supplemental coverages through VanDyk.

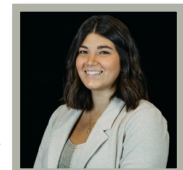
Hylant can assist you with claims disputes, billing questions, helping you to understand your benefits, and resolving any communication issues you may be having with our insurance providers. Not only can you contact Hylant for help, but your spouse and dependents can as well. Hylant will be able to help you worry less about the financial side of health care and focus more on what is really important – you and your family staying healthy!

In order to contact Hylant, you can call the toll-free number listed below Monday through Friday from 8:00a.m. – 4:30p.m. EST. You will be able to talk to a customer service specialist who can assist you with your benefits questions. You can also email the benefit help address listed below, or visit Hylant's website for more information.

Special Note: When contacting Hylant or any insurance company, it is important to have your insurance card information and any appropriate paperwork such as bills, explanation of benefits, denial letters, receipts, etc.

Call: : (800) 609-9614 Email: benefithelp@hylant.com www.Hylant.com

If you have any additional questions regarding Hylant or your benefits, feel free to contact Mackenzie Wright at mwright@vandykmortgage.com or on Teams!



Mackenzie Wright—HR Generalist



Health and Fitness Tip of the Month

November 2022



Healthy Holidays Are Possible – The Key is Finding Your Balance

Does having a healthy holiday seem like an impossible task?

Between work and friends and family festivities, it's no surprise we often find ourselves over-indulging on the holidays only to learn that we packed on an extra 8 lbs or so... *and so the new year's resolution begins.* Weight gain isn't the only issue here. It's the elevated levels of cholesterol, heart rate, and blood pressure – all of which are prominent in winter months. People are eating out more; there's more food around the workplace; neighbors are bringing you sweet treats; and all of this leads to increased intake of salt, carbs and alcohol compared to other times of the year. A study conducted by Journal of the American Heart Association found that 4.2% more people die from cardiac event outside of a hospital between Dec. 25 and Jan 7.

So how can we keep our "Merry" on, and still enjoy the holidays?

Here are a few tips from the professionals:

- Before your next holiday event, take a moment to munch on foods your heart will love. Eat a quick and healthy snack like fruit, carrots and hummus or a small salad before you leave home. When you arrive at your event, call it quits after two drinks of alcoholic beverages.
- Don't completely deprive yourself of the treats you love. Instead give yourself permission to indulge by making a plan on how you will enjoy treats such as your family's favorite holiday coffee cake or Christmas cookies. The idea is to not overindulge.
- When serving yourself, use a smaller plate and eat slowly. Wait 20 minutes before going back for a second serving of something. You may find you're no longer hungry.
- Don't let the business of the holiday season distract you from your exercise routine. Continue to make that your priority. Make a list of activities you've always wanted to try and choose one to do. Include family/friends in your plan.
- Make time for Mindfulness. Practicing small techniques every day is a great way to balance mental health and keep yourself present and grounded. Start with gratitude. Find one thing you are grateful for today. It may be something big or small. Focus on your values. How you want to live your life and how you want to be remembered.

If these are too many to remember, pick one tip that you will implement towards achieving a healthy holiday season, and stick to it.

Happy Holidays!

Margarita Yates—Director of Human Resources





Recipe of the Month | November 2022



Autumn Dump Cake

Satisfy your craving this Thanksgiving with an Autumn Dump Cake! This dump cake has a combination of your favorite fall flavors, and is a simple recipe that can be done with anyone!

Ingredients

- 1 can (29 ounces) pear pieces in light syrup, undrained
- 1 can (21 ounces) apple pie filling
- 1/2 cup dried cranberries
- 1 package (about 15 ounces) yellow cake mix
- 1/2 cup (1stick) butter, cut into thin slices
- 1/2 cup caramel topping, warmed



Instructions

1. Preheat oven to 350 F. Spray 13x9 inch baking pan with nonstick cooking spray.
2. Drain pears, reserving 1/2 cup syrup. Spread pears and apple pie filling in prepared pan; drizzle with reserved pear syrup. Sprinkle with cranberries. Top with cake mix, spreading evenly. Top with butter in single layer, covering cake mix as much as possible. Drizzle with caramel topping.
3. Bake 40 to 45 minutes or until toothpick inserted into center of cake comes out clean. Cool at least 15 minutes before serving.



Quote of the Month | November 2022



Integrity

“Choosing courage over comfort; choosing what is right over what is fun, fast, or easy; and choosing to practice our values rather than simply professing them.”

- Brene Brown

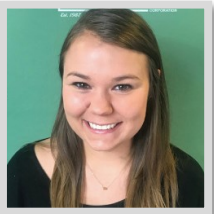


Shout Outs! | November 2022



From **Marilyn Scolaro** to **Jennifer Stahl, Mary Dovgin, Jason Hornback, Jo Harvey, & Amber Workman:**

In final hours of a financing contingency panic and an effort to keep a deal alive switching from brokered to conventional.... I couldn't have been more impressed with the all hands on deck teamwork to get this file reviewed and conditionally approved in the matter of 5-6 hours! This simply could not have been done without the help of this entire team. You all are the absolute BEST. Big shout out to Jennifer, Jo, Jason, Amber and Mary D for getting it done. Immensely grateful to each of you!!!



From **Amber Workman** to **Katlin Fisher:** You know how to wrap it up and get it done! Thank you for all the hard work with the Escrow Holdback files you inherited on the processing side. I do appreciate your help and communication!



From **Katherine Deiboldt** to **Melissa Helfer:** You know how to wrap it up and get it done! Thank you for going to the extra mile when my client missed one of the LEs!



From **Caitlyn Armendariz** to **Alex Green:** You roll up your sleeves and help out when needed! Thank you for helping with the Brokered questions!

THANK YOU

Hero List for October* November 2022



TOP 20 LOs YTD

Name	Units	Rank
Bill McDonald	135	1
Amy Garmon	117	2
Daen Manriquez	116	3
Shawn K. Miller	94	4
Tim Hart Jr	89	5
Mario Flores	89	5
Taylor Perry	88	7
Joseph White	85	8
Robert Young	84	9
Shawn Landez	81	10
Keith Riley	75	11
Patricia Adamson	73	12
Daren Crockett	67	13
Brittney Bennett	62	14
Josiah Diaz	62	14
Michael Burchette	55	16
Shyanne Steed	52	17
Lynn Smith	51	18
Stacey Van Schenck	50	19
Luke Ham	49	20

TOP 20 Teams YTD

Team	Manager	Units	Rank
131	Mario Flores	361	1
723	Shawn K. Miller	303	2
401	Young/Viox	257	3
123	Grand Rapids	218	4
208	Amy Garmon	205	5
204	Wilson/Grasteit	188	6
453	Tim Hart Jr	157	7
586	Bill McDonald	152	8
200	Daren Crockett	141	9
714	Tampa Corporate	125	10
517	Stephen Katz	125	10
488	Shawn Landez	120	12
235	Daen Manriquez	118	13
245	Luke Ham	106	14
230	Diaz/Huddleston	96	15
511	Joe White	91	16
582	David Donaldson	76	17
244	Caitlin VanDyk	75	18
560	Keith Riley	75	18
223	Kate Deiboldt	73	20

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



Top Teams for October* November 2022



Team	Manager	Month Count	Rank
131	Mario Flores	27	1
723	Shawn Miller	22	2
208	Amy Garmon	18	3
401	Young/Viox	16	4
453	Tim Hart	15	5
488	Shawn Landez	13	6
586	Bill McDonald	12	7
123	Grand Rapids	12	7
230	Josiah Diaz/Chris Huddleston	11	9

Team	Manager	Month Count	Rank
200	Daren Crockett	10	10
511	Joe White	9	12
703	Thecia Maurone-Toth	9	12
204	Wilson/Grasteit	9	12
235	Daen Manriquez	8	15
517	Stephen Katz	8	15
256	Annie Garron	7	17
560	Keith Riley	7	17
226	Nathan Tschappler	6	19
582	David Donaldson	6	19

Congratulations to you all!

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



Top 20 Originators for October* November 2022



Name	Month Count	Rank
Amy Garmon	15	1
Shawn K. Miller	12	2
Bill McDonald	12	2
Shawn Landez	9	4
Thecia Maurone-Toth	9	4
Christopher Huddleston	8	6
Daen Manriquez	8	6
Robert Young	7	8
Mario Flores II	7	8
Keith Riley	7	8
Joe White	6	11
Mario Flores	6	11
Tim Hart	6	11
Taylor Perry	6	11
Annie Garron	6	11
Daren Crockett	5	16
Brittney Bennett	5	16

Name	Month Count	Rank
Shawn V. Miller	5	16
Nichole Goade	5	16
Howard Sacks	4	20
Jon Barnes	4	20
Shawn Bloom	4	20
Travis Chorny	4	20
Daniel Magnano	4	20
Patricia Adamson	4	20
Kathryn Paige	4	20
Luke Ham	4	20
Natalie Cordova	4	20
Sean Moore	4	20
Denny Umphreys	4	20
Elizabeth Hole	4	20
Richard Ruble	4	20
Vicky Schram	4	20
Peggy Bradshaw	4	20

Nice Job Everyone!

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



Birthday List | November 2022



November 1	Kala Murphy	November 13	Mia DiSalvo	November 24	Kelsey Beam
November 2	Brandon De La Torre		Shancie Ta'ala		Gary Hamminga
November 3	Collette Peters	November 16	Rachel Wheat	November 25	Joe Dishinger
	Lori Novak		Joseph McElyea		Taryn Chatel
	Michele Massengill	November 17	Judy Ann Arras	November 26	Margo Bock
November 4	Annie Garron		Marita Viselli		
	Liz Coffey	November 20	Kalan Walters	November 27	Yesenia Sifuentes
November 6	Joseph White		Jodi McFarlane		Victoria Grushon
	Travis Chorny		Linda Anderson	November 28	Cynthia Johnson
	Alexis Phillips	November 21	Kimberly Laughlin		Allison Bertelli
	Shannon Schmidt		Ashley Favazza	November 29	Sarah Sundberg
	Frederick Middlebrooks	November 22	William McDonalds		Juli Sweeny
November 9	Peggy Bradshaw		Amber Martin		
	Talia Bryant	November 23	Mary Le	November 30	Liz Lavender
November 10	Dan Magnano		Kelly Brendy		



Upcoming December Birthdays



December 1	Elle Schrader	December 12	Sylvia Badias	December 23	Cynthia Walker
December 2	Rachel Wehle	December 13	Caitlyn Armendariz		Melissa Allen
December 3	Brad King	December 14	Laura Ortiz		Abigail Brown
December 4	Michael Burchette	December 15	Jessie Herrera-Muro	December 24	Stacey Dettling
	Michael North	December 16	Miranda Balkema		Taylor Perry
December 6	Amy Castro		Michael Bishop	December 26	Jeffery Garmon
	Rob Shepherd	December 17	Marilyn Scolaro		Justin Meade
December 7	Shaun Lee		Matt Perez	December 28	Dan De Araujo
	Vanessa Medina	December 18	Ryan VanDyk		Margarita Yates
December 8	Craig Springs	December 20	Barb Gall	December 29	Rudy Aguilera
December 10	Michael Rhodes		Lanny Setka	December 30	Cassidee White
	Brittney Bennett	December 21	Jamee Pew		Katlin Fisher
December 11	Alicia Nyquist		Andy Key	December 31	Brad Chatel
	Josiah Diaz	December 22	Heidi Parkinson		Richard Ruble
	Sean Carter				Nathan Smith
					Chris Lalena
					Robert Sawruk



Anniversary List | November 2022



1

Noah Armstrong
Cecilia Gallardo
Jackie James
Michele Massengill
Cassidee White

2

Anthony Bellegante
Sarah Dennis
Brian Ferguson
Nicholas Patides
Robert Sawruk
Crystal Smith

3

Melissa Bryan
Natalie Giles
Chris Lalena
Elle Schrader

4

Mario Flores
Jonathan Johnson

5

Brian Dinsmore
Brent Verleger

7

Scott Elgas
Shyanne Steed

9

Kimberlee Harestad

10

Brittney Bennett

13

Chris Kenworthy

16

Mandy TenHarmsel

18

Patricia Lacey

25

Jeanie Nivison

Happy Anniversary!



Department Directory | November 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

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 | November 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 | November 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:
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
Thanksgiving