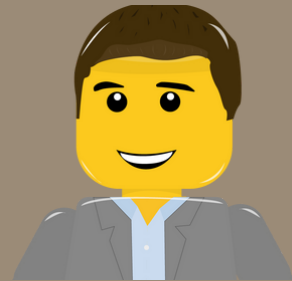
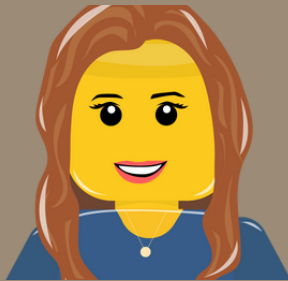
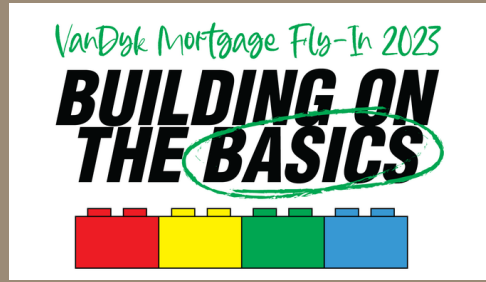
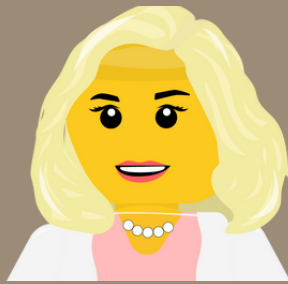


MARCH 2023



NEWSLETTER



FEATURE ARTICLE
**Brick by Brick:
Recap of Sales Fly-in 2023**

UPCOMING



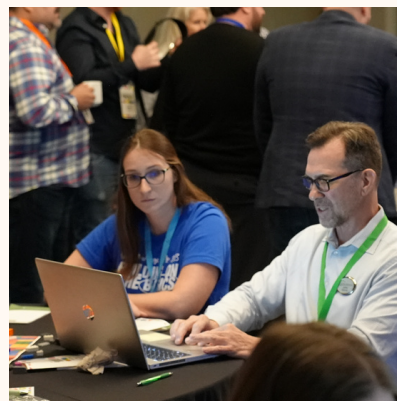
events

Every Tues./Thur.	Loan Save with Dave
Every Day	Total Expert Office Hours
4/3	New Employee Onboarding
4/6	Payroll
4/14	Lending Newscast
4/17	New Employee Onboarding
4/18	Iron Sharpens Iron Call
4/20	Payroll

Brick by Brick: Recap of our Building on the Basics Sales Fly-in

Did you miss our yearly VanDyk Mortgage Sales Fly-in? If you did, you're definitely feeling the FOMO because it was a blast! The welcome party threw us straight back to the funky 80s with rad hairstyles, wicked acid-wash jeans, blinding neon leg warmers, and, of course, Top Gun! It was totally awesome!





Our 2-day event was jam-packed with informative panels that left us all feeling pumped up! We got to attend some seriously cool sessions like "Riches in Niches," "Hard Work Heroes," and "Top Tips from Tenured Pros." But wait, it gets even better! We had an incredible guest speaker – the one and only Doug Duncan, Senior VP and Chief Economist of Fannie Mae – who gave a powerful presentation on how to stay ahead of the game in the ever-changing economic landscape. And when we say fun, we mean FUN! VanDyk Jeopardy had us on the edge of our seats with tons of juicy insights.



The breakout sessions were back and better than ever! Our attendees had a chance to dive deeper into our products, services, and strategies, and boy, did they soak it all in! Not only did they have an absolute blast, but they also walked away with a ton of fresh knowledge they could put to work to take their businesses to the next level. Talk about a win-win!





Friday night was all about celebrating our successes, and boy, did we do it in style! We recognized and honored our top producers and each and every one of our incredible team members for their unwavering hard work and dedication throughout the year. The night was dazzling, with everyone looking absolutely stunning and dressed to the nines! Our team members were all smiles as they accepted their awards and posed for pictures, and the energy in the room was electric. We couldn't be prouder of our amazing team and can't wait to see what they'll achieve next!



Who says learning and networking can't be a party? Our fly-in was the ultimate shindig of the year! We had a blast connecting with our fellow team members, learning from the best in the business, and discovering new ways to take our success to the next level. We want to give a huge shout-out to everyone who put in the hard work to make this event happen and to all our attendees who brought their A-game and made it one for the books.



And guess what, folks? We're already counting down the days until next year's fly-in. Will it be in a sun-soaked paradise? Will it be in a vibrant city steeped in history and culture? Who knows where we'll land next, but one thing's for sure – you won't want to miss it!

PTO Reminder!

On 10/19/2022, employees were informed that the rollover of unlimited PTO hours would be permitted until the end of 2023 but would be trued up on 12/31/2023.

Be sure to use any extra PTO you accumulated during the COVID grace period. You can still roll over more than 40 hours during your anniversary month until December 2023, but at the end of 2023, any excess of that 40 hours will be forfeited. This does not mean you can only have 40 hours in December because we will take into consideration the hours you have accrued in 2023.

Example:

Howee is accruing 10.67 hours each month. His anniversary date is May 1st, and he has 140 hours in his bucket. He chooses to be paid out 40 hours and carry over 100 hours.

He earns 10.67 hours monthly for May thru December = 8 months x 10.67
= 85.36 + 100 = 185.36

He used 80 hours during the year, leaving him with 105.36 hours. He's allowed to have 85.36 + 40 = 125.36, so he will not forfeit any time. If Howee didn't take any time off during the year, he would lose those additional 60 hours he rolled over in May.



Don't be like Howee!
Invest in your
well-being and take time
off for yourself.

VanDyk encourages their PTO-eligible employees to take time for themselves. Studies continue to show the following benefits of taking time away from work:

- Improved physical health
- Improved mental health
- Greater well-being
- Increased mental motivation
- Improved family relationships
- Decreased burnout
- Boosted happiness

Make 2023 your best year yet!



Please get in touch with payroll@vandykmortgage.com if you have any questions regarding your PTO balance or any other payroll questions.



SHOUT OUTS!



Taryn Chatel
You are the BEST of the BEST at what you do.
TOP of the TOP!
Shyanne Steed



Erika Solis
You are an amazing asset to VDM and thank you
for all of your hard work and dedication to your
files.
Ken Frachiseur



Ken Frachiseur
You know how to wrap it up and get it done!
Always appreciate your willingness for a
phone call or a chat through Teams when a
file isn't going so well and help with getting
the file done!!
Lisa York



Lindsey Kuhnle
You find the perfect solution for hard and
complex problems!
Shyanne Steed



Rhonda Francis
You do outstanding work--going above and
beyond! Always appreciate you handling our
Bond Rushes!!
Lisa York



Paola Rodriguez Rexach
You are an amazing asset to VDM and
thank you for all of your hard work and
dedication to your files.
Ken Frachiseur

Congratulations!

**TOP
TEAMS**

Manager	Month Count	Rank
Shawn K Miller	30	1
Mario Flores	24	2
Amy Garmon	16	3
Young/Viox	13	4
Daen Manriquez	9	5
Bill McDonald	8	6
Nathan Tschappler	7	7
Keith Riley	7	7
David Donaldson	7	7
Grand Rapids	6	10
Tim Hart	6	10
Shawn Landez	6	10
Joe White	6	10
Stephen Katz	6	10
Rafael Munguia	6	10
Wilson/Grasteit	5	16
Kate Deiboldt	5	16
Richard Ruble	4	18
Kelly Brendy	4	18
Kevin Hilderbrant	4	18
Howard Sacks	4	18

**TOP
LOS**

Manager	Month Count	Rank
Shawn K Miller	14	1
Daen Manriquez	9	2
Amy Garmon	9	2
Bill McDonald	8	4
Mario Flores	7	5
Keith Riley	7	5
Mario Flores II	6	7
Ella Al Maliki	6	7
Kate Deiboldt	5	9
Taylor Perry	5	9
Denny Umphreys II	5	9
Marilyn Scolaro	5	9
Brittney Bennett	5	9
Jessica Tobia	5	9
Patti Adamson	4	15
Randy Creed	4	15
Richard Ruble	4	15
Kevin Hilderbrant	4	15
Shawn Landez	4	15
Mia DiSalvo	4	15
Howard Sacks	4	15
Lynn Smith	4	15

TOP TEAMS

Manager	YTD Count	Actual Rank
Mario Flores	42	1
Shawn Miller	40	2
Amy Garmon	29	3
Young/Viox	22	4
Bill McDonald	21	5
Grand Rapids	16	6
Daen Manriquez	14	7
David Donaldson	13	8
Tim Hart	12	9
Shawn Landez	12	9
Kate Deiboldt	11	11
Nathan Tschappler	11	11
Daren Crockett	9	13

Manager	YTD Count	Actual Rank
Joe White	9	13
Stephen Katz	9	13
Keith Riley	9	13
Wilson/Grasteit	8	17
Josiah Diaz	8	17
Peggy Bradshaw	8	17
C Lalena/G Morga	6	20
Richard Ruble	6	20
Brian Haake	6	20
Kelly Brendy	6	20
Howard Sacks	6	20
Rafael Munguia	6	20

TOP LOS

Name	YTD Count	Actual Rank
Bill McDonald	21	1
Amy Garmon	20	2
Shawn K Miller	16	3
Daen Manriquez	14	4
Mario Flores	11	5
Mario Flores II	10	6
Kate Deiboldt	10	6
Taylor Perry	10	6
Ella Al Maliki	9	9
Keith Riley	9	9
Shawn Landez	8	11
Denny Umphreys II	8	11
Pam Daniels	8	11
Randy Lee Creed	7	14
Marilyn Scolaro	7	14
Peggy Bradshaw	7	14
Richard Ruble	6	17
Tim Hart Jr	6	17
Brittney Bennett	6	17
Howard Sacks	6	17
Brian Haake	6	17



Whitney Smith
Pam Groosbeck
Jessie Herrera-Muro



Jeffery Garmon
Adam Morolla
Nelson Fernandez
Ashley Weekes-Kelsey
Kate Undhjem



Jessica Yinger
Leigh Grasteit
Smitty Smith
Jessica Donaldson



Kyle Fournier



Amy Castro



Rachel Wheat



Kala Murphy
David Kelly



Kelly McLaughlin



Amber Workman

*Happy
Anniversary*



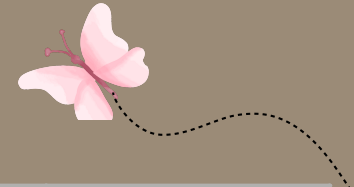
MARCH



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 Brock Glover Billy Sweeney	2 Amy Taylor	3	4
5 Lisa Fernandez Shawn V. Miller	6 Linda Austin Stephanie Helie	7	8	9	10 Pherrin Strain	11 Dylan Jones Ryan Taylor Christopher Hardy
12	13 Jessica Sirois	14 Catherine Mundy Zyad Hage	15 Diane Balcom	16 Taylor Simons Lindsey Benson	17  Mandy TenHarmsel Chris Kenworthy	18 Thecia Maurone-Toth
19 Jennifer Stahl	20 Shyanne Steed Frank Concepcion Alex Green Robert Hoffman	21	22	23	24	25
26 Sean Moore	27 Tonya Herrera	28 Alisha Brown Chris Phillips	29 Anthony Bellegante Kaelin Hyle	30	31	



APRIL



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 Jackie James
2 Keith Riley	3	4 Britt McDonald	5 Lisa Blake Theresa Dmitruk	6 Christopher Silvera	7 Odis Hamer III AJ James	8 Matt Heeringa April Rainey-Hayes Zane Hoover
9 Lindsey Kuhnle Hunter Fox Lesly Tobia Sabag Sammie Kubiak	10 Bryaunna Frazier	11 Aaron Nemeth	12	13 Elizabeth Eyer	14	15 Shanna Reynolds
16 Brian George	17	18  Juliana Corbett Jonathan Martinson	19	20	21 Justin Sightes Brian Haake	22 
23 John Marras	24 Whitney Smith	25	26 Sierra Perez	27	28	29 Stephanie Clevenger 30 Shelby Losinski Leslie Haggard

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 the 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

For 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 Es-crow 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, President

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.

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 formally or informally penalized for voicing a complaint in a reasonable, business-like manner.

HR Continued

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 the following:

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 too:

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

VP Secondary 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

You MUST retype email addresses to servicing. If you use an old email (reply, forward, copy the email address to another email, etc.), it will be returned to the sender.

Payment plans and delinquency-related requests can be directed to:

defaultservicinggroup@vandykmortgage.com

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

TECHNOLOGY

IT and Encompass Support

For any IT or Encompass-related issues, questions on computers, phones, or company software, please open an IT ticket:

<https://helpdesk.vdmc.net/>