

TOP AGENT MAGAZINE



Be Prepared for a “WOW” Experience

If a client calls John Gardella’s office with a question about his/her mortgage, it’s a bad sign. The Gardella philosophy is: “If someone has to call to ask a question, we are not doing our jobs. We should have anticipated that question and been out in front of it. We should have communicated proactively.”

That’s what a “wow” experience is all about to John Gardella, Senior Loan Advisor at CFC Mortgage Bankers, and his team. The Gardella team’s service ethic involves proactive communication, top-notch service, deep industry knowledge, a full range of mortgage options, processing efficiency and a totally incredible experience.

A seasoned 18-year veteran of the mortgage lending industry, John Gardella has found a perfect niche for himself at CFC Mortgage Bankers. CFC is a very well established mid-sized direct Lender with a 20-year service record. The company is agile, entrepreneurial and thrives on customer service. CFC Mortgage and

has been awarded the People’s Choice award as the #1 lender in Ventura County.

It’s a great fit for John and his team who place utmost priority on service, quality and efficiency. “Because it is an entrepreneurial company, we have a good range of mortgage products as a broker and can close transactions quickly and efficiently as a direct lender,” he says. “Also, since CFC is the in-house lender for Troop Real Estate, the #1 real estate company in Ventura County, it offers a platform from which to strengthen relationships with top realtors and expand our purchase mortgage business with their existing loan officers.”

John is a can-do kind of guy who started out in the mortgage lending business 18 years ago after he answered an ad to do telemarketing for two loan officers. The job required him to make a hundred phone calls a night and get 50 leads every week. He was so successful at obtaining leads that the company

owner encouraged him to pursue mortgage lending as a career. In 1992, he obtained his real estate sales license and became a loan officer.

In 2003, John accepted a position at Countrywide on the strength of his outstanding record as a top loan producer and took over management of Countrywide's Woodland Hills, CA retail branch. He assumed leadership of a branch that had ten loan officers and generated about \$10 million a month. Under his leadership, the branch grew to 33 loan officers and about \$65 million a month. Within two years, Woodland Hills was one of Countrywide's Top 15 branches. John's career path continued on an upward trajectory when he moved to Bank of America and later took a position as District Manager with American Home Mortgage.

Throughout his career, John has focused on mortgage purchase transactions rather than refinances. "I enjoy helping people buy homes as opposed to simply doing refinances for them, which is a purely a financial transaction. To sustain oneself in the mortgage market for 18 years, you have to have solid purchase relationships," he says.

He acknowledges that when the real estate market was booming, mortgage lending became somewhat impersonal and formulaic, a commodity transaction rather than a relationship. However, new guidelines and stricter requirements have made it a more personal, thorough, meticulous process as opposed to just filling in the blanks and filing the paperwork. "I often spend several hours with clients explaining the steps, guiding



John Gardella

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them through the process, and discussing disclosures, appraisals, underwriting standards, etc.," he says. "It's back to the basics and that really suits my style. The fun part of this business is building relationships.

At one time I thought being a top producer was all about the numbers, doing 15 to 20 units a month, \$45 to \$65 million a year. But it's really about knowledge, service, reputation, being a presence in the market, and a positive customer experience."

John lives in Westlake Village with Leslie, his wife of 18 years, who is a transaction coordinator at CFC. He has three children: Brittani, 17, a high school senior; Chase, 15, a 9th grader; and Bryce, 10, a 5th grader. In his spare time, he leads the Men's Ministry at Calvary Community Church in Westlake Village, CA, and enjoys golf, and football. John also loves his Denver Bronco's and Florida State Seminoles.

