

Michael A. Ciardi

Biographical Sketch

Mortgage Company Broker/Owner

Mortgage Company Branch Manager

Financial Industry Expert

Company Operations Executive

Bank Vice President



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Professional Experience:

- Carefree Retirement Funding dba Carefree Mortgage Broker/Owner - HECM Specialist
- Washington Home Mortgage Vice President / Branch Manager
- Wescott Group, LLC Sr. Partner / Financial Industry Consultant
- Security Insurance Company (Orion Group) Vice President-Division Head / Chief Information Officer
- Citytrust (Acquired by J.P. Morgan Chase) Vice President – Operations Division

Client Commitment:

Leveraging 40+ years of experience as Vice President of a major commercial bank, Mortgage Loan Originator/Branch Manager and now Broker/Owner of Carefree Retirement Funding, I have dedicated myself to helping boomers and seniors secure their retirement future and realize their retirement dreams through a Home Equity Conversion Mortgage (HECM). My passionate belief in the federally insured HECM program has come from first-hand experience providing loans for countless clients, family members and even for myself. I am both proud and gratified to have helped so many 62 and older borrowers pay off existing mortgages or other debts, get cash to supplement income or for emergencies or to just to enjoy life.

Carefree Retirement Funding is committed to meeting the highest level of professional and ethical standards all while providing the personal, face-to-face attention clients deserve. We listen to borrower's wants and needs, and drawing on our expertise and years of experience in the Financial/Mortgage Industry clearly explain all the viable options so borrowers can make an informed decision about using housing equity to have a more secure retirement and a better life. We know that getting a mortgage can be daunting, that's why we strive to guide everyone through the entire mortgage process with the aim of providing the most speedy and carefree experience.

Carefree Retirement Funding, LLC | 8055 Plantation Lakes Drive, | Port St. Lucie, FL | 34986
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