

Chapter 7

Cindi Gardner

California

Working in the Industry Since 1985

Niche – Jumbo Loans

California – Atlanta – California. Cindi Gardner's mortgage career has spanned both the east and west coasts of the United States.

"The loan amounts in Atlanta were one-third of what they were in California. While I had to close 3 loans to total 1 loan in California, if a deal fell thru [in Atlanta] it did not have as big an impact on my income."

Making the move gave her a new understanding of the word "adapt" and she draws upon that experience to help her adapt with the ever-changing mortgage market.

The First Footsteps

Before Cindi got into the residential mortgage industry, she worked at financial institutions on business and commercial loans. But that doesn't mean the transition was easy. She still had to wrap