



**CITY OF GREENACRES
BOARD AND COMMITTEE SERVICE APPLICATION**

NAME: Aldo F. Cardenas PHONE: 561-310-6860

ADDRESS: 2151 White Pine cir unit C

CITY, STATE & ZIP: Green Acres FL 33415

EMAIL ADDRESS: Cardenas.aldo@gmail.com

EMPLOYER NAME: Third Federal Savings & Loan OCCUPATION: Community development
outreach and training

Please provide a description of your education and experience as it relates to the board(s) on which you wish to serve and describe your interest for serving. (You may attach a copy of your resume.)

* See attached resume

Do you currently hold any City office? ☐ Yes ☒ No

Do you own a business within the City? ☐ Yes ☒ No If yes, which one? _____

On which Board or Committee are you interested in serving?

- ☐ Board of Trustees – PSO & Firefighters
Retirement
☐ Charter Review Committee
☐ Scholarship Committee

- ☐ Building Board of Adjustments & Appeals
☒ Planning and Zoning Board of Appeals/Local
Planning Agency

Applicant Signature: Aldo Cardenas Date: 07/29/2025

Nominated By: Susy Diaz, Deputy Mayor

Aldo Cardenas
West Palm Beach, FL
561.310.6860
Cardenas.aldo@gmail.com

Experience

Third Federal Savings and Loan Community Dev. Outreach and Training 06/2024 - Present

- Foster community development through partnerships with local organizations and HUD certified counseling agencies, promoting awareness of Community Development products programs and mortgage products. Represented Third Federal at outreach events and seminars, while supporting CRA initiatives and special projects. Collaborated with branch teams to train associates on CRA programs, guidelines and strengthen referral pipelines. Actively contributed to business and community development meetings to share insights and promote CRA engagement.

Third Federal Savings and Loan Business Developer 04/2018 - 06/30/2024

- Promote and grow Third Federal brand and lending business by retaining and expanding relationships through our real estate professionals' network.
- Involvement in community development and reinvestment initiatives.
- Committee member of the Affiliate Member and outreach committees with the Broward, Palm Beaches & St. Lucie Realtors association.
- Manage an active loan pipeline, attend round table closings. Assist branch operation as needed (i.e.) Opening branch, manage sales leads for branch associates, assist with customer service, associate support, open accounts, and management-oriented details when branch manager is unavailable.

Third Federal Savings and Loan Loan Administrator IV 07/2014-03/2018

- Generate and manage incoming sales leads on Leadgen system
- Sales/frontend residential lending, Mortgages, credit lines, checking, savings, retirement and additional account services.
- Maintain borrowers updated of the overall process on a weekly basis, request supporting documentation needed, schedule appraisal/closings.
- Focus on CRA lending, First time homebuyer, DPA programs.

Digital Risk Loan Processor 10/12- 09/13

- Satisfy all loan conditions set for conditional loan approval:
- Order commitment title and review proper vesting, liens or judgments. Review credit report, request credit supplements on specific trade lines.
- Review applicants employment, assets, Income & tax returns.
- Maintain borrowers updated of the overall process on a weekly basis, request supporting documentation needed, schedule appraisal/closings

Bank of America Personal Banker 04/04-11/10

- Quarterly/Annually achievement goals awarded. Results oriented: Solution, resolution, execution within residential lending, credit lines, checking, savings, retirement and additional account services.
- Input Mortgage loan applications such as Purchase, Refinance, cash out Refinance and home equity lines of credit.

- Allocation and verification of documentation; all materials delivered i.e.: credit reports, debt to income ratio, loan to values, home inspection, insurance (all but not limited to clauses), purchase contracts, title search, submission to underwriting.

Education

- Palm Beach State College Associate of Arts Degree 12/2015

Personal

- Fluently Bilingual: English and Spanish, MS Office: Word, Power Point, Excel

Professional affiliations:

2025- YPN committee Vice-Chair Palm Beach County
 2024-YPN Committee member Rworld Palm Beach County
 2023-Present: Affiliate Committee member Rworld Palm Beach County
 2019-2022 Outreach committee Member Rworld Palm Beach County
 2019 NAHREP Palm Beach County Board Member / Government Affairs Director
 2018 Events committee member of Urban league of Palm Beach County.