



*Michael Diot*

**NMLS 24454**

**Licensed in Connecticut and Florida**

**Member of the Connecticut Mortgage Bankers Association (CMBA)**

**M**ichael Diot grew up in Stamford, one of seven children. “We were a big, close-knit family. That kind of molded me. Family is still very important to me,” says the father of two daughters.

He attended Stamford High School, then attended SUNY-Cortland in New York, graduating with a Bachelor of Arts in Economics and a minor in Management. “I knew I was going into business,” he says.

And he did, landing a job at GE Capital and later at the Farmington, Connecticut branch of New York-based Dime Bank. It was there that he met fellow employee Jeff Chervenak, an introduction that would set the stage for a long-term career as a co-founder of Guaranty Federal.

“We started this company in May 1989,” he says. “It’s been a great 25 years.”

It’s clear from his demeanor that he loves his job.

“I love to be able to help people,” he says. “This is a happy business. Our clients are getting the keys to a new house and they’re starting their lives.”

For him, helping people to finance or refinance a home is a very personal endeavor – clearly, it’s about far more than numbers on a piece of paper.

“People come in and they open their lives to you. They don’t even know you but they show you everything they have, whether it’s a lot or a little. They tell you about their dreams. It’s extremely satisfying.”

Michael is passionate about being accessible. “I take my time with clients to explain things. I tell them to call me any time of the day,” he says. “The more they understand their financial situation and their loan, the more confident they feel about it. That’s important.”

His diligence and caring have not only earned him the trust of his clients, but rave reviews. For the last three years, Mike has been voted Top Loan Originator by *Connecticut Magazine*, and was named a Five Star Mortgage Professional for 2014.

He is also a member of the Connecticut Mortgage Bankers Association. He’s licensed in Connecticut and Florida, where he originates quite a few loans for second homes.