

Planet Home Lending Opens Porterville, California Branch

National lender to help borrowers in Tulare County

COLUMBIA, MD, UNITED STATES, December 7, 2023 /EINPresswire.com/ -- [Planet Home Lending, LLC](#), a national mortgage lender and servicer, has opened a branch office in Porterville, California. During their two decades in the business, Branch Managers Mike Garay (NMLS ID

#249941) and Joe Fernandez (NMLS ID #260746) have gained a reputation for partnering with homebuyers throughout the homeownership journey.

“

When rates drop, we help you find the best refinance. If you don't qualify to buy a home now, we show you what to do to qualify in the future. We're with you throughout the homeownership journey.”

*Branch Manager Mike Garay
(NMLS ID #249941)*

“We work hard to get your home loan done. Then, we stay with you for the long run,” said Garay. “When rates drop, we help you find the best refinance option. If you don't qualify to buy a home now, we show you what you have to do to qualify in the future. We're with you throughout the homeownership journey.”

The thriving Hispanic community will appreciate the teams' fluency in Spanish and its Spanish language materials that

educate borrowers on the loan products available at Planet.

Planet Home Lending's mortgage products tackle today's challenges:

Beat Out Buyers Waiting for Rates to Fall: People ready to buy a home but holding back because of high interest rates and can buy with Planet now and refinance with zero lender fees and a no-cost first appraisal fee for one year.

Easing Worries About Rising Interest Rates: Concerned about current high interest rates? Planet's special buydown options can reduce homebuyers' effective interest rate by 2% in the first year and 1% in the second year. Homebuyers who use a Planet buydown can still refinance without lender fees for up to a year.

Smooth move for current homeowners: Buying a new house but worried about selling the current one first? With Planet's Purchase Edge program, buyers don't have to wait for their current house to sell before buying their new dream home. Alternatively, a Planet bridge loan

lets homeowners use the equity from their current home to help pay for their next home.

Help for Homebuyers: Planet works with the California Housing Finance Authority (CALHFA) and Golden State Finance Authority (GSFA) to provide down payment and closing cost assistance to qualified homebuyers. Planet also finances affordable manufactured homes.

"Every homeowner or potential buyer has distinct needs and concerns. At Planet Home Lending, we provide streamlined solutions tailored to you," Garay concluded.

With a nationwide footprint, Planet is committed to giving back to the planet, people, and local communities through its Planet With a Purpose social responsibility platform. In the past four years, Planet has funded the planting of more than a quarter million trees in our National Forests, moved 70 million pounds of food to hungry families, and endowed a scholarship for military service members.

"We're excited to be part of the Contra Costa community and assist local residents in achieving their homeownership goals," said Michael Dubeck, CEO and President of [Planet Financial Group](#), parent of Planet Home Lending. "With our commitment to social responsibility through Planet With a Purpose, we look forward to contributing positively to Portersville and its vibrant community."

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About Planet Financial Group, LLC

Planet Financial Group, LLC, Meriden, Conn., is a fully integrated family of companies delivering innovative origination, servicing and asset management solutions. Through this synergistic ecosystem of products, services and technologies, PFG provides best-in-class experiences for investors pursuing value maximization and borrowers seeking streamlined end-to-end loan lifecycle support. PFG is the parent of Planet Home Lending, LLC and Planet Management Group, LLC, which also does business under the name Planet Renovation Capital.



Branch Manager Mike Garay (NMLS ID #249941)

About Planet Home Lending, LLC

Planet Home Lending, LLC, (NMLS #17022) is a non-bank residential originator and residential and commercial mortgage loan servicer. Planet Home Lending, LLC is an Equal Housing Lender. For more information about Planet Home Lending, LLC, please visit <https://planethomelending.com> or <https://phlcorrespondent.com/>.

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