

Planet Home Lending Adds Team in Chandler, Arizona

Branch Manager Deb Gontko Klein's decades of knowledge benefits local homebuyers

MERIDEN, CONNECTICUT, USA, June 20, 2024 /EINPresswire.com/ -- MERIDEN, Conn., June 20, 2024 - Planet Home Lending, LLC, a national mortgage lender and servicer, has a new team in Chandler, Arizona, led by Branch Manager Deb Gontko Klein (NMLS #1281046) with Loan Partner Robert Tiongson (NMLS #1585482).

"We have many unique loan products at Planet that can help consumers realize their dream of homeownership," Klein said. "When you're helping people through every step of the process, you want to be there for them consistently. At Planet, we can stay with them for the life of the loan because we also service loans we originate."

Branch Manager Deb Gontko Klein (NMLS #1281046)

Klein and her team are experienced in helping first-time home buyers and self-employed

borrowers, as well as people who have struggled to obtain financing in the past and tend to have unique needs. Klein and her team also are growing their reputation with builders. With Planet Home Lending's proprietary products, such as <u>Cash 4 Homes</u> and <u>Purchase EDGE</u>, she said she is excited to help more borrowers, including those interested in new construction.

"Deb's experience and intricate knowledge about specialty loan origination make her a valuable addition to the Planet Home Lending family," said Michael Dubeck, CEO and President of Planet Financial Group, parent of Planet Home Lending. "We're committed to giving our retail team the support and mortgage products they need to continue to serve consumers."

Planet has several loan programs to help borrowers, including:

Smooth Move for Current Homeowners: Borrowers wanting to buy a new house but worried about selling their current one first, can take advantage of Planet's Purchase EDGE programs that ensure borrowers do not have to wait for the current house to sell before buying their new dream home. Alternatively, a Planet bridge loan lets borrowers use the equity from their current home to help pay for their next home.

Competition with Cash Buyers: Planet's Cash 4 Homes loan helps to level the playing field for buyers who find themselves competing against all-cash homebuyers. The program is for current homeowners and first-time homebuyers and offers the choice to waive traditional financing and appraisal contingencies. If the financing is delayed, the homebuyer has the security of a cash backup waiting at closing.

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.

Planet Home Lending Loan Partner Robert Tiongson (NMLS #1585482) **Planet Home L**

Buyers Concerned with Rising Interest Rates: Planet's special buydown options can reduce the



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effective interest rate by 2% in the first year and 1% in the second year. Whether or not borrowers go with a buydown, if rates go down, they can refinance without lender fees for up to a year.

About Planet Financial Group, LLC Planet Financial Group, LLC, Meriden, Connecticut, is a fully integrated family of companies delivering innovative origination, servicing and asset management solutions. Through this synergistic ecosystem of products, services

and technologies, Planet Financial Group provides best-in-class experiences for investors pursuing value maximization and borrowers seeking streamlined end-to-end loan lifecycle support. Planet Financial Group is the parent of Planet Home Lending, LLC and Planet Management Group, LLC, which also does business under the name Planet Renovation Capital.

About Planet Home Lending, LLC

Planet Home Lending, LLC, Meriden, Connecticut, (NMLS #17022) is an originator, correspondent lender, rated servicer and sub-servicer of agency and non-agency residential and commercial mortgages. As an Equal Housing Lender, Planet Home Lending improves the lives of borrowers by delivering a streamlined lending experience to help individuals and families thrive throughout their journey home. For more information about Planet Home Lending, please visit https://planethomelending.com.

About Planet Management Group, LLC

Planet Management Group, LLC, Rochester, New York, (NMLS # 2436134) maximizes the value of diverse investor assets through active management. For more information about Planet Management Group, please visit https://planetmanagementgroup.com.

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