

Planet Opens Branch Dedicated to OTC Manufactured Home Lending

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[EINPresswire.com/ -- Planet Home Lending](https://www.einpresswire.com/planet-home-lending), a national mortgage lender and servicer, has expanded its distributed retail division with a new branch focused on One-Time Close (OTC) construction (land and home) financing. Led by Branch Manager Chad Earnest (NMLS ID #275909) and Business Development Manager Sergio Rios the branch is dedicated exclusively to manufactured and modular home loans.

“Manufactured home dealers need a team that understands the Manufactured OTC process from application to modification,” Earnest said. “Our team moved to Planet because the company shares our deep belief that manufactured and modular housing are the future of affordable homeownership.” Planet backs that with extensive OTC experience and products that get more buyers into homes, including nationwide down payment assistance for 100% FHA financing of move-in ready ‘spec homes.’ Planet also retains the majority of its servicing, providing support throughout the homeownership journey long after closing.

“This is a team that lives and breathes OTC manufactured and modular housing,” said Planet SVP National Production Distributed Retail Matt Payan. “They understand how home centers work, what can derail a loan application and what it takes to keep borrowers moving from approval to closing on schedule. Bringing their expertise and relationships to Planet is a win for us, for home centers, and for homebuyers.”

With Planet, manufactured home buyers:



Chad Earnest



Planet Home Lending[®]
WE'LL GET YOU HOME

Move from application to closing with greater speed and consistency.

Work with specialists who understand manufactured and modular homes, from the need for extended rate locks to accommodate factory timelines to speedy draws and modifications.

Partner with a company that respects the product, manufactured home communities and home center businesses.

“Manufactured and modular housing deserves experts who take the work and the buyers seriously,” Rios said. “Our goal is to help our home center partners place more qualified buyers in new, high-quality homes in the communities they serve every day. Joining Planet lets us raise the bar for service and support for home centers that want to grow and buyers on their journey to homeownership.”

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, Conn., (NMLS #17022) is a national mortgage lender and servicer delivering exceptional customer experiences to homeowners and homebuyers. Planet Home Lending, LLC is an Equal Housing Lender. For more information about Planet Home Lending, LLC, please visit <https://planethomelending.com>

Dona DeZube

Planet Home Lending, LLC

+1 443-263-2832

[email us here](#)

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