



**FOR IMMEDIATE RELEASE**

## **Planet Home Lending Opens McCalla, Alabama Branch**

*National lender to help borrowers in Central Alabama*

MERIDEN, Conn., Nov. 30, 2023 – [Planet Home Lending, LLC](#), a national mortgage lender and servicer, has opened a branch office in McCalla, Alabama. Led by [Branch Manager Daniel Griffin](#) (NMLS# 1488092), the office gives homebuyers and homeowners in Central Alabama mortgage tools to help navigate the current market.

New homebuyers face challenges due to rising interest rates. Many current homeowners are eager to move to a bigger or better home but worry about selling their current house first. Meanwhile, homeowners who got mortgages when interest rates were low want to use the value built up in their homes without losing their great rates. "At Planet Home Lending, we have tailored solutions for all of these concerns," Griffin said.

Planet Home Lending's products include:

**Smooth move for current homeowners:** If you want to buy a new house but are worried about selling your current one first, Planet has you covered. Its Purchase Edge program ensures you don't have to wait for your current house to sell before buying your new dream home. Alternatively, a Planet bridge loan lets you use the equity from your current home to help pay for your next home.

**Help for Homebuyers:** Down payment assistance is available to help qualified homebuyers with their down payments. Planet also finances affordable manufactured homes.

**Easing Worries About Rising Interest Rates:** Concerned about current high interest rates? Planet's special buydown options can reduce your effective interest rate by 2% in the first year and 1% in the second year. Whether or not you go with a buydown, if rates go down, you can refinance without lender fees for up to a year.

**Cash out home equity:** For those who have a low-interest mortgage and want to use the money they've built up in their home, Planet offers the HELOAN. This lets homeowners borrow against their home's value while keeping their fantastic first-mortgage rate.

"Every homeowner or potential buyer has unique needs and concerns. At Planet Home Lending, our goal is to provide solutions that make sense for you," Griffin concluded.

Griffin is not just a branch manager; he's deeply rooted in the local community. Serving as the Vice President of the Lakeview Fire Protection District and on the city's Planning and Zoning Commission, he has intimate knowledge of the real estate market in McCalla and its surrounding areas.

"Planet Home Lending is excited to enter such a dynamic market, and with Daniel's vast knowledge and community connections, we're confident in our ability to offer unmatched services," said Michael Dubeck, CEO and President of Planet Financial Group, parent of Planet Home Lending. "McCalla and the surrounding regions have a lot to offer, and we're here to ensure residents and potential homeowners get the best."

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, helped move 70 million pounds of food to hungry families, and endowed a scholarship for military service members.

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## **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, 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.

## **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>.

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