



## **Planet Home Lending Opens New Albany, IN Branch**

*Home lender specializes in helping military homebuyers, homeowners use their VA benefits*

**NEW ALBANY, Ind. – Aug. 26, 2021** – [Planet Home Lending, LLC](#), a national mortgage lender, has opened a new branch in New Albany, offering home loans for military service members, first-time homebuyers, move-up buyers, and people who want to purchase and renovate homes. The branch is located at 821 Mt. Taber Rd. Suite 210, New Albany.

“Planet Home Lending is a great fit for New Albany because of their versatile product mix and their commitment to military service members and veterans,” said Retail Branch Manager Stephen Day (NMLS # 51613). Day is a New Albany native who graduated from New Albany High School and has more than three decades of mortgage industry experience.

“As a national top 2% VA lender, Planet Home Lending has helped thousands of military service members take advantage of the home loan benefits they have earned to purchase or refinance homes with no money down,” Day added.

Another program that offers 100% financing is the USDA home loan. “Homebuyers are sometimes surprised to hear you can use USDA mortgages to buy a home in portions of Floyd and Clark counties,” Day said. “It’s not just for rural areas.”

In addition to USDA loans, the Planet Home Lending New Albany branch offers jumbo, FHA and conventional loans.

“Fannie May and Freddie Mac conventional loans are popular in New Albany. Home sellers sometimes prefer them, so buyers who use them may have the upper hand when there are multiple offers on one home,” Day said.

Planet Home Lending can give home shoppers a local pre-approval for a mortgage, even if they have not yet found their dream home. “Getting pre-approved by a local home lender shows sellers you can afford their home,” Day said.

Typical buyers face affordability issues, housing inventory shortages and personal challenges, such as high student debt.

“Planet Home Lending has products and strategies to tackle those challenges,” Day said. “We know how to apply the underwriting rules to consumer’s existing personal finances to give them a variety of product choices, instead of pushing them into a one-size-fits-all loan.”

The new branch is also good at helping luxury homebuyers, said Planet Home Lending CEO and President Michael Dubeck. “They’re knowledgeable in jumbo home loans and can lend up to \$3 million at competitive rates. They also have home loans with appealing features, like a jumbo home loan with a 10% down payment.”

Along with local expertise, Planet Home Lending offers a personal digital mortgage assistant, which consumers can use to apply via their mobile device to find a home loan from anywhere. Borrowers and real estate agents (with the borrowers’ permission) can track loan progress 24/7, reach out to ask their loan officer questions and submit paperwork electronically, to reduce reliance on paper.

Another way Planet Home Lending supports a healthy environment is through a tree-planting partnership with the National Forest Foundation. In 2021, the company has sponsored the planting of up to 100,000 trees to help restore national forests.

Joining Day in the branch are Senior Mortgage Loan Originators Melissa Donald (NMLS #2058415) and Matt Edmonds (NMLS #1908152). Planet Home Lending plans to add 10 employees to the branch by the end of the year.

## **About Planet Home Lending, LLC**

[Planet Home Lending](https://planethomelending.com), LLC, is a national mortgage lender and servicer delivering exceptional customer experiences to American homeowners and homebuyers. Offering affordable home loans backed by Fannie Mae, Freddie Mac, VA, FHA, USDA and private funders, it fulfills homeownership dreams for people in 47 states, DC and Puerto Rico. For more information about Planet Home Lending, LLC, please visit <https://planethomelending.com>.

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