



FOR IMMEDIATE RELEASE

## **Planet Home Lending Expands Retail Presence in Atlanta, Georgia**

**MERIDEN, Connecticut – Sept. 16, 2025** – [Planet Home Lending](#), a national mortgage lender and servicer, has expanded into the Atlanta, Georgia market with Area Sales Manager Patrick Ridley (NMLS ID #438068).

Known for his ability to successfully guide homebuyers and homeowners through Atlanta's competitive market, Ridley uses Planet's extensive suite of mortgage products to help clients purchase faster, move up confidently, and unlock the value in their homes. His approach also helps real estate professionals bring stronger, more certain offers to the table and keep transactions moving smoothly to closing.

"Our competitive edge in Atlanta comes down to speed and certainty," said Ridley. "I help buyers and agents make the strongest possible financing offers. With tools like full pre-approvals, appraisal waivers, and streamlined processes, we can close loans in as little as eight days, with a goal of 10 days or less."

That combination of borrower benefits and real estate agent support comes to life through Planet's product lineup, each designed to address specific needs in today's housing market:

### **First-time homebuyers**

Planet offers access to a wide range of down payment assistance programs designed to make homeownership more affordable for first-time buyers. These options can help cover part of the upfront costs that often hold buyers back, opening doors to homeownership

sooner than they thought possible. In addition to these programs, Planet also provides its own proprietary down payment assistance solution with competitive terms and no added premium for the assistance, giving buyers even more flexibility to move forward with confidence.

### **Move-up buyers**

Planet's [Buy Now. Sell Later.](#) program gives agents the ability to write offers with no home-sale contingency that stand out in a crowded market. With Buy Now. Sell Later. homeowners have a guaranteed backup offer if their home does not sell within 120 days. Another option, Planet's [bridge loan](#), provides access to equity from a current property to cover the down payment on the replacement home. These home loans all help people move on their own timeline, giving them time to find the perfect home.

### **Veterans and service members**

VA loans at Planet come with no hidden underwriting rules SVP National Production Distributed Retail and the ability to negotiate seller-paid closing costs—making transactions more affordable and appealing to this valued homebuyer group.

### **Established homeowners**

For homeowners looking to stay put, Planet's home equity loan (HELOAN) offers a way to access cash without touching their low-rate first mortgage, while renovation loans allow them to fix up instead of moving up.

Ridley's career path has taken him from mortgage loan officer to branch manager to regional leader. Along the way, he has mentored originators, coached teams, and continued to serve borrowers directly. Known for his problem-solving and practical approach, he was chosen to lead Planet's expansion in Metro Atlanta because of his ability to grow production while forging strong local partnerships.

“Patrick has a track record of building production while coaching others to succeed,” said Matt Payan, Planet SVP National Production Distributed Retail. “He is exactly the kind of leader we want to establish Planet’s retail presence in the Atlanta market.”

### **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>

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