



**FOR IMMEDIATE RELEASE**

**Planet Home Lending Selects Scott Wise as Retail Sales Manager in Northern California**

**MERIDEN, Conn. – June 27, 2024** – [Planet Home Lending](#), a leading national mortgage lender, servicer and asset manager, has added a Fairfield, California, team led by Retail Sales Manager Scott Wise (NMLS ID#1989712). Wise is joined by Mortgage Loan Officer Logan Engle (NMLS ID# 2395601).

Wise has deep roots in the mortgage industry with a father who was a broker, his mother a skilled processor and his uncle was a vice president at Countrywide. He brings experience in working with first-time, self-employed and move-up homebuyers, as well as military service members.

“Joining Planet now when it is at this stage of growth gives me the chance to build out the footprint in Fairfield and grow that area, while we help first-time homebuyers and members of the military realize the dream of homeownership,” Wise said. “I’m impressed with Planet’s innovative loan products and process transparency, and I believe those are two strong components that will not only help homeowners but allow us to develop stronger relationships with the local business community, which is crucial during this time.”

Previously, Wise was National Director of Sales at Reliance Financial and Regional Account Manager at Newfi Wholesale. He was also an account executive at Carrington Mortgage Services and SunTrust Mortgage.

“Having such a deep-rooted background and understanding of the industry are assets that will help Scott grow a strong presence in the Fairfield area,” said Michael Dubeck, CEO and President of Planet Financial Group, parent of [Planet Home Lending](#). “His desire to help first-time homebuyers is timely and a great opportunity to cultivate customers for life.”

Planet has unique home loan products originators can use to solve challenges facing California homebuyers:

**Help for Homebuyers:** Planet works with the California Housing Finance Authority (CALHFA) and Golden State Finance Authority (GSFA) to provide down payment and closing cost assistance to qualified homebuyers. Planet also finances affordable manufactured homes.

**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 Concerned with Rising Interest Rates:** People ready to buy a home but holding back because of high interest rates can buy with Planet now and refinance with zero lender fees and a no-cost first appraisal fee for one year. Planet also has special buydown options that can reduce the 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.

**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.

**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://phlcorrespondent.com> or <https://planethomelending.com>.

### **About Planet Management Group, LLC**

[Planet Management Group, LLC](#), Rochester, N.Y., (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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