



**FOR IMMEDIATE RELEASE**

**Planet Home Lending Expands Footprint with Susanville,  
California Location**

**MERIDEN, Connecticut – Sept. 26, 2024** – [Planet Home Lending](#), a leading national mortgage lender, servicer, and asset manager, has expanded its footprint in Susanville, California, with Branch Manager Cheryl Holmes (NMLS ID#229161) and her team, including Mortgage Loan Officers Lindsey Martin (NMLS ID#1519818), Kerri Cobb (NMLS ID#569600), and Loni Reginato (NMLS ID#478517) and Processor Danielle Dinkelo. The team is licensed in California, Nevada, Idaho and Montana.

Holmes, most recently with Axia Home Loans, combines 25 years of industry experience with a passion for helping first-time home buyers. “We’re seeing a lot of first-time buyers turning to affordable manufactured homes and new construction to achieve homeownership,” she said. “Down payment and closing cost assistance from the California Housing Finance Authority (CALHFA) and Golden State Finance Authority (GSFA) are also very popular in our market.”

Another local market trend she’s seeing is existing homeowners turning to renovation refinancing to make upgrades on their current home instead of buying a move-up home. “They want to keep their existing low-rate mortgage, so they pull cash out with a second mortgage to pay for an addition, or to remodel kitchens and bathrooms.”

“We are thrilled to have Cheryl and her team join the Planet family,” said John Bosley, Planet Home Lending President, Mortgage Lending. “With her expert leadership, extensive experience, superb local reputation for customer excellence, she is a perfect fit here where we know homeownership has the potential to change lives and where we are committed to being a part of the positive change in people’s lives.”

Planet Home Lending offers a variety of loan options to assist borrowers, including a refinance program with zero lender fees and a no-cost first appraisal fee for up to one year, allowing borrowers to buy now and refinance later if rates drop.

Buydown options let borrowers reduce their effective interest rate by 2% in the first year and 1% in the second year.

With Planet's wide array of loan products, Holmes is poised to help even more families achieve homeownership, driving growth and strengthening the company's presence in her region.

#### **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>.

#### **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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