



Planet Financial Group®

CORPORATE RESPONSIBILITY AND IMPACT REPORT

2024



**PLANET WITH
A PURPOSE™**

Message from our CEO

At Planet, we're committed to supporting our customers at every step to make the path to homeownership clear and achievable. Our mission is to help more individuals and families realize the financial and emotional benefits of homeownership—and to be a steady partner throughout their journey.

That's why everything we do—whether it's helping you buy, build, fix up, or stay in your home—is built on fairness, transparency, and putting people first. In 2024, we helped more families find financing options that worked for their budget, improved the way we care for our customers throughout the life of their loan, and continued to be recognized as one of the top mortgage servicers in the nation.

We also gave back, too. Through our Planet With a Purpose (PWaP) platform, our team supported food banks, planted trees, helped students from military families, and took steps toward a more sustainable future. We backed our employees with training, wellness support, and a strong workplace culture—because helping people succeed at work helps them better serve you.

We're proud of the impact we made together in 2024—and we're just getting started.

Thank you for being part of the Planet family.

Michael Dubeck
CEO and President
Planet Financial Group



2024 CRI



75,000

Trees planted via
National Forest Foundation

1,066,104

Tons of Carbon
absorbed annually
by 75,000 planted trees



32,197

First-time homebuyers
HELPED



91

NET PROMOTER SCORE
(-100 TO 100 RANGE)



657,374 LBS.

FOOD MOVED
TO FOOD BANKS
VIA THE FARMLINK PROJECT



★★★★★

4.82

EXPERIENCE.COM RATING

★★★★☆

4.55

GOOGLE RATING

A+

Better Business
Bureau Rating



Table of Contents

Corporate Responsibility and Impact Report

MESSAGE FROM OUR CEO	2
2024 CRI Highlights	3
Planet’s 2024 Responsibility Actions and Impact	5
Planet With a Purpose (PWaP)	5
Planting Trees with The National Forest Foundation	6
Fighting Food Waste with The Farmlink Project.....	6
Supporting Military Families with the Army Scholarship Foundation	7
Toys for Tots Donations Spread Holiday Joy.....	7
Opening More Doors for More People	8
Removing Barriers to Homeownership.....	8
Fairness at Every Step of the Homeownership Journey	9
Keeping People in Their Homes	10
Our People. Our Strength	11
Looking Ahead.....	11



Planet's 2024 Responsibility Actions and Impact

At Planet, we believe that a home loan is more than a financial transaction—it's a meaningful, and financially empowering life step. Whether it's a first home, a home renovation, or keeping a family secure through tough times, we're committed to helping people throughout the homeownership journey.

In 2024, our family of companies—Planet Home Lending, Planet Loan Servicing, Planet Management Group, and Planet Renovation Capital—delivered on that commitment. This report shows what that support looked like in numbers, in actions, and in lives touched.

Planet With a Purpose (PWaP)

Through our Planet With a Purpose initiative, we support causes that reflect the values we share with our customers, colleagues, and business partners. In 2024, our initiatives created meaningful change by restoring forests, fighting hunger, uplifting military families, and bringing joy to children during the holidays.

Our 2024 PWaP partners included:



PLANET WITH A PURPOSESM

Planting Trees with the National Forest Foundation

In 2024, Planet funded the planting of 75,000 trees across U.S. National Forests. These trees help restore damaged ecosystems, support biodiversity, and reduce wildfire risk. Over their lifetimes, the trees will store tens of thousands of metric tons of carbon—helping offset emissions and clean the air.

Our commitment to reforestation is about more than numbers. It's about helping communities recover and protecting our natural resources for future generations.

2024 Reforestation Projects

 **75,000** Trees across U.S. National Forests

Fighting Food Waste with The Farmlink Project

Through our continued partnership with The Farmlink Project, Planet supported the rescue and redistribution of surplus farm produce to feed people in need.



Planet volunteers joined Farmlink's mission in person, packing food boxes for the North Texas Food Bank, ensuring fresh, healthy meals reached local families. In 2024, our financial support and hands-on help powered food rescue efforts that made a real difference—helping reduce both food insecurity and carbon emissions from food waste.

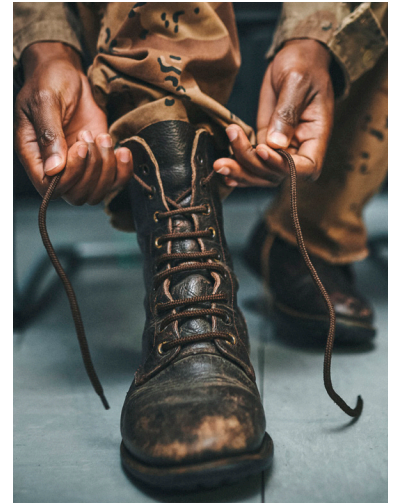


Volunteers from Planet Home Lending pack boxes of food at the North Texas Food Bank.

Supporting Military Families Through the Army Scholarship Foundation

Planet's commitment to our service members goes beyond the mortgage. In 2024, we continued our support of the Army Scholarship Foundation by maintaining our endowed scholarship, which provides college funding to the children and spouses of U.S. Army soldiers.

This effort honors their service and helps military families build strong futures and access the education they deserve.



Toys For Tots Donations Spread Holiday Joy

The generosity of Planet employees was on full display in 2024 as we donated more than 1,750 new toys through Marine Toys for Tots Foundation. These gifts helped brighten the holidays for children across the country, offering a sense of joy, belonging, and hope.

From teddy bears to board games, each toy represented a shared moment of kindness and connection during the season of giving.



Opening More Doors for More People

Not every path to homeownership is the same. That's why Planet offers programs tailored to real-world challenges. In 2024, we helped people:

- **Buy with Down Payment Assistance (DPA):** We connected buyers with DPA options that reduce upfront costs and make homeownership more accessible.
- **Purchase with VA Loans and streamlined refinances:** We supported Veterans and active-duty service members with no down payment VA loans and streamlined refinances without unnecessary credit hurdles.
- **Finance Manufactured Homes:** Our loans supported quality, modern manufactured homes, an affordable alternative to site-built housing.
- **Renovate to Create Opportunity:** With renovation loans, Planet homebuyers turned outdated homes into dream homes—and families were able to improve instead of moving.
- **Improve Energy Efficiency:** Planet's home loans supported approximately \$86 million in energy-related home upgrades.
- **Build with Confidence:** Our One-Time Close construction loans allowed borrowers to build new homes with just one closing and less hassle.
- **Buy in Rural Areas:** Through USDA loans, we made zero-down financing a reality for rural homebuyers.

Removing Barriers to Homeownership

At Planet, we believe in making homeownership accessible for as many people as possible, especially first-generation homebuyers who may face unique challenges. We take proactive steps to remove barriers that often stand in the way of purchasing a home.

- We make it easier for people to qualify for home loans by minimizing unnecessary requirements, such as not raising the minimum credit scores on certain loan types.
- For borrowers with special circumstances, like irregular income or nontraditional credit histories, we offer manual underwriting. This gives applicants a chance to be evaluated based on their unique financial situation, especially for FHA, VA, or USDA loans.
- We support borrowers who may not have a traditional credit history by recognizing alternative payment records, which can boost their chances of qualifying for a mortgage.



These efforts allow more individuals to achieve the dream of homeownership and create a more inclusive path to financial stability and wealth-building through property ownership. These programs don't just open doors—they help people put down roots, build equity, and invest in their future. And with every loan, Planet's people are right there to guide the way.

IMPROVING NATURAL DISASTER RESISTANCE

Planet offers financing to help you make your home stronger, safer, and easier to insure against natural disasters:

Impact- and fire-resistant roofing materials to meet home insurance requirements

Storm-rated windows and reinforced entry systems to limit weather-related damage

Elevated HVAC and flood venting systems in FEMA-designated zones

Backup power systems to reduce displacement risk

Defensible space measures in wildfire-prone areas

Wind retrofitting and structural anchoring in hurricane-exposed regions

Fairness at Every Step of the Homeownership Journey



At Planet, we believe fairness and respect are the foundation of great service—and every homeowner deserves both. That commitment doesn't stop at the closing table. It continues through every step of the homeownership journey.

Fair from Day One—and Every Day After

We follow all federal and state fair lending and housing laws—and we hold ourselves to an even higher standard. Our loan servicing practices are designed to ensure every customer gets consistent, transparent, and equitable support.

We're also mindful that clear communication matters. That's why we've built processes to better support homeowners who prefer assistance in a language other than English.

Support When You Need It

When challenges arise, we're here to help. Planet's servicing team carefully reviews each case and works hard to offer solutions that help people stay in their homes. Our loss mitigation reviews are thorough, fair, and designed with the homeowner in mind.

Even in difficult cases, our teams meet to make sure every option has been considered—and our compliance group conducts regular audits to ensure we're staying true to our values.

Doing Right by Every Homeowner

At Planet, fair treatment is a part of our culture. Whether you're buying your first home, building your dream home, or navigating a tough time, you can count on us to treat you with honesty, dignity, and care.

Keeping People in Their Homes

Homeownership is a long-term journey, and life doesn't always go as planned. Planet's servicing team supports people from the day they close to the day they pay off their mortgage—and every moment in between.

We understand how stressful financial setbacks, natural disasters, or sudden property damage can be. That's why Planet offers flexible, compassionate support, including online tools, proactive communication, and a dedicated support person for homeowners seeking financial assistance.

In 2024, we also introduced easier ways to report property damage and file insurance claims online, making it faster and simpler for homeowners to get the help they need when it matters most.

HOME FORECLOSURES AVOIDED IN 2024

1,181 COMPLETED MORTGAGE MODIFICATIONS

6,013 COMPLETED PARTIAL CLAIMS

241 COMPLETED DEFERMENTS

1,140 COMPLETED REPAYMENT PLANS

36 COMPLETED COVID-19 FORBEARANCE PLANS

WE COMPLETED 8,611 HOME RETENTION ACTIONS

Our People. Our Strength.

Planet is proud to be a Top Workplace USA—because it reflects a culture of respect, opportunity, and care.

In 2024, we continued to support our team with:

- Flexible work options
- Multiple health insurance options
- Life assistance program
- Internal training and career development through Planet University
- Retirement, life insurance, and many other financial benefits

We believe that when our people feel supported, our customers feel it too.



Looking Ahead

In 2025, we continue to build on what we've learned—improving how we serve homeowners, expanding access to affordable housing solutions, and finding new ways to support our communities and our planet.

Thank you for being part of the Planet family.
We're here for you—every step of the way
on your homeownership journey.