



Planet Financial Group®

CORPORATE RESPONSIBILITY AND IMPACT REPORT

2024



**PLANET WITH
A PURPOSE™**

MESSAGE FROM OUR CEO

At Planet Financial Group, our mission is rooted in a simple but powerful idea: making homeownership achievable and sustainable for as many people as possible. As we continue to grow, we remain committed to helping individuals and families navigate the homeownership journey with confidence, clarity, and support. Across our lending, servicing, and asset management divisions, we strive to deliver excellence in every interaction, helping our borrowers, clients, and employees thrive.



Our commitment to fairness, transparency, and responsible lending and servicing earned recognition again this year, including the prestigious Fannie Mae STAR™ Servicer designation—a testament to our focus on solution delivery and operational excellence.

Equally important is our dedication to corporate responsibility. Through our Planet With a Purpose (PWaP) platform, we continued our support for charitable giving and environmental sustainability efforts.

We also invested in employee well-being and professional development to foster a workplace culture that values collaboration, integrity, and shared success. We believe that creating positive social impact goes hand in hand with business performance, and we are proud to give back to the communities we serve.

As you explore this report, I invite you to learn more about our accomplishments and the guiding principles that fuel our continued growth. Together, we are building a stronger, more resilient future for our customers, clients, employees, and planet.

Thank you for your continued support.

Sincerely,

Michael Dubeck
CEO and President
Planet Financial Group

2024 CRI

 <p>75,000 Trees planted via National Forest Foundation</p>	 <p>1,066,104 Tons of Carbon absorbed annually by 75,000 planted trees</p>	 <p>91 NET PROMOTER SCORE (-100 TO 100 RANGE)</p>	 <p>4.82 EXPERIENCE.COM RATING</p>
 <p>32,197 First-time homebuyers HELPED</p>	 <p>657,374 LBS. FOOD MOVED TO FOOD BANKS VIA THE FARMLINK PROJECT</p>	 <p>4.55 GOOGLE RATING</p>	 <p>A+ Better Business Bureau Rating</p>
			
			

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Vision and Mission



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 life cycle support.



Planet Home Lending improves the lives of borrowers by delivering a streamlined lending experience to help individuals and families thrive. We provide a comprehensive suite of lending solutions to ensure every step in the process is covered, every question answered, and every variable considered. We believe borrowers should know their options and feel at ease and empowered throughout the home loan journey.



Planet Loan Servicing is a complete servicing platform delivering straightforward support and solutions to residential and commercial borrowers and investors across the nation. Through a commitment to high-quality customer service and easy access to tools, technology and resources, it offers speed and simplicity to support a superior end-to-end client experience.



Planet Home Lending's Correspondent division believes strong partnerships are the cornerstone of success. We offer lending partners competitive pricing coupled with high-touch service, efficient and timely execution, a comprehensive product lineup, and cutting-edge technology. We're determined to be the easiest team of professionals to deal with in the industry. Our goal is to create an always-rewarding experience by producing a strong – and smooth – process from start to finish.



Planet Management Group provides sophisticated investors access to the people, processes, and insights needed to navigate complex portfolio situations. We provide direct access to vital data, systems, and solutions that create a clear path, high-touch communication and timely, transparent reporting to keep portfolios running efficiently.



Planet Renovation Capital connects real estate investors to capital markets to fund the improvement of our nation's rapidly aging housing stock and increase rental property supply. Our reliable funding supports the growth of small business owners seeking to scale their real estate investments.

Planet With a Purpose

Planet With a Purpose (PWaP) is the heart of Planet Financial Group's commitment to making a lasting difference. We believe in building stronger communities, protecting the planet, and creating opportunities that lift people up. Every initiative we support reflects our values—connection, responsibility, and purpose.

Through PWaP, we back programs that nourish families, restore forests, educate the next generation of changemakers, collect holiday toys for children in need, and help communities thrive. Whether it's funding wildfire recovery, supporting students, or reducing food waste and carbon emissions, we invest in efforts that create positive change today and a stronger future for tomorrow.

For us, success isn't just measured in numbers—it's found in the lives we touch, the environments we protect, and the communities we strengthen. That's the purpose behind Planet.

Our 2024 PWaP partners include:



PLANET WITH A PURPOSESM

Feeding Families and Protecting the Planet with The Farmlink Project

In 2024, Planet deepened its commitment to The Farmlink Project—a partnership that tackles two urgent challenges: food insecurity and environmental harm from food waste.

With our continued support, Farmlink moved millions of pounds of surplus produce from farms to hunger-fighting charities in 340 communities across 49 states. That food, which would have otherwise gone to waste, helped provide an estimated 36 million meals.

The environmental impact was equally powerful: Farmlink's efforts have prevented more than 273,000 metric tons of carbon emissions and saved over 2 billion gallons of water by diverting produce from landfills.

Planet's 2024 contribution funded the movement of 657,374 pounds of produce to 13 cities across 6 states. Over the past four years, we've funded the movement of more than 2.8 million pounds of food to communities facing hunger and food insecurity.

At the local level, Planet employees joined Farmlink to volunteer at the North Texas Food Bank, organizing, packaging, and distributing food to centers serving families across the region. In our second year supporting this initiative, we reinforced our belief that corporate responsibility is powered by people.

We also sponsored the FIELD Summer Tour, which brings Farmlink's college fellows to community organizations addressing hunger, sustainability, and food waste firsthand. These emerging leaders gain the tools, experience, and insights they need to shape the future of our food systems—aligning perfectly with our long-term commitment to creating positive change.

Our multiyear partnership with The Farmlink Project exemplifies what Planet With a Purpose stands for: doing good for people and for the planet. Together, we're building a more sustainable, equitable, and hopeful future—one meal, one pound of food, and one volunteer shift at a time.



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

Reducing Our Environmental Footprint

Planet remains deeply committed to reducing our environmental footprint and supporting climate resilience through action. Across the Planet family of companies, we pursue initiatives that improve environmental health, restore natural resources, and support sustainable futures for the communities we serve.

Planting Trees and Restoring Habitats with the National Forest Foundation

Through PWaP, we continued our multiyear partnership with the National Forest Foundation (NFF), the official nonprofit partner of the U.S. Forest Service. Now in its fifth year, this collaboration reflects our long-term commitment to reforestation, habitat restoration, and wildfire recovery.

In 2024, Planet funded the planting of 75,000 trees across U.S. National Forests. Our support helped restore native habitats, reforest areas affected by wildfires, and reduce future wildfire risk through sustainable forest management practices.

2024 Reforestation Projects



75,000 Trees across U.S. National Forests

Since the partnership began, Planet has helped fund the planting of nearly half a million trees, reinforcing our belief that climate action should be rooted in meaningful, measurable outcomes. The environmental benefits of these trees extend far beyond the forests—supporting cleaner air and water, healthier ecosystems, and stronger natural climate defenses.

Our work with NFF reflects the core values of Planet With a Purpose: giving back, protecting what matters, and investing in a better tomorrow—for our communities, our country, and our planet.

Reducing Reliance on Paper

Traditionally, loan origination, asset management, and servicing have been paper-intensive due to federal and state regulations requiring lenders and servicers to produce and deliver paper disclosures as part of customer journeys.

When possible, Planet has reduced reliance on paper in origination and servicing.

Supporting Sustainability Through Digital Servicing

Planet continues to enhance the digital tools available to homeowners through our online customer portal. Customers can make payments, access statements, download tax forms, and manage their accounts—all from a secure, self-service platform available 24/7.

At year-end 2024, Planet serviced approximately **418,756** customers. Of those:

- **482,594** were registered on the portal (due to joint or multiple borrowers)
- **147,577** were enrolled in autopay
- **164,960** opted for paperless communications

These digital solutions reduce our environmental impact by minimizing paper use, mailing materials, and energy associated with call center operations. At the same time, they improve the borrower experience by providing immediate access to essential loan information in the format and at the time customers prefer.

In addition to encouraging customer self-service, Planet continues to adopt sustainable practices behind the scenes. We use secure electronic document signing for internal and external agreements and store records digitally in the cloud. This further reduces our reliance on paper and supports our ongoing efforts to operate efficiently and responsibly.



Reducing Office Use While Supporting Collaboration

Planet’s remote and hybrid work policies have continued to reduce commuting-related emissions and lower energy consumption across our office footprint. Planet remains committed to maintaining a flexible work environment that helps minimize our environmental footprint and aligns with our broader sustainability goals. At the same time, we recognize the importance of in-person collaboration and innovation in driving progress and building strong teams. By balancing these priorities, we continue to adapt our workplace practices to support both people and the planet.

Advancing Home Energy Efficiency Through Renovation

Planet continued to support homeowners and real estate investors working to modernize America's aging housing stock in 2024. While full-scale energy retrofits remain uncommon, most remodeling projects include at least some upgrades that improve a home's energy performance.¹ These typically involve replacing older building materials, HVAC systems, and appliances with newer, more efficient models that reduce energy use.

Although we don't currently capture the precise share of our renovation loan funds used exclusively for energy-related improvements, research from the Joint Center for Housing Studies at Harvard found that energy-efficiency upgrades made up 34% of total home improvement spending.² Using that benchmark, the \$253 million in renovation loans Planet originated in 2024 likely supported approximately \$86 million in energy-related upgrades.

Harvard's 2025 report also noted that the market for energy-efficiency improvements has nearly quadrupled over the past two decades, reflecting growing homeowner demand for sustainable housing solutions.³

In many parts of the country, rising homeowners insurance premiums and coverage restrictions have made it more difficult to obtain or renew hazard insurance. Insurers are increasingly requiring property upgrades, such as new roofing or fire-resistant materials, to renew policies or reduce deductibles. In response, Planet expanded efforts to help homeowners better understand financing options for climate resilience improvements that may support better insurance outcomes.

Planet Renovation Capital continues to review renovation plans as part of its residential transition loan process. While it doesn't track energy-specific upgrades, the majority of RTL projects involve improvements to the home's envelope, systems, or equipment—all of which typically increase energy efficiency.



Through our Correspondent, Distributed Retail, and Retention lending channels, Planet also helps borrowers finance essential upgrades to vacant, distressed, or outdated homes. These renovations often include mechanical system replacements, insulation improvements, and other environmentally conscious repairs that reduce energy demand and make homes more affordable to operate. By revitalizing existing homes, Planet helps improve the nation's housing stock and enhance housing sustainability.

¹ Energy Efficiency Measures to Incorporate into Remodeling Projects <https://www.nrel.gov/docs/fy15osti/63154.pdf>

² "Improving America's Housing 2023" <https://www.jchs.harvard.edu/iah-2023-homeowner-expenditures-by-project> Joint Center for Housing Studies of Harvard University. Pg 18

³ "Improving America's Housing 2023" <https://www.jchs.harvard.edu/iah-2023-homeowner-expenditures-by-project> Joint Center for Housing Studies of Harvard University. Pg 6

Planet further amplifies these environmental benefits by enabling our Correspondent lender partners to originate more renovation loans, extending our impact beyond directly funded mortgages. Whether driven by policy incentives, building codes, insurance requirements, or climate-related concerns, energy-efficient home improvements are becoming a more common and critical part of the renovation landscape.

Physical Risks: Natural Disaster and Climate Risk Reduction

Planet continues to take a proactive approach to managing the risks associated with natural disasters. Historically, our economic losses in these events have been minimal due to a requirement that borrowers maintain replacement cost insurance coverage throughout the life of their loan, with deductibles typically capped at 5% of the home's insured value. If a borrower does not maintain adequate coverage, Planet force-places a policy to ensure the asset remains protected.

We also require flood insurance for properties located in Special Flood Hazard Areas, Coastal Barrier Resource Systems, and Otherwise Protected Areas, and we monitor Federal Emergency Management Agency (FEMA) maps to identify changes that could affect properties in our portfolio.



As hazard insurance companies reduce their exposure in high-risk areas—either by raising premiums and deductibles or by withdrawing entirely—borrowers and condominium associations may have fewer coverage options. These changes can increase the risk of under-insurance and lead to higher default risk, which in turn elevates the overall risk to lenders.

To help address these evolving challenges, Planet conducted an analysis of the insurance crisis and its influence on portfolio advances, force-placed insurance, borrower financial stress, and regional servicing costs. Insights from this study have been embedded into our portfolio dashboards, giving us better visibility into coverage gaps and regional impacts. This information allows Planet to respond quickly to changing conditions and better support borrowers in maintaining adequate insurance coverage.

We have also launched pilot initiatives to educate homeowners on financing options for protective home upgrades—such as roof replacements or hazard-resistant materials—through renovation and home equity loan products. These upgrades can help borrowers secure and maintain insurance coverage in an evolving marketplace.

Through these efforts, Planet continues to support homeowners and safeguard the stability of the housing finance system—while actively monitoring and managing the physical and insurance risks within our servicing portfolio.

ENHANCING ASSET RESILIENCE

Property improvements that may reduce insurance risk and support asset value retention:

**IMPACT- & FIRE-RESISTANT
ROOFING MATERIALS**
to meet home
insurance requirements

**STORM-RATED WINDOWS &
REINFORCED ENTRY SYSTEMS**
to limit
weather-related damage

**ELEVATED HVAC
& FLOOD VENTING SYSTEMS**
in FEMA-designated zones

BACKUP POWER SYSTEMS
to reduce displacement risk

DEFENSIBLE SPACE MEASURES
in wildfire-prone areas

**WIND RETROFITTING
& STRUCTURAL ANCHORING**
in hurricane-exposed regions

These upgrades, which can be financed through Planet's renovation, home equity loan, and RTL products, help reduce exposure to climate-related losses and maintain borrower insurability—critical factors for servicing stability and MSR performance.

Transition Risks

As the conversation around moving toward a lower-carbon economy continues to evolve, the mortgage finance industry faces a shifting landscape of legal, regulatory, and market expectations. Planet actively tracks these developments through our engagement with the Mortgage Bankers Association and participation in the MISMO Community of Practice.

Potential risks in this transition include rising insurance costs and possible impacts on property values in areas that experience severe weather events. Planet's dedicated support team helps borrowers recover from natural disasters by assisting with large insurance payouts and offering loss mitigation options, including forbearance and workouts. We also provide FHA 203(h) home loans to renters and homeowners rebuilding after a disaster.

While the pace of policy change and market adoption is uncertain, investor interest in Green and Social/Mission Index products continues. Planet is closely assessing how its lending programs align with these evolving frameworks and exploring ways to help borrowers make their homes more resilient.

In short, even in a period of transition, there are opportunities to help borrowers fortify their homes and build financial stability. Planet remains focused on providing homeowners with access to renovation lending, disaster recovery loans, and other socially responsible mortgage products.

Social Responsibility

Fair Lending

At Planet, we're committed to being a trusted partner to all borrowers—whether they're purchasing a home or refinancing one. Our dedication to Fair Housing means every consumer is treated equitably throughout their homeownership journey.

To help ensure consistent, fair treatment for every applicant, we continuously review and analyze our Home Mortgage Disclosure Act (HMDA) data throughout the year to ensure full compliance with federal fair lending laws. Planet also confirms compliance with state-level Community Reinvestment Act (CRA)-like requirements.

At Planet, fairness goes beyond meeting compliance standards. We actively seek to eliminate barriers to homeownership by offering down payment and closing cost assistance, avoiding unnecessary credit overlays, and stepping in with experienced underwriters when borrowers face unique credit challenges.

Every denied application undergoes a second-tier review to confirm the decision is based strictly on objective factors like credit history and financial strength.

Our wide array of home loan products—including options for underserved borrowers and first-time buyers, backed by manual underwriting and rigorous second-look reviews—are the tools we use every day to turn our commitment to responsible, inclusive lending into action.

Removing Barriers to Homeownership

At Planet, we're committed to expanding access to homeownership by identifying and removing obstacles that stand in the way—particularly for first-time buyers, individuals with limited credit histories, and those facing affordability challenges.

We do this through a range of solutions, including:

- **Limiting credit overlays** so qualified borrowers aren't held back by restrictions that go beyond standard guidelines.
- **Offering specialized loan products** designed for those with little or no down payment, borrowers with credit challenges, and individuals working to overcome affordability hurdles.

- **Providing manual underwriting** for borrowers with unique financial profiles, allowing for a more thoughtful and individualized credit evaluation.
- **Supporting the use of alternative credit data**—such as on-time rent, utility, and other recurring payments—that can help establish creditworthiness and expand access to financing.

Planet also helps repeat homebuyers stay competitive in today's tight market by offering loan programs that enable them to compete with cash buyers and move forward with confidence.

Down Payment and Closing Cost Assistance

Affordability challenges intensified in 2024. High rent burdens and student loan debt weighed on many households, making saving enough for a down payment a major hurdle. In fact, 32% of first-time buyers cited saving for a down payment as the most difficult step in the homebuying process, according to data from the National Association of REALTORS®⁴. Meanwhile, 25% of first-time buyers relied on gifts or loans from friends or family to fund their purchase—placing those without such financial support at a distinct disadvantage.

To support sustainable homeownership, we partner with government agencies, government-sponsored enterprises, state, local, and Native American housing authorities to provide access to down payment and closing cost assistance, as well as homebuyer education.

In 2024, we helped homebuyers access down payment assistance (DPA), closing cost support, and mortgage credit certificates (MCCs) through 80+ programs, including Chenoa and numerous state and municipal offerings. As the share of first-time homebuyers dropped to 24% of the market—the lowest since NAR tracking began in 1981—Planet remained focused on delivering solutions that make homeownership more accessible. Our participation in these programs is a direct expression of our commitment to helping people overcome financial barriers and achieve long-term stability through homeownership.

Specialized Home Loans

Planet offers a wide selection of home loan options to help consumers with modest resources overcome common affordability challenges. These include well-known programs such as Fannie Mae HomeReady®, Freddie Mac Home Possible® and HomeOne®, as well as FHA 203(b), 203(h), \$100 Down, and Good Neighbor Next Door.

⁴ 2024 Profile of Home Buyers and Sellers – Highlights, National Association of Realtors, November 2024.
https://www.nar.realtor/sites/default/files/2024-11/2024-profile-of-home-buyers-and-sellers-highlights-11-04-2024_2.pdf

We also provide zero-down payment loans through USDA for eligible rural borrowers and VA loans for active-duty service members, veterans, and eligible surviving spouses. Manufactured housing remains a critical source of affordable housing nationwide. Planet supports this market segment with specialized loan products from Fannie Mae, Freddie Mac, FHA, VA, USDA, and private investors—making it possible for more families to purchase homes at a lower cost.

As more buyers look for ways to share costs and care for family, Planet also supports multi-generational households, offering financing solutions for borrowers who pool income, credit, or assets to purchase a home together.

To assist existing homeowners, we offer a range of refinance solutions designed to reduce monthly payments or improve financial stability. These include Fannie Mae RefiNow®, Freddie Mac Refi Possible®, FHA Streamline, VA IRRRL, USDA Streamline Assist, and reverse mortgage options for seniors. In addition to these core programs, Planet offers access to:



- **Renovation financing**, including Fannie Mae HomeStyle®, Freddie Mac CHOICERenovation®, FHA 203(k), and VA Renovation options
- **Energy-efficient products** like Freddie Mac GreenCHOICE® and Fannie Mae HomeStyle® Energy
- **Construction lending**, including one-time close conventional, FHA, and VA loans
- **Down payment assistance, closing cost assistance, and Mortgage Credit Certificates (MCCs)**, through dozens of state and municipal housing agencies as well as national organizations
- **Jumbo and non-QM options**, including DSCR, bank statement, asset depletion, foreign national, and non-warrantable condo financing
- **Bridge loans, HELOAN second liens**, and our proprietary **Buy Before You Sell** and **Cash 4 Homes** programs to help buyers move quickly in competitive markets

Our wide product menu is designed to meet borrowers where they are—offering flexibility, accessibility, and affordability for both first-time and repeat homebuyers, as well as current homeowners looking to improve or refinance their property.

Revitalizing Aging Housing and Fueling Small Business Growth

Planet Renovation Capital supports the modernization of aging homes across 46 states and territories through Residential Transition Loans (fix-and-flip financing). These business-purpose loans help breathe new life into existing housing while empowering small real estate investors to grow from single-property projects to full-scale portfolios.

It also offers Debt Service Coverage Ratio (DSCR) loans, which allow investors to acquire or refinance properties based on rental income rather than personal income qualifications. In addition, our ground-up construction financing supports the development of new housing, helping increase local housing supply and contributing to local tax bases.

Fair Servicing

Servicing Excellence: STAR Servicer Award

In 2024, Planet was recognized by Fannie Mae's Servicer Total Achievement and Rewards™ (STAR™) Program for excellence in both General Servicing and Solution Delivery. This distinction places Planet among just 32 servicers recognized across all STAR categories nationwide.



The STAR Program evaluates servicers on their ability to implement effective, standardized processes that support strong operational performance and borrower outcomes. Planet's recognition in two categories reflects our commitment to providing consistent, high-quality servicing that meets the needs of customers, investors, and private clients.

This recognition underscores Planet's focus on delivering more than transactional servicing. Through technology-driven solutions, proactive borrower support, and clear communication, we continue to raise the bar for what exceptional servicing looks like—ensuring that customers feel informed and supported throughout their homeownership journey.

Supporting Homeowners Through Financial Hardship

Planet's commitment to homeownership doesn't end at closing—it continues through every stage of the loan, including times of financial difficulty. We prioritize timely, transparent communication and proactive outreach to assist borrowers facing hardship, whether due to economic stress, natural disasters, or unexpected life events.



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

To provide personalized experience, a dedicated loan specialist is assigned to borrowers experiencing financial hardship. This single point of contact offers ongoing support, answers questions, and guides customers through available mortgage assistance options if needed.

Our high-touch servicing model also includes early intervention. If a payment is missed, we reach out as early as 10 days after the due date to begin identifying solutions. Our specialized default servicing team is trained to resolve delinquencies efficiently and compassionately, helping borrowers stay in their homes whenever possible.

In 2024, Planet completed 8,611 home retention actions to help borrowers stay in their homes, including partial claims, modifications, repayment plans, deferments, and COVID-19 forbearance resolutions.

Natural Disaster and Peril Assistance

At Planet, we understand that natural disasters and other unexpected perils can disrupt lives and create financial uncertainty. When a borrower's home is severely damaged, our servicing team responds with empathy and urgency.

We offer temporary forbearance options to help homeowners stabilize their finances during recovery. To make the process as seamless as possible, we provide an online portal where borrowers can file homeowners insurance claims and track their status.

Our website also serves as a centralized resource center, offering post-disaster information, frequently asked questions, and step-by-step guidance on the insurance loss claim process—ensuring borrowers have the support and clarity they need to rebuild with confidence.

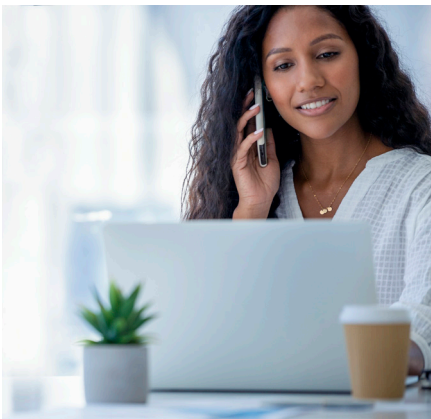
Fair Loan Servicing Plan

At Planet, fair lending extends beyond origination—it continues throughout the life of the loan. Our Fair Loan Servicing Plan ensures that every borrower receives equitable treatment during all phases of loan servicing. This includes strict adherence to the Equal Credit Opportunity Act (ECOA), Regulation B, the Fair Housing Act, and other applicable state and federal laws and regulations.

Our servicing policies explicitly prohibit discrimination based on race, color, religion, national origin, sex, including sexual orientation and gender identity, marital status, disability, familial status, age (for applicants with capacity to contract), income from public assistance, or the exercise of rights under the Consumer Credit Protection Act. Additionally, Planet considers Limited English Proficiency (LEP) within our servicing plan, reinforcing our commitment to inclusive communication and support.

Loss Mitigation Oversight

Planet is committed to helping borrowers retain homeownership whenever possible. Our loss mitigation process includes rigorous reviews to ensure fair, sustainable solutions are offered to those facing financial hardship. As part of the Fair Loan Servicing Plan, the Compliance Department analyzes denied loss mitigation application data to confirm fair and equitable treatment.



Our servicing team thoroughly evaluates each account and documents all available workout options. In the event that a foreclosure becomes unavoidable, a Foreclosure Committee re-reviews each account before sale to confirm full compliance and exhaustion of all alternatives.

We also perform annual compliance testing to ensure foreclosures and other loan servicing areas align with our commitment to fair servicing.

Investor Compliance and Customization

When servicing loans for GSEs, government agencies, and private clients, Planet adheres to investor-specific loss mitigation waterfalls and servicing protocols. Our ability to apply these requirements accurately—while remaining in full compliance with applicable state and federal laws and regulations—is continually validated through compliance testing and quality assurance audits. This process ensures we consistently deliver servicing that meets the expectations of both regulators and investors.

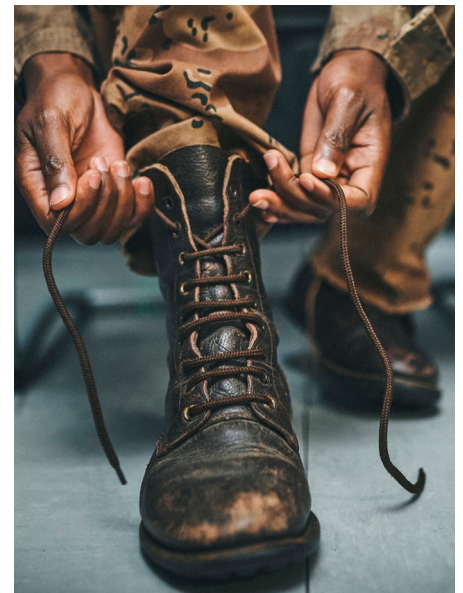
Our Social Promises

Planet is driven by a shared commitment to one another, our customers, and the communities we serve. This sense of purpose shapes every interaction—from the way we support homebuyers to how we engage with colleagues and community organizations. We believe in the power of our collective efforts to make a meaningful difference in people’s lives and futures.

Supporting Those Who Serve

Planet is proud to stand beside our nation’s veterans, active-duty service members, and their families throughout every step of their homeownership journey. Our dedication goes beyond lending: Planet has endowed a \$30,000 scholarship through The Army Scholarship Foundation, a nonprofit that provides college scholarships to the children of U.S. Army members and the spouses of currently serving soldiers.

This scholarship reinforces Planet’s ongoing commitment to honoring military service and advancing educational opportunities for the families of those who serve. By helping Army spouses and children pursue higher education, we’re investing in future leaders and extending the impact of our support well beyond homeownership.



Toys for Tots Donations Spread Holiday Joy



In 2024, Planet employees once again demonstrated their generosity by collecting and donating more than 1,750 holiday gifts for Marine Toys for Tots Foundation. These donations helped bring the magic of the season to children in need, creating joyful memories and making the holidays brighter for families across the country.

Expanding Opportunity in Mortgage Banking

Planet supports a mortgage industry that offers opportunities for all qualified individuals to build successful careers and contribute to sustainable homeownership in their communities. We participate in and sponsor professional organizations that broaden access to resources, education, and career pathways within the housing finance ecosystem.

Organizations we support include:

- National Association of Minority Mortgage Bankers (NAMMBA)
- National Association of Hispanic Real Estate Professionals (NAHREP)
- American Mortgage Diversity Council (AMDC)
- Mortgage Bankers Association of America (MBA)



Employee Benefits and Wellness



At Planet, we believe that a company's strength begins with its people. That's why we invest in a positive, supportive work environment that offers employees clear career pathways aligned with their individual goals. Our multichannel business model creates diverse opportunities for professional growth, whether employees seek advancement in operations, originations, technology, or servicing.

We also prioritize employee well-being—physically, mentally, and financially. Our benefits and recognition programs are designed to attract, retain, and engage top-tier talent while helping employees achieve balance in their personal and professional lives.

The Planet Family of Companies offers comprehensive benefits, including:

- 401(k) retirement plan with company matching and both pre-tax and Roth options
- Multiple health insurance choices, including HSA-compatible high-deductible plans with employer contributions, regional PPOs, and traditional coverage options
- Telehealth Services
- Flexible Spending Accounts (FSA) and Dependent Care FSAs
- Vision and Dental plans
- Company-paid Short-term and Long-term Disability, and voluntary life and AD&D insurance
- Supplemental health benefits, including accident and critical illness coverage
- Life Assistance Program for confidential counseling, mental health support, and legal/financial guidance
- Secure Travel Global Assistance
- Pet insurance
- Medicare transition services

Loan Officer Compensation

In 2024, Planet offered Mortgage Loan Originators (MLOs) competitive and compliant compensation structures. MLOs received a flat percentage (in basis points) of the loan amount originated. This rate was negotiated individually and remained consistent across loan types and transactions, in full compliance with applicable compensation regulations.

Company and Individual Accolades

Planet and our team members earned national recognition for excellence in mortgage lending and servicing, customer service, and workplace culture. These honors reflect our ongoing commitment to employee well-being, strong leadership, and delivering outstanding service to customers across the country.

Company Accolades:

- **TOP WORKPLACES USA:** Recognized for creating a positive work environment that fosters growth and employee satisfaction
- **TOP WORKPLACES - Financial Services:** Acknowledged for excellence among our peers
- **TOP WORKPLACES - Culture Awards:** Work-Life Flexibility, Purpose & Values, Compensation & Benefits, Innovation, Leadership, Professional Development, Employee Well-Being and Appreciation
- **TOP WORKPLACES - Locations** – Honored in several regions, including Baltimore, Dallas-Ft. Worth, Orlando, Western Connecticut, Rochester, and Long Island, NY
- **National Mortgage Professional:** Most Loved Employer
- **Mortgage Professional America:** Top Mortgage Employers
- **America Mortgage Executive Magazine:** Top 50 Mortgage Companies

Individual Accolades:

- **Inman Best of Finance**
- **National Mortgage News:** Top Producers
- **Scotsman Guide:** Top Originators
- **National Association of Hispanic Real Estate Professionals:** Top Latino Mortgage Originators
- **America Mortgage Executive Magazine:** Top 1% Mortgage Originators
- **Mortgage Women Magazine:** Women of Tech



Governance

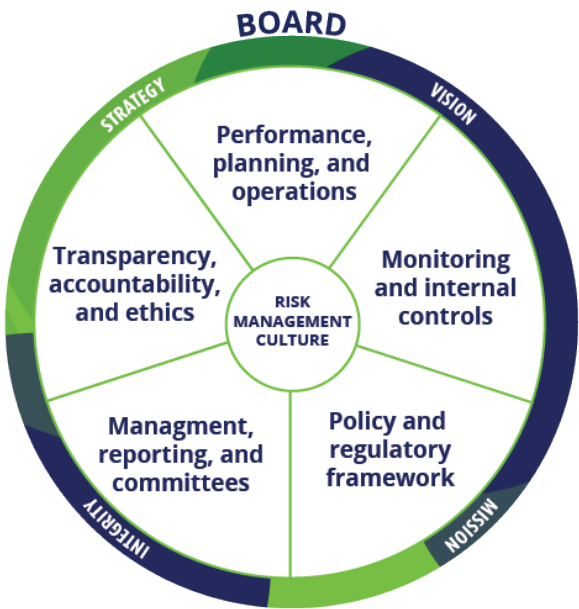
At Planet, our foundation is built on trust, transparency, and ethical conduct—principles that guide our relationships with investors, clients, and customers. Our governance framework is led by the Enterprise Risk Committee (ERC), which oversees a robust Compliance Management System (CMS) infrastructure leveraging the three lines of defense model.

The three lines of defense:

- 1. Operations
- 2. Legal, Compliance, Risk and Quality Control
- 3. Internal Audit

Led by Planet’s Legal team and executed by Compliance and Risk professionals, this structure ensures we meet regulatory obligations, maintain licensing, and deliver employee training that reinforces compliance and operational excellence. The Legal team also monitors and shares regulatory changes and oversees compliance and audit readiness to keep Planet fully prepared and well-positioned. Through this structure, Planet proactively monitors, measures, reports on, and addresses risk across the organization.

We recognize the reputational and workforce implications of governance-related risks. That’s why Planet upholds comprehensive business ethics and data protection practices across our Code of Ethics, Whistleblower Policy, and Cybersecurity and Data Privacy policies.



Code of Ethics

At Planet, integrity is non-negotiable. Our Code of Ethics calls on every employee to act honestly, fairly, and transparently in interactions with colleagues, customers, clients, business partners, regulators, and competitors. Guided by the principle Do the Right Thing, our Code ensures that ethical conduct is embedded in every aspect of our operations.

**PLANET IS COMMITTED TO
MAINTAINING A CULTURE
OF INTEGRITY AND
ETHICAL BEHAVIOR**

Employees are expected to:

- Treat coworkers, job applicants, customers, and suppliers with professionalism and respect
- Understand and comply with all applicable federal, state, and local laws, as well as company policies
- Conduct business with integrity, providing truthful and complete information
- Safeguard confidential information belonging to Planet, its customers, and its partners
- Proactively avoid situations that could lead to unethical or illegal actions
- Report fraud, violations of law or company policy, and other concerns without fear of retaliation

To reinforce these values, Planet provides annual and ongoing training to ensure employees stay informed and accountable within a robust ethical and legal framework.

Whistleblower Policy and Ethics Hotline

Planet maintains a strong culture of integrity and ethical behavior. Our Whistleblower Policy sets clear standards for conduct and encourages employees and third parties to speak up about misconduct. The policy guarantees protection for those who report concerns and ensures full compliance with applicable laws and regulations.

The policy promotes:

- Honest and ethical conduct across the organization
- Adherence to laws, rules, and internal policies
- Prompt reporting of potential violations to Compliance, Legal, Human Resources, or management
- Protection from retaliation for good faith reports

Cybersecurity and Data Privacy

Protecting sensitive information is critical to our operations. Planet's Information and Cybersecurity Policy outlines the protocols we use to defend against data breaches and system misuse. Our Information Security team implements and monitors these controls using industry-leading technologies, ensuring compliance with evolving cybersecurity and privacy regulations.

Employees complete regular training in IT security, phishing awareness, data protection, and privacy best practices. These efforts ensure that everyone at Planet plays a role in maintaining a secure digital environment.

Conclusion

In 2024, Planet demonstrated that sustainable success is grounded in steady growth, strategic vision, and a commitment to innovation. Throughout the year, we scaled responsibly and delivered results across all channels, proving once again the ability of our multichannel strategy to navigate challenging market cycles.

Our growth was intentional and aligned with our values. We expanded offerings for borrowers, enhanced our servicing platforms, and provided strong execution for clients and investors. At the same time, our robust governance and disciplined risk management ensured we remained a stable, dependable partner.

Innovation was a driving force in 2024. We advanced our technology platforms, deepened the use of predictive analytics, and broadened access to credit through proprietary loan programs. These improvements helped us serve more people, more effectively, while staying true to our mission of supporting long-term homeownership and portfolio performance.

As we move through 2025 and beyond, Planet is proud to be a trusted partner—offering the consistency, care, and capability that borrowers, employees, and private clients rely on every day.

