



FOR IMMEDIATE RELEASE

Planet Home Lending Welcomes John Adams as Retail Renovation Leader

MERIDEN, Connecticut – Sept. 25, 2025 – [Planet Home Lending](#), a national mortgage lender and servicer, has appointed John Adams (NMLS ID #442266) as Retail Renovation Leader, expanding its renovation expertise at a time when borrowers, MLOs and real estate agents are seeking solutions to unlock more housing opportunities.

Adams, a recognized thought leader in renovation lending, will focus on training and supporting Planet's Distributed Retail loan originators and educating real estate agents nationwide. He will also spearhead efforts to show homebuyers, including veterans and first-time homeowners, how renovation loans can transform properties once considered out of reach.

"Planet was one of the first lenders to bring VA renovation lending to market—and remains one of the only companies offering it at scale," Adams said. "That means veterans don't have to settle for a less-than-perfect house. They can buy a home in the location they want, even if it needs work or is difficult to insure."

Adams' passion for renovation stems from years of guiding MLOs, agents, and borrowers through complex transactions. Renovation loans, he explained, don't just repair roofs or furnaces; they keep deals alive when traditional financing might fall apart. They also help buyers consider properties that might otherwise linger on the market. Homes with deferred maintenance or outdated finishes often sell at a discount or attract fewer offers. With a renovation loan, buyers can purchase those homes then add the modern finishes, updated layouts, or expanded spaces they want.

"There's intrinsic value in making a house your own instead of going with the previous homeowner's choices and waiting to do renovations," Adams added. "Millennials and Gen Z

buyers, veterans and families caring for loved ones don't want to wait years to remodel—they want a house that reflects their taste, in the right neighborhood, today. Renovation lending makes that possible while building long-term generational wealth.”

In his new role, Adams will deliver live and on-demand training for MLOs and real estate agents, creating a repeatable playbook that helps retail loan officers grow their markets. He will also collaborate with Planet's marketing team to drive education and lead generation, ensuring agents and borrowers understand how renovation programs can solve common challenges.

“John wakes up every day thinking about how property builds wealth, and he has shown hundreds of people how to overcome their fears of renovation lending,” said Matt Payan, SVP National Production, Distributed Retail at Planet. “His expertise, energy and innovative approach are a perfect fit for Planet's entrepreneurial culture and our commitment to supporting customers throughout their homeownership journey.”

Adams is also the author of *House Hacking: Using Renovation Loans For A Better Way To Buy A Home*, an Amazon No. 1 bestseller. He donates a portion of the book's proceeds to K9s For Warriors, reflecting his dedication to giving back to the military community.

“I chose Planet because it has the scale, talent and resources to move the adoption of renovation loans forward,” Adams said. “Planet understands what it takes to bring clarity to renovation lending. We have the subject matter experts, the systems and the drive to connect every dot for our customers and partners.”

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](https://planethomelending.com), 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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