



FOR IMMEDIATE RELEASE

Planet Financial Group Releases Inaugural ESG Report

Private non-bank discloses environmental, social and governance metrics

MERIDEN, Connecticut, July 27, 2023 -- Planet Financial Group — a fully integrated family of companies delivering innovative origination, servicing and asset management solutions — has released its inaugural Environmental, Social and Governance (ESG) Report. The comprehensive report outlines Planet's commitment to sustainability, fair lending, fair servicing, and ethical governance frameworks.

"Planet is proud to be among the first privately held independent mortgage banks to issue an ESG Report," said Planet Financial Group CEO and President Michael Dubeck. "The report details our commitment to our customers, business partners and employees, and our ongoing efforts to create a positive impact on the world."

Environmental stewardship is a key focus for Planet. Through its Planet With a Purpose ESG platform, the company has actively supported initiatives such as planting trees with the National Forest Foundation and reducing food waste through The Farmlink Project. Additionally, Planet funds the modernization of aging homes to enhance energy efficiency.

Planet's ESG report also provides insight into fair lending and fair servicing practices. The company applies innovative solutions to help borrowers overcome barriers to homeownership. It also performs second-look reviews of loan denials and foreclosure avoidance decisions. These efforts resulted in Planet being named a Top 10 fairest lender by FairPlay.

Robust governance frameworks are central to Planet's operations, ensuring effective risk management, customer privacy protection, and adherence to ethical standards. The ESG report succinctly summarizes the company's commitment to these principles.

The report can be viewed and downloaded from Planet's website at <https://bit.ly/PlanetESG>.

About Planet Financial Group, LLC

Planet Financial Group, LLC, Meriden, Conn., 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 approved originator and servicer for FHA, VA and USDA, as well as a Freddie Mac and Fannie Mae Seller/Servicer, a full Ginnie Mae Issuer and approved sub-servicer and a Standard & Poor's Global Ratings- and Fitch Ratings-rated special and prime residential servicer. Planet Home Lending, LLC has been assigned a corporate family rating by Moody's Investors Service viewable at www.moody.com. Its correspondent division offers a full suite of government, agency and niche home loans. Planet Home Lending, LLC is also a special servicer managing diverse investor portfolios. Its customized servicing solutions maximize asset recovery and optimize performance through active management at the portfolio and loan levels. Planet Home Lending, LLC is an

Equal Housing Lender. For more information about Planet Home Lending, LLC, please visit <https://planethomelending.com>. For more information about Planet Home Lending's Correspondent offerings, please visit <https://phlcorrespondent.com>.

About Planet Management Group, LLC

Planet Management Group, LLC, Rochester, N.Y., maximizes the value of diverse investor assets through active management. For more information about Planet Management Group, please visit <https://planetmanagementgroup.com>.

Press:

Dona DeZube

Vice President, Communications

Planet Home Lending

ddezube@PlanetHomeLending.com