



Corporate Responsibility and Impact Report 2025





Awards



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Message from our CEO

At Planet, our mission is rooted in a simple but powerful idea: making homeownership more achievable and sustainable for as many people as possible. As our customers' lives evolve, their needs evolve with them, and they deserve a partner who can meet them with clarity, consistency, and care at every stage.

Homeownership is often measured not in years, but in generations. The home is the center of our customers' universe: a place of pride, stability, and the moments that matter most. With housing costs and economic conditions continuing to shift, we remain focused on treating people fairly, communicating clearly, and making it easier to get the right products, services, and expert help throughout the homeownership journey.



We know you need more than a transaction. You need a partner you can rely on. So, we show up with empathy when life is complicated, expertise when decisions feel high-stakes, responsiveness when time matters, and certainty through clear steps and consistent communication. Whether you're buying, refinancing, or navigating what comes after closing, our goal is to make the process easier to understand and move through, with support you can count on.

We believe strong service starts with strong communities. Through Planet With a Purpose, we support local causes and show up for neighbors in meaningful ways. As we move forward, you can count on Planet to keep earning your trust by doing what's right and standing with you at every step of homeownership. Across every part of Planet, we deliver on one consistent promise: We'll Get You Home.

Sincerely,

Michael Dubeck
CEO and President
Planet

Planet’s 2025 Responsibility Actions and Impact

Your mortgage is more than a transaction. It’s a major life accomplishment tied to stability, opportunity, and peace of mind. Whether you’re buying your first home, renovating, or navigating an unexpected hardship, our goal is to support you with clear information, expert service, and a commitment to doing what’s right.

The pages that follow share updates on the programs we delivered, how we served communities, and the ways we worked to make the homeownership journey more accessible, fair, and reliable.



Planet With a Purpose

Through our Planet With a Purpose initiative, we support causes reflecting the values we share with our customers, colleagues, and business partners. In 2025, our initiatives restored forests, uplifted military families, and brought joy to children during the holidays.

Our 2025 PWaP partners included:



Planting Trees with the National Forest Foundation

In 2025, Planet funded the planting of 75,000 trees across U.S. National Forests. These trees are rebuilding native ecosystems, breathing life back into landscapes scarred by wildfire, and helping ensure forests are more resilient to challenges. And over their lifetimes, these trees can store tens of thousands of metric tons of carbon, helping offset emissions and cleaning our air.

2025 Reforestation Projects

75,000 

Trees on 331 Acres

Working alongside the NFF reflects the values at the heart of Planet With a Purpose: giving back, protecting what matters, and building a better tomorrow for our communities, our country, and our planet.



Supporting Those Who Serve

In 2025, we continued our support of the Army Scholarship Foundation, which provides college funding to the children and spouses of U.S. Army 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

The generosity of Planet employees was on full display in 2025 as they donated nearly 2,000 new toys through the 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.



Opening More Doors for More People

Our community commitments recognize that not every path to homeownership is the same. That's why Planet offers programs tailored to real-world challenges. In 2025, we helped individuals and families secure affordable mortgages, access down payment assistance, and navigate credit challenges with programs including:

- **Down Payment Assistance:** We connected buyers with Down Payment and Closing Cost Assistance to reduce upfront costs and make homeownership more affordable.
- **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.
- **Manufactured Home Loans:** Our loans helped families purchase quality manufactured homes, an affordable alternative to site-built housing.
- **Renovation Loans for Home Modernization:** With renovation loans, Planet homebuyers turned outdated homes into dream homes.
- **Energy Efficiency Improvements:**
Planet's home loans supported approximately \$104 million in energy-related home upgrades.
- **Home Construction Loans:**
Our One-Time Close construction loans allowed borrowers to build new homes with just one closing and less hassle.
- **Rural Home Loans:**
Through USDA loans, we made zero-down financing a reality for rural homebuyers.



Fair Servicing

At Planet, Fair Servicing is delivered through consistent processes, transparent practices, and disciplined execution across the full servicing lifecycle. As a long-term asset manager, we apply standardized processes, robust controls, and ongoing oversight to promote uniform treatment of borrowers and reduce the risk of variability in servicing outcomes.



Our servicing platform incorporates data monitoring, quality assurance, and performance review processes designed to identify and address potential disparities, ensure compliance with applicable requirements, and maintain alignment with investor and regulatory expectations. These controls are applied consistently across portfolios, channels, and borrower segments.

This approach supports both borrower-level outcomes and overall portfolio performance. By reinforcing consistency in how servicing actions are applied, including payment processing, escrow management, and loss mitigation, Planet helps manage risk, protect asset value, and ensure stable execution across changing market conditions.

Exceptional Customer Support

In 2025, Planet's Servicing Contact Center supported borrowers through more than 1.5 million customer interactions and resolved 94% of customer emails on first contact. These outcomes reflect Planet's commitment to responsive, high-quality servicing, and consistent support across the 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.

Removing Barriers to Homeownership

At Planet, we believe homeownership should be within reach for more people, including first-time and first-generation buyers and anyone navigating affordability challenges. In 2025, we focused on practical ways to remove common roadblocks by offering programs and guidance designed for real-world financial situations.

Planet:

- Provided home loans to borrowers with non-traditional credit who cannot use standard home loans, including gig workers, retirees, and self-employed people.
- Connected buyers with down payment and closing cost assistance programs to reduce the upfront cash needed to buy a home.
- Offered manual underwriting for qualified borrowers whose financial picture isn't fully captured by traditional credit scoring.
- Recognized alternative payment history (like rent and other recurring payments, when available) to help borrowers demonstrate creditworthiness.
- Helped buyers compete in competitive housing markets with programs like Cash 4 Homes, which strengthens an offer with a cash-backup option.
- Supported move-up buyers through Buy Now. Sell Later. options to reduce the stress of coordinating buying and selling a home at the same time.
- Provided bridge loan options for eligible borrowers who want to use home equity toward a down payment while their current home is being sold.
- Expanded access to renovation and construction financing, including renovation loans that bundle purchase + improvements into one loan, and One-Time Close construction loans combining construction and permanent financing into a single closing.
- Introduced homeowners insurance services to give borrowers more choices so they can make informed decisions regarding increasingly complex insurance options.

These solutions don't just open doors, they help customers understand their options, plan with confidence, and move forward with support throughout the homeownership journey.

Improving Natural Disaster Resistance

Impact and fire-resistant roofing materials to meet home insurance	Storm-rated windows and reinforced entry systems to limit weather-related	Systems installation
Backup power systems to reduce displacement risk	Defensible Space Measures	Wind retrofitting and structural anchoring in

These upgrades, which customers can use renovation or home equity loans to make, can reduce a home's exposure to climate-related losses and help people keep their homeowners insurance.

Fairness at Every Step of the Homeownership Journey

Fairness means being treated with respect, getting clear answers, and knowing what to expect.

Fair from Day One and Every Day After

We follow all federal and state fair lending and housing laws and focus on how our service feels day-to-day. That means applying consistent review standards, communicating decisions and next steps clearly, and responding with the same care and attention whether you're asking a simple question or navigating a more complex situation.

Clear communication is part of fair treatment. That's why we've built processes to better support homeowners who prefer assistance in a language other than English, making it easier to ask questions, understand your options, and get help when you need it.



Support When You Need It

When challenges arise, we're here for our borrowers. Planet's servicing team carefully reviews each situation, looking at what's happening, what assistance options may be available, and the next steps. This enables us to work toward solutions that help people stay in their homes. Our loss mitigation reviews are thorough, fair, and designed with the homeowner in mind.

When contacting us, you'll receive prompt updates, clear guidance, and support in exploring your choices. When facing complex financial challenges, Planet prioritizes simplicity by explaining things plainly, applying the rules fairly, and walking you through the next steps.

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 is here from the day you close to the day you pay off your mortgage and every moment in between.

Home foreclosures avoided in 2025

4,287 completed mortgage modifications

10,199 completed partial claims

367 completed deferments

2,446 completed repayment plans

**We completed 17,299
home retention actions**

We know financial setbacks, natural disasters, or unexpected property damage can feel overwhelming. That's why we offer support designed to meet you where you are, providing online tools, proactive communication, and a dedicated point of contact for homeowners seeking financial assistance.

We also make it easier to report property damage and start an insurance claim online, so you can take the next step sooner and get connected to help when it matters most.

Our People. Our Strength.

Planet is proud to be a Top Workplace USA, reflecting our culture of respect, opportunity, and care for each other.

In 2025, we continued to support our team with:

- Flexible work options
- Multiple health insurance options
- Life assistance programs
- 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

At Planet, our responsibility extends beyond transactions. We're building lasting trust, strengthening communities, and supporting people through every stage of homeownership. In 2025, we continued to make meaningful progress by expanding access to affordable lending solutions, investing in programs that remove barriers, and standing by our customers when challenges arise. From funding reforestation efforts to supporting military families and helping more first-time buyers achieve their goals, our impact reflects a consistent commitment to doing what's right.



As we look ahead, we remain focused on delivering clear guidance, dependable service, and practical solutions that meet real-world needs. We will keep investing in our people, deepening our community partnerships, and evolving our offerings to better serve a changing housing landscape. Across all we do, one promise guides us forward: We'll Get You Home.