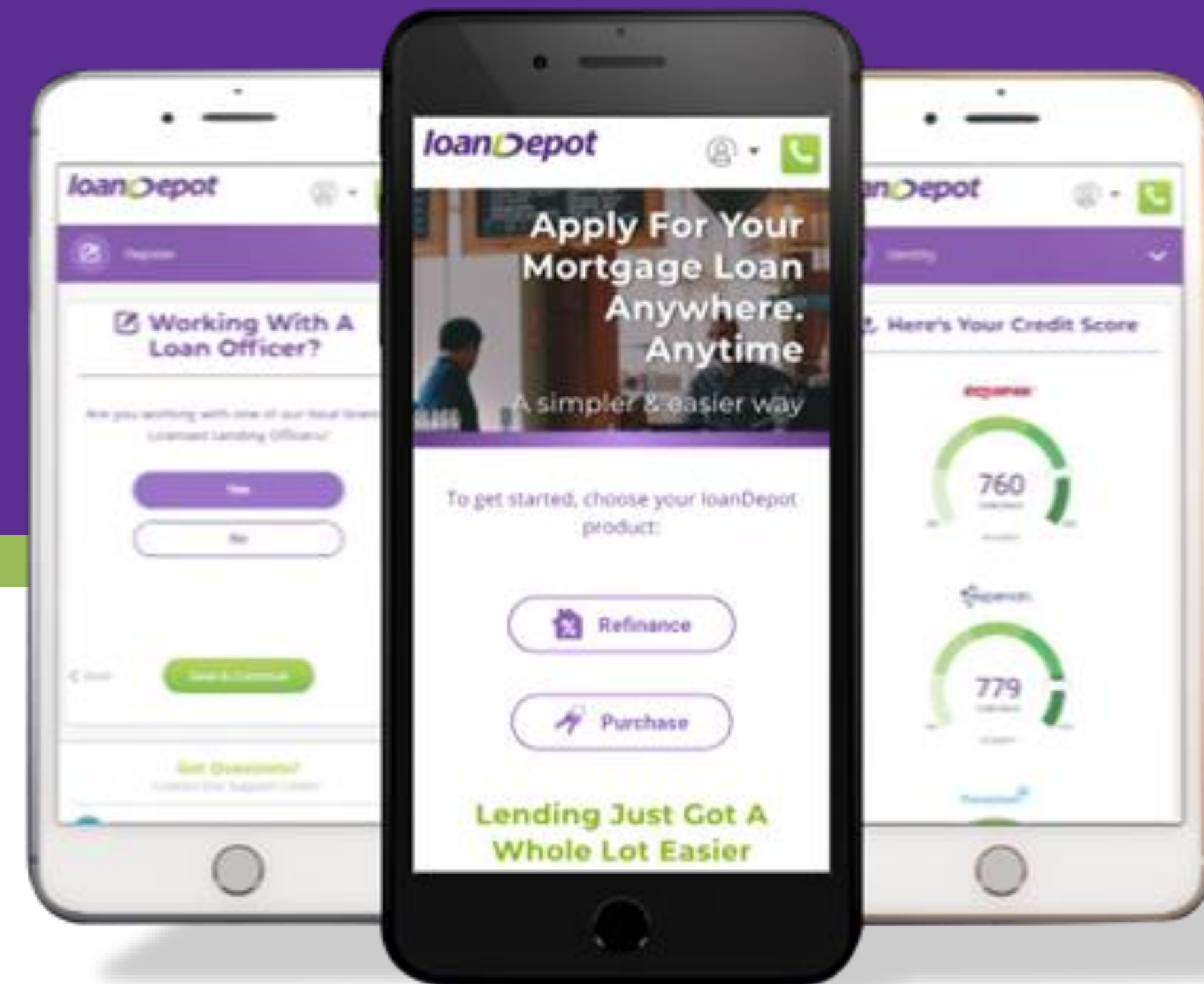


# LOANDEPOT, INC. (NYSE: LDI)

## Q3 2021 EARNINGS PRESENTATION

November 1, 2021

**loanDepot**<sup>®</sup>



# DISCLAIMER

## Forward-Looking Statements and Other Information

This presentation may contain "forward-looking statements," which reflect loanDepot's current views with respect to, among other things, its operations and financial performance. You can identify these statements by the use of words such as "outlook," "potential," "continue," "may," "seek," "approximately," "predict," "believe," "expect," "plan," "intend," "estimate" or "anticipate" and similar expressions or the negative versions of these words or comparable words, as well as future or conditional verbs such as "will," "should," "would" and "could." All statements other than statements of historical fact are statements that could be deemed forward-looking statements, including, but not limited to, guidance to our pull-through weighted rate lock volume, origination volume and pull-through weighted gain-on-sale margin. These forward-looking statements are based on current available operating, financial, economic and other information, and are not guarantees of future performance and are subject to risks, uncertainties and assumptions, including the risks in the "Risk Factors" section of loanDepot, Inc.'s Annual Report on Form 10-K for the year ended December 31, 2020, which are difficult to predict. Therefore, current plans, anticipated actions, financial results, as well as the anticipated development of the industry, may differ materially from what is expressed or forecasted in any forward-looking statement. loanDepot does not undertake any obligation to publicly update or revise any forward-looking statement to reflect future events or circumstances, except as required by applicable law.

## Non-GAAP Financial Information

To provide investors with information in addition to our results as determined by GAAP, we disclose Adjusted Total Revenue, Adjusted Net Income, Adjusted Diluted EPS, and Adjusted EBITDA as non-GAAP measures. We believe Adjusted Total Revenue, Adjusted Net Income, Adjusted Diluted EPS, and Adjusted EBITDA provide useful information to investors regarding our results of operations because each measure assists both investors and management in analyzing and benchmarking the performance and value of our business. They facilitate company-to-company operating performance comparisons by backing out potential differences caused by variations in hedging strategies, changes in valuations, capital structures (affecting net interest expense), taxation, the age and book depreciation of facilities (affecting relative depreciation expense) and the amortization of intangibles, which may vary for different companies for reasons unrelated to operating performance, as well as certain historical cost (benefit) items which may vary for different companies for reasons unrelated to operating performance. These measures are not financial measures calculated in accordance with GAAP and should not be considered as a substitute for revenue, net income, or any other operating performance measure calculated in accordance with GAAP, and may not be comparable to a similarly titled measure reported by other companies.

## Market and Industry Data

This presentation also contains information regarding the loanDepot's market and industry that is derived from third-party research and publications. That information may rely upon a number of assumptions and limitations, and the Company has not independently verified its accuracy or completeness.



# TODAY'S SPEAKERS



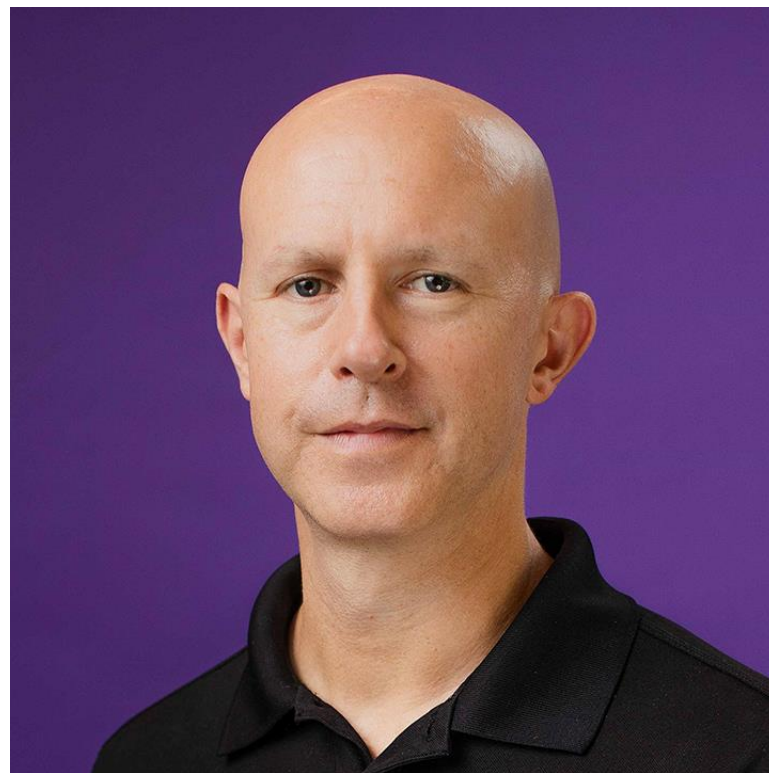
**ANTHONY HSIEH**  
Chief Executive Officer  
LoanDepot since 2010  
30+ Years Experience



**PATRICK FLANAGAN**  
Chief Financial Officer  
LoanDepot since 2017  
30+ Years Experience



**JEFF WALSH**  
Chief Revenue Officer  
LoanDepot since 2010  
30+ Years Experience







**JEFF DERGURAHIAN**  
Chief Capital Markets Officer  
LoanDepot since 2012  
20+ Years Experience



**JOHN LEE**  
Chief Analytics Officer  
LoanDepot since 2010  
25+ Years Experience

# DIFFERENTIATED ORIGINATION STRATEGY BUILT FOR ALL MARKETS

+3,000 mortgage professionals covering all 50 states

	RETAIL STRATEGY		PARTNER STRATEGY
	 Consumer Direct	 In-Market	 Partner
Description	Significant brand investment supporting customer acquisition through the digital channel	High-tech, high-touch service powered by mello® and +1,700 in-market mortgage professionals covering 75% of the U.S. population	Joint ventures, integrated referral partners and wholesale
Relationships	Individual customers	Builders and realtors	Home builders, real estate brokers and banks
Drivers	Marketing spend & marketing efficiency	Number of loan officers & loan officer productivity	Number of account executives and partners
Q3 '21 Volumes	\$25 billion		\$7 billion
Tech Empowerment	Leads routed to maximize conversion based on dynamic lead scoring  Matching the right lead with right mortgage professional to optimize conversion		Technology investments automating and expediting broker processes

# POSITIONED TO YIELD POWERFUL RESULTS



Young and Entrepreneurial	Founder- & CEO-led 11 Year Old Company	
Remarkable Growth	Q3 '21 YoY Purchase Volume Growth: >25% Q3 '21 YoY Refinance Volume Growth: >10%	
Purpose-Built Technology	The logo for mello, featuring the word "mello" in green with a registered trademark symbol.	
Data Expertise	Database of over 40 million unique individuals Nearly 10 billion data points	
Organically Built, Diversified Platform	✓ In-Market ✓ Consumer Direct	✓ Wholesale ✓ JV Partnerships



## Q3 '21 FINANCIAL HIGHLIGHTS

**\$32 billion**

Q3 '21 Volume

**78%/22%**

Retail/Partner Volume Split

**\$154 million**

Q3 '21 GAAP Net Income

**\$238 million**

Q3 '21 Adjusted EBITDA

**\$145 billion**

UPB of Servicing Portfolio

**1.1%**

Portfolio in Active Forbearance



**Q&A**