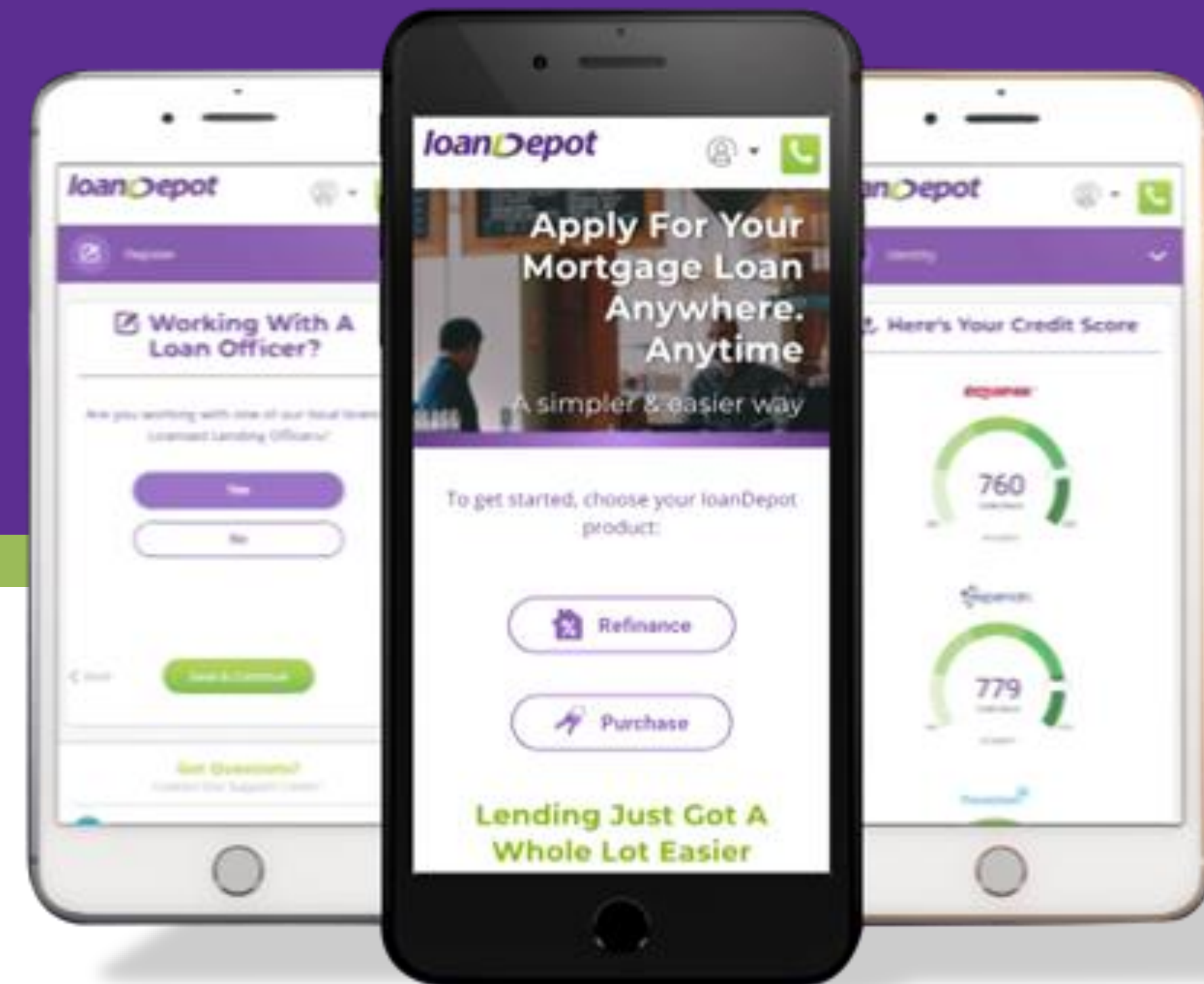


LOANDEPOT, INC. (NYSE: LDI)

Q4 2020 EARNINGS PRESENTATION

February 2021

loanDepot[®]



DISCLAIMER

Forward-Looking Statements

This presentation contains forward-looking statements, which reflect our current views with respect to, among other things, our 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.” These statements are subject to certain risks and uncertainties that could cause actual results to differ materially from those included in the forward-looking statements. The forward-looking statements speak only as of the date on which they are made, and, except to the extent required by federal securities laws, we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events. In light of these risks and uncertainties, there can be no assurance that the forward-looking statements contained in this presentation will in fact occur. You should not place undue reliance on these forward-looking statements. If one or more of these risks or uncertainties materialize or our underlying assumptions prove to be incorrect, our actual results may vary materially from what we may have expressed or implied by these forward-looking statements.. Forward-looking statements in this presentation may include, but are not limited to: the COVID-19 pandemic; the pandemic’s impact on our ability to originate mortgages, our servicing operations, our liquidity and our employees; the executive, legislative and regulatory reaction to COVID-19, including the passage of the CARES Act; our recent rapid growth; our ability to continue to grow our loan production volume; the market’s acceptance of our new products and enhancements; the departure or change in responsibilities of certain of our senior management; our ability to identify necessary and appropriate information technology system improvements; our ability to maintain our reputation; our ability to identify or consummate acquisitions or otherwise manage growth effectively; our ability to successfully hedge changes in interest rates; the geographic concentration of our loan originations; our ability to indemnify certain purchasers of loans we originate; errors in our management’s estimates and judgment decisions in connection with matters that are inherently uncertain, such as fair value determinations; our ability to maintain our relationships with our subservicers; our ability to replace loans, which we service that are repaid or refinanced; our ability to recover servicing advances; the ability of counterparties to terminate servicing rights and contracts; our limited performance history of our servicing portfolio; increased costs and related losses regarding challenges to the validity of foreclosure actions; our reliance on joint ventures with industry partners; challenges to the MERS system; our reliance on the accuracy and completeness of information about borrowers provided to us; our ability to maintain our vendor relationships; our ability to attract and retain qualified personnel; the occurrence of a data breach or other failure of our cybersecurity; the outcome of legal proceedings to which we are a party; our ability to obtain, maintain, protect and enforce our intellectual property; the impact of terrorist attacks or natural disasters; and changes in federal, state and local laws, as well as changes in regulatory enforcement policies and priorities.

The forward-looking statements included in this presentation speak only as of the date of this presentation or as of the date they are made, as applicable. Except as otherwise required by law, we disclaim any intent or obligation to update any “forward-looking statement” made in this presentation to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

Non-GAAP Financial Measures

To provide investors with information in addition to our results as determined by GAAP, we disclose Adjusted Total Revenue, Adjusted EBITDA, and Adjusted Net Income as non-GAAP measures. We believe Adjusted Total Revenue, Adjusted EBITDA, and Adjusted Net Income 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.

TODAY'S SPEAKERS



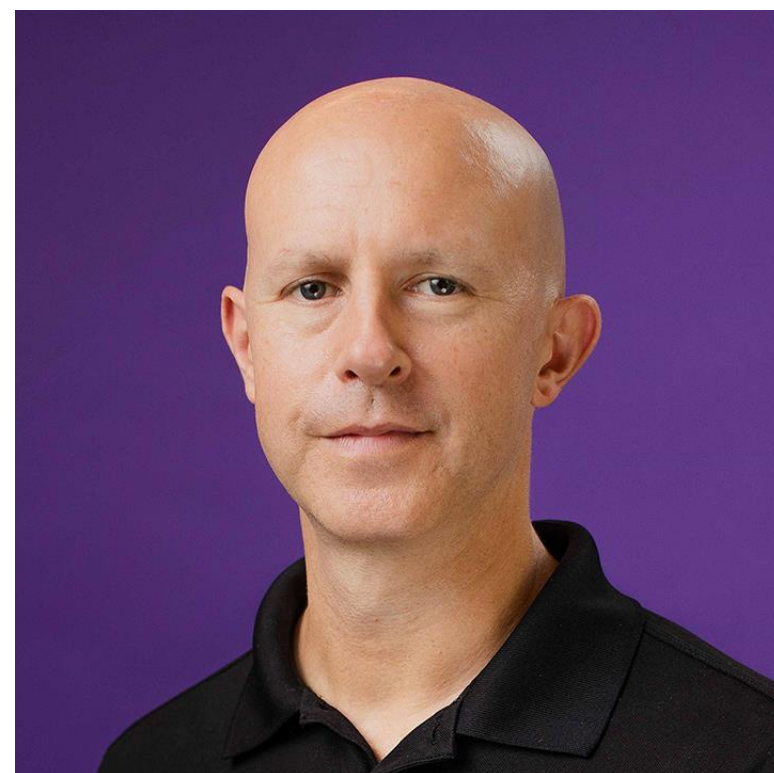
ANTHONY HSIEH
Chief Executive Officer
LoanDepot since 2010
30+ Years Experience



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

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 +1,350 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
FY20 Volumes	\$80 billion		\$21 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	YoY Purchase Volume Growth: >50% YoY Refinance Volume Growth: >170%
Purpose-Built Technology	The logo for mello, featuring the word "mello" in a green font with a registered trademark symbol.
Data Expertise	Database of over 40 million unique individuals Nearly 10 billion data points
Organically Built, Diversified Platform	<ul style="list-style-type: none">✓ In-Market✓ Wholesale✓ Consumer Direct✓ JV Partnerships

FY20 FINANCIAL HIGHLIGHTS

\$101 billion

FY20 Volume

\$2.0 billion

FY20 Net Income

\$103 billion

UPB of Servicing Portfolio

80%/20%

Retail/Partner Volume Split

\$2.1 billion

FY20 Adjusted EBITDA

2.4%

Portfolio in Active Forbearance



Q&A