loanDepot®



3Q 2026 INVESTOR PRESENTATION

November 9, 2026

We make the American Dream of home possible

Partnering with homeowners throughout the lifecycle of the homeownership journey.



Serving the Buyer

- First Time Homebuyer
- Veteran / Active Duty
- Move Up / Downsize
- Relocation

Supporting the Purchase

- Title Services
- Escrow/ Closing
- Homeowners Insurance

Servicing the Mortgage

- Building Trust
- Continuing Customer Relationship
- Facilitate Additional Lending Opportunities

Optimizing the Journey

- HELOC
- Closed-End Second
- Refinance
- Solutions for Aging in Place

LOANDEPOT'S FLYWHEEL

- Top of funnel
  - Brand – loanDepot Park
  - Scale
  - Marketing
  - Lead conversion

- Diversified channel strategy
  - Direct to consumer
  - In-market retail
  - Joint venture
  - Wholesale

- Comprehensive product suite
  - Purchase
  - Refinance
  - Home equity
  - Reverse



- 441K clients(1)
- Strong recapture rate at 52%(1)
- $0 customer acquisition cost
- Recurring revenue stream

- Innovation
- Technology / AI
- Top-tier customer service
- Data

Controlling the customer experience from application to closing to servicing, and back again

(1) At or for the quarter ended September 30, 2026

SCALED TO CAPTURE HUGE MARKET OPPORTUNITY

A Significant Market Opportunity

Residential Real Estate

$48T[1]

Mortgage Debt Outstanding

$15T[2]

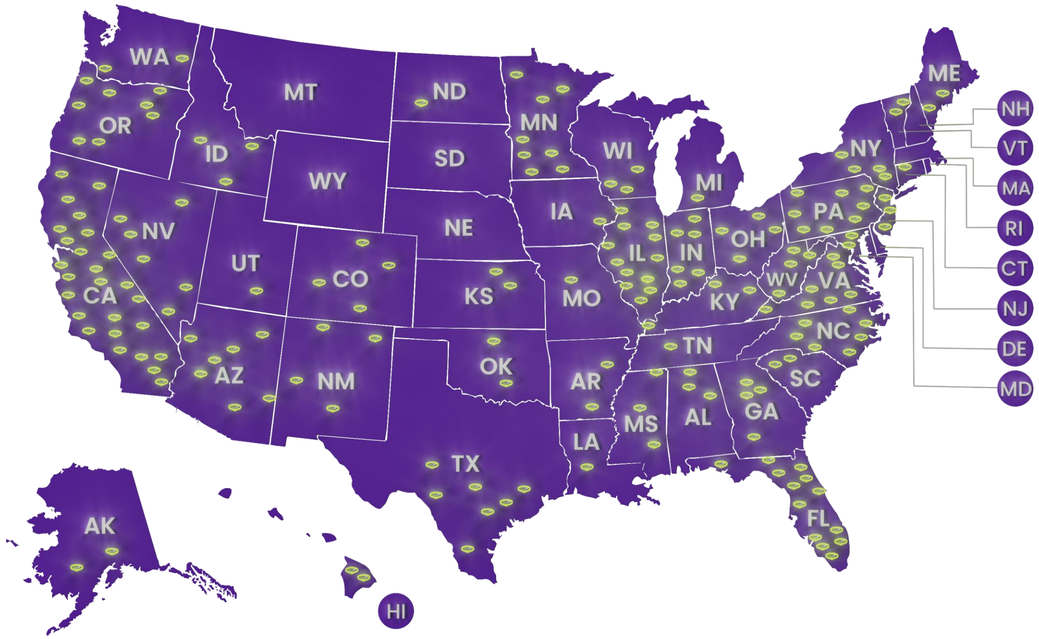
Mortgage Originations 2026

$2.1T[3]

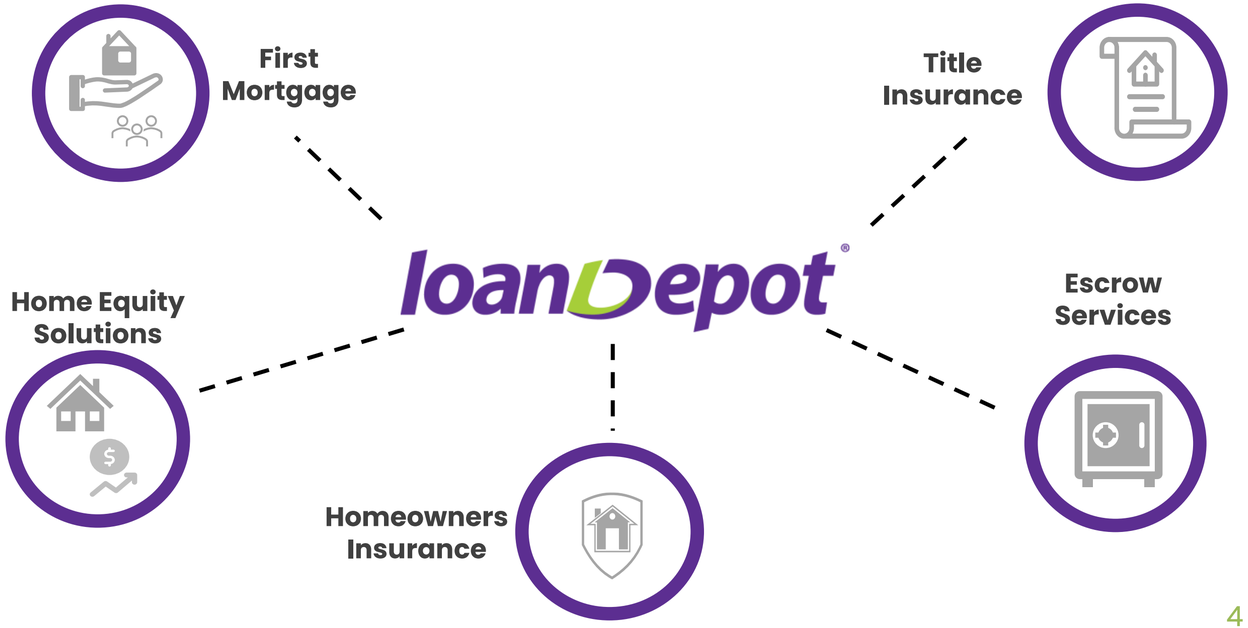
Highly Fragmented Market

No Lender Above 10% Market Share[4]

A Nationwide Lender



Providing a Complete Homeowner Ecosystem



Sources: (1) Federal Reserve – Owner-Occupied Real Estate at Market Value (2) Federal Reserve – Mortgage Debt Outstanding: 1-4 family residences (3) Mortgage Bankers Association 10/11/2026 (4) Inside Mortgage Finance 12M2025

EXPERIENCED MANAGEMENT TEAM WITH UNIQUE SKILLSETS



Anthony Hsieh

Founder and Chief Executive Officer

lendingtree · HomeLoanCenter.com A loan for every home. · E*TRADE Mortgage - Loansdirect.com



David Hayes

Chief Financial Officer

CoreLogic · imb · PROSPECT MORTGAGE · IndymacBank



Dominick Marchetti

Chief Digital Officer

Rate · MEZZO



Jeff DerGurahian

Chief Investment Officer and Head Economist

PROSPECT MORTGAGE



Adam Saab

Executive Vice President, Servicing

CENLAR CENTRAL LOAN ADMINISTRATION & REPORTING · citimortgage · PNC · LOANCARE



Nikul Patel

Chief Growth Officer

loanglide · movoto · lendingtree



Joe Grassi

Chief Legal and Risk Officer

Fannie Mae · OBERMAYER



Melanie Graper

Chief Human Resources Officer

CoreLogic · IRVINE COMPANY

THIRD QUARTER HIGHLIGHTS

Financial

- Originations: $7.0 billion in funded volume, compared to $8.0 billion in 2Q26 and $6.5 billion in 3Q25
- Total Revenue: $307 million, compared to $337 million in 2Q26 and $323 million in 3Q25; adjusted revenue of $302 million
- Total Expenses: decreased to $336 million from $344 million in 2Q26, compared to $334 million in 3Q25
- Net Loss: $29 million compared to $7 million in 2Q26 and $9 million in 3Q25
- Adjusted Results(1): adjusted net loss of $31 million and adjusted EBITDA of $17 million, compared to $29 million and $20 million, respectively in 2Q26, and $3 million and $49 million, respectively in 3Q25
- Debt Reduction: repurchased $87 million of senior notes at an average purchase price of 88% of par
- MSR Sales: completed sale of approximately $10 billion of Agency MSRs and sold an additional $9 billion of Government MSRs in October

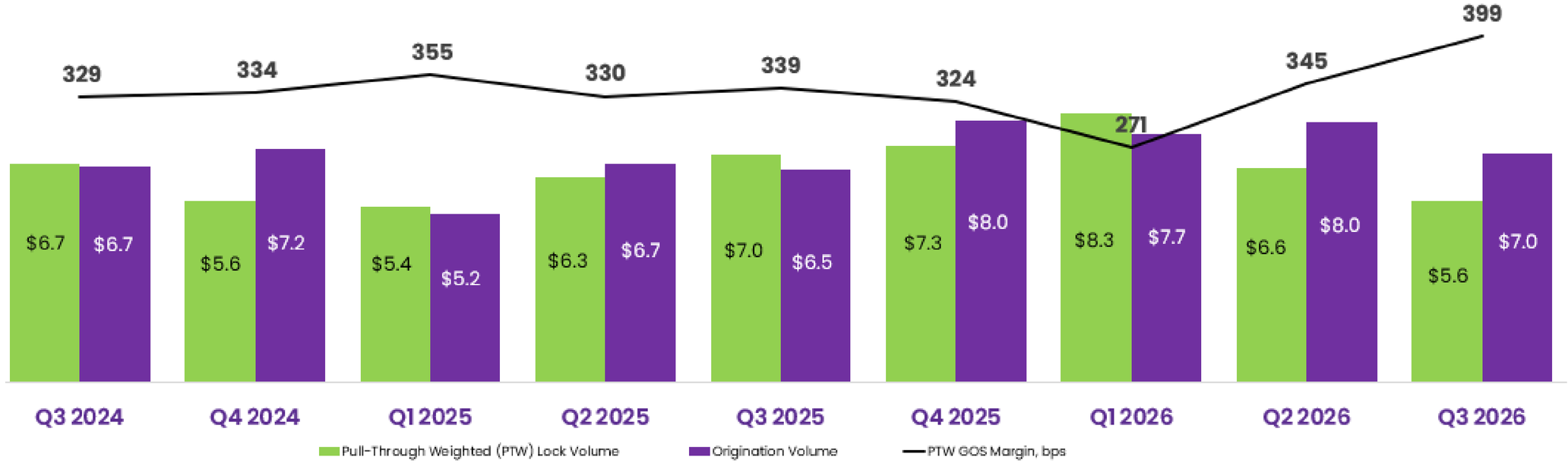
Operational

- Purchase market share increased 9% from 3Q25
- Operating leverage improved since 3Q25(2)
  - Return on marketing increased by 14%
  - Marketing lead to funded loan conversion increased by 26%
  - Marketing cost per funding decreased by 33%
  - Cost per funded loan decreased by 16%
- Now expect previously announced productivity initiatives to result in annualized cost savings of $25 million realized through the remainder of 2026 (prior estimate was $12 million)
- Continue to actively purse several financing alternatives to refinance or extend our debt with financing counterparties

(1) Non-GAAP measures. See Appendix for reconciliation. (2) Internal management metrics: Return on marketing is lead expense to Direct channel revenue; Marketing lead to funded loan conversion is lead assigned to lead funded (Direct channel); Marketing cost per funding is marketing costs to Direct channel origination volume; Cost per funded loan is mortgage-related expenses to origination volume; Funded loan units per loan officer is as described.

HISTORICAL ORIGINATION PERFORMANCE TREND

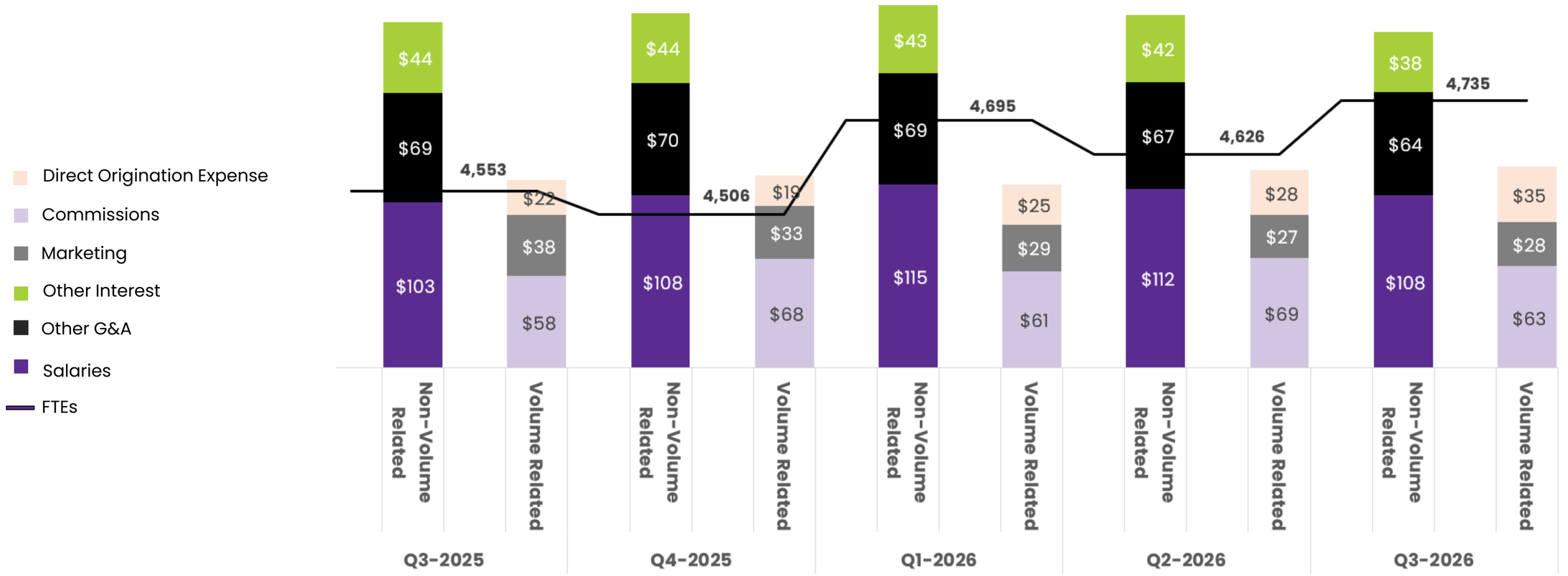
($ in billions)



Purchase Mix % :	66%	58%	59%	63%	60%	49%	41%	57%	61%

Note: Pull through weighted rate lock volume is the unpaid principal balance of loans subject to interest rate lock commitments, net of a pull-through factor for the loan funding probability

HISTORICAL COST STRUCTURE COMPARISON

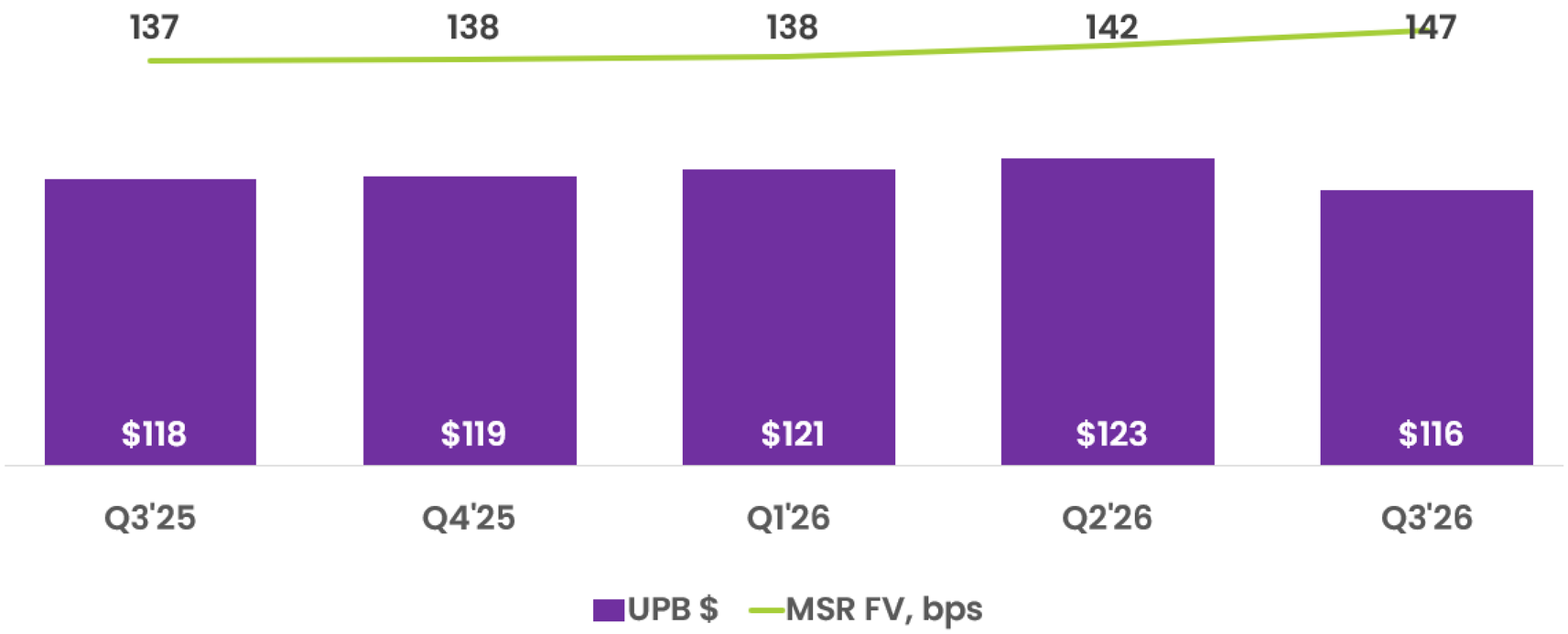


Expense to Note:					
Restructuring Charge	2.1	0.6	0.7	1.2	0.4
Loss on Disposal of Fixed Assets	–	–	(0.1)	1.6	(0.5)
Gain on Extinguishment of Debt	–	–	–	(1.2)	(4.1)
Cybersecurity incident (1)	0.5	0.2	0.1	1.1	0.4
Total	2.6	0.8	0.7	2.7	(3.8)

(1) Represents expenses directly related to the Cybersecurity Incident, net of actual insurance recoveries, including costs to investigate and remediate the Cybersecurity Incident, the costs of customer notifications and identity protection, professional fees including legal expenses, litigation settlement costs, and commission guarantees.

HISTORICAL SERVICING PORTFOLIO TREND

($ in billions)

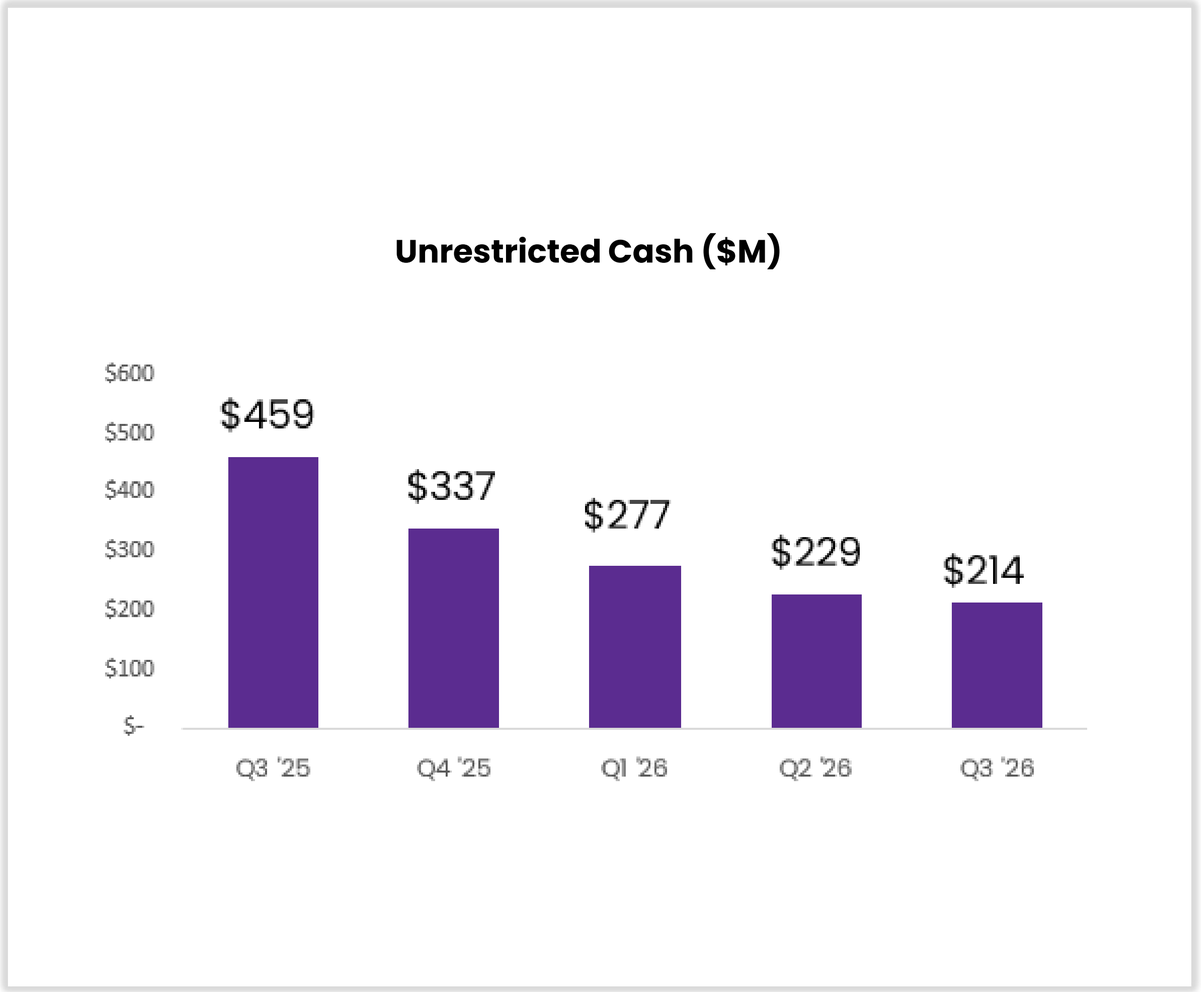


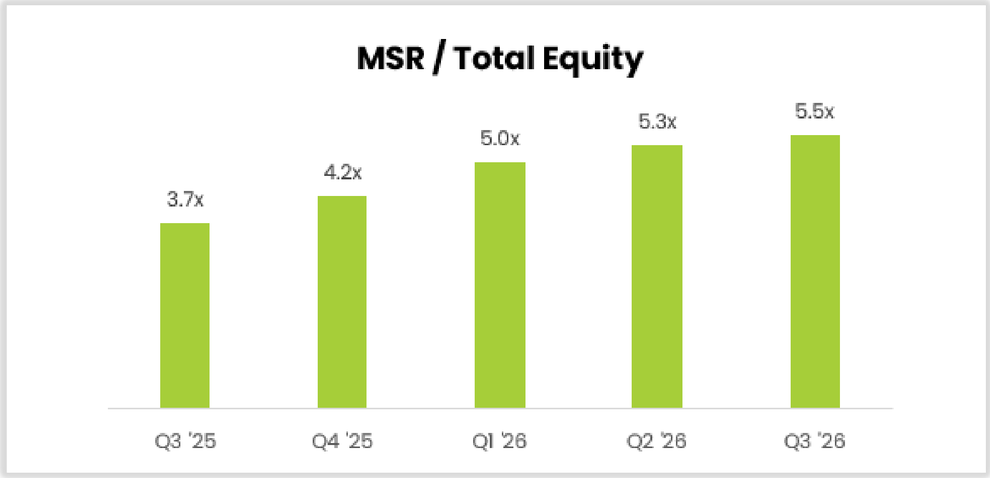
Portfolio @ 9/30/26[3]	
W.A. Coupon	4.28%
W.A. FICO	726
W.A. LTV	76%
W.A. Age (Mths)	44.14
DQ Rate	
60D+	2.0%
Composition	
GSE	48.2%
Gov't	39.7%
Other	12.1%

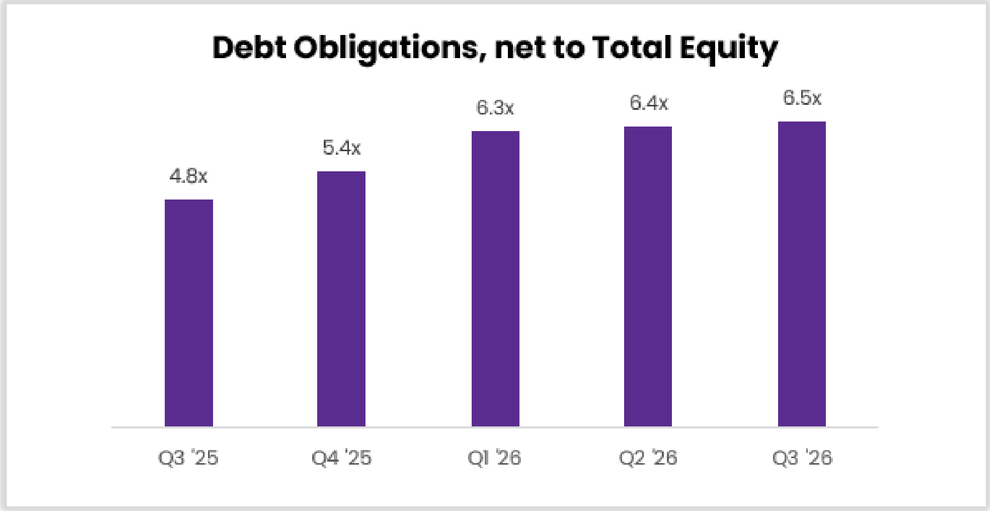
	Q3'25	Q4'25	Q1'26	Q2'26	Q3'26
Recapture %[1]:	65%	71%	73%	68%	52%
Retention %[2]:	63%	70%	75%	77%	68%
Total Serv Exp$ to Avg. UPB $, bps:	2.8	2.8	2.7	2.3	2.4

(1) We define organic refinance consumer direct recapture rate as the total unpaid principal balance ("UPB") of loans in our servicing portfolio that are paid in full for purposes of refinancing the loan on the same property, with the Company acting as lender on both the existing and new loan, divided by the UPB of all loans in our servicing portfolio that paid in full for the purpose of refinancing the loan on the same property. The recapture rate is finalized following the publication date of this release when external data becomes available. Data is as of October 16, 2026. (2) Portion of loan origination volume that was sold servicing retained in the period divided by total sold volume in the period. (3) At time of origination, stratifications for agency (FHLMC, FNMA, GNMA) portfolio only. Excludes HELOC

LIQUIDITY AND BALANCE SHEET







Q4 2026 OUTLOOK*

Metric	Low	High
Pull-through Weighted Rate Lock Volume ($B)	$3.25	$5.25
Origination Volume ($B)	$4.5	$6.5
Pull-through Weighted GOS Margin, bps	425	465
Gain on Sale Margin, bps	315	355
Total Expenses	Down from previous quarter, primarily driven by lower volume-related costs and impact of productivity initiatives	

Current Market Conditions

- *Limited supply of new and resale homes continues to adversely impact homebuying activity*
- *Homeowner equity levels drive demand for cash-out refinance and home equity products*
- *Higher interest rates reducing demand for both purchase and refinance mortgages*
- *Ongoing market volatility and uncertainty affecting housing demand*

Outlook reflects current interest rate environment, seasonality, channel mix, and competitive pressures

loanDepot®



APPENDIX

BALANCE SHEET & SERVICING PORTFOLIO HIGHLIGHTS

$ in MM except units and %	3Q '26	2Q '26	3Q '25	3Q '26 vs 2Q'26	3Q'26 vs 3Q'25
Cash and cash equivalents	214.4	229.1	459.2	-6.4%	-53.3%
Loans held for sale, at fair value	1,979.3	2,643.0	2,606.4	-25.1%	-24.1%
Servicing rights, at fair value	1,725.5	1,779.8	1,637.9	-3.1%	5.3%
Total assets	6,163.8	6,692.5	6,245.0	-7.9%	-1.3%
Warehouse and other lines of credit	1,851.7	2,443.8	2,382.7	-24.2%	-22.3%
Total liabilities	5,852.8	6,363.5	5,811.7	-8.0%	0.7%
Total equity	310.9	333.0	433.3	-6.6%	-28.2%
Servicing portfolio (unpaid principal balance)	115,791	123,388	118,228	-6.2%	-2.1%
Total servicing portfolio (units)	441,209	465,089	440,358	-5.1%	0.2%
60+ days delinquent ($)	2,371.5	2,142.6	1,715.5	10.7%	38.2%
60+ days delinquent (%)	2.0%	1.7%	1.5%	N/A	N/A
Servicing rights, net to UPB	1.5%	1.4%	1.4%	N/A	N/A

NON-GAAP FINANCIAL RECONCILIATION

($MM)	3Q '26	2Q '26	3Q '25
Total Net Revenue	307.3	337.3	323.3
Valuation changes in Servicing Rights, Net of Hedge	(4.9)	(30.0)	2.0
Adjusted Total Revenue	**302.2**	**307.3**	**325.4**
Net Loss	(28.7)	(6.6)	(8.7)
Interest Expense - Non-Funding Debt	38.0	41.9	44.3
Income Tax (Benefit) Expense	0.1	0.0	(1.6)
Depreciation and Amortization	5.8	5.9	6.7
Valuation changes in Servicing Rights, Net of Hedge	(4.9)	(30.0)	2.0
Stock-Based Compensation Expense	6.3	5.3	3.6
Restructuring Charges	0.4	1.2	2.1
Cyber Incident[(1)]	0.4	1.1	0.5
Loss (gain) on disposal of fixed assets	(0.5)	1.6	-
Adjusted EBITDA	**16.9**	**20.3**	**49.0**

(1) Represents expenses directly related to the Cybersecurity Incident, net of actual insurance recoveries, including costs to investigate and remediate the Cybersecurity Incident, the costs of customer notifications and identity protection, professional fees including legal expenses, settlement costs, and commission guarantees.

NON-GAAP FINANCIAL RECONCILIATION (CONT'D)

($MM)	3Q '26	2Q '26	3Q '25
Net Loss	(28.7)	(6.6)	(8.7)
Adjustments to Income Taxes	-	-	1.0
Tax-Effected Net Loss	(28.7)	(6.6)	(7.8)
Valuation changes in Servicing Rights, Net of Hedge	(4.9)	(30.0)	2.0
Stock-Based Compensation Expense	6.3	5.3	3.6
Restructuring Charges	0.4	1.2	2.1
Cyber Incident[(1)]	0.4	1.1	0.5
Gain on extinguishment of debt	(4.1)	(1.2)	-
Loss (gain) on disposal of fixed assets	(0.5)	1.6	-
Tax Effect of Adjustments	0.3	(0.8)	(3.2)
Adjusted Net Loss	**(30.8)**	**(29.4)**	**(2.7)**

(1) Represents expenses directly related to the Cybersecurity Incident, net of actual insurance recoveries, including costs to investigate and remediate the Cybersecurity Incident, the costs of customer notifications and identity protection, professional fees including legal expenses, settlement costs, and commission guarantees.

DISCLAIMER AND NON-GAAP FINANCIAL INFORMATION

Forward-Looking Statements and Other Information

This presentation contains forward-looking statements that can be identified by the fact that they do not relate strictly to historical or current facts and may contain the words “believe,” “aim,” “anticipate,” “expect,” “goal,” “intend,” “plan,” “predict,” “estimate,” “project,” “will be,” “will continue,” “will likely result,” or other similar words and phrases or future or conditional verbs such as “will,” “may,” “might,” “should,” “would,” or “could” and the negatives of those terms. Examples of forward-looking statements include, but are not limited to, our expansion of home equity lending and the expected benefits and durability of that strategy; turnaround efforts; competitive advantages and market differentiators; automation, technology and innovation initiatives and investments; strategic opportunities, strengths, plans, focuses, and progress; our momentum; our readiness to take advantage of improved market opportunities; market share; diversified product offerings and revenue sources; hedging strategy benefits; improving profitability; expenses and expense management; liquidity and financing strategies; servicing fee income; productivity initiatives and expected savings and results; loan officer growth; expanding partnership with homebuilders; operating efficiency; loan origination volumes; pull-through weighted lock volume; pull-through weighted gain on sale margin; gain on sale margin; our efforts to address or refinance our senior notes; and actions to reduce, extend or repurchase our debt. 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 that are difficult to predict, including but not limited to, the following: our ability to achieve the expected benefits of our strategic plans and priorities and the success of other business initiatives, including our 5x5 HomeLoan partnerships; our ability to achieve profitability; our loan production volume; our ability to maintain an operating platform and management system sufficient to conduct our business; our ability to maintain warehouse lines of credit and other sources of capital and liquidity; our ability to effectively utilize artificial intelligence and emerging technologies; impacts of cybersecurity incidents, cyberattacks, information or security breaches and technology disruptions or failures, of ours or of our third party vendors; the outcome of legal proceedings to which we are a party; our ability to favorably resolve regulatory matters related to the Cybersecurity Incident; adverse changes in macroeconomic and U.S residential real estate and mortgage market conditions, including changes in interest rates, changes in global trade policy and tariffs, geopolitical tensions and conflicts and impacts from government shutdowns; changing federal, state and local laws, as well as changing regulatory enforcement policies and priorities; our failure to regain and maintain compliance with the continued listing standards of the New York Stock Exchange; our ability to address our senior notes; and other risks detailed in the "Risk Factors" section of loanDepot, Inc.'s Annual Report on Form 10-K for the year ended December 31, 2025, as well as any subsequent filings with the Securities and Exchange Commission. Therefore, current plans, anticipated actions, and 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 certain non-GAAP measures to assist investors in evaluating our financial results. We believe these non-GAAP measures 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 interest expense on non-funding debt), taxation, the age and book depreciation of facilities (affecting relative depreciation expense), and other cost or benefit items which may vary for different companies for reasons unrelated to operating performance. These non-GAAP measures include our Adjusted Total Revenue, Adjusted Net Loss, Adjusted Diluted Weighted Average Shares Outstanding, and Adjusted EBITDA. We exclude from these non-GAAP financial measures the change in fair value of MSRs, gains (losses) from the sale of MSRs, the effects of contractual prepayment protection, broker fees associated with the sale of MSRs, and related hedging gains and losses that represent realized and unrealized adjustments resulting from changes in valuation, mostly due to changes in market interest rates, and are not indicative of the Company’s operating performance or results of operation. Beginning in the third quarter of 2026, we began to include the effects of contractual prepayment protection and broker fees associated with the sale of MSRs to appropriately capture all valuation changes in MSRs up to and including the sales date and broker fees as they are directly attributable to, and reduce, the consideration received on MSR sales to reflect the net value realized. Prior periods have been revised to conform with this new presentation. We have excluded expenses directly related to the cybersecurity incident in January 2024 that resulted from unauthorized access to our systems (the “Cybersecurity Incident”), net of insurance recoveries during fiscal 2024, such as costs to investigate and remediate the Cybersecurity Incident, the costs of customer notifications and identity protection, and professional fees, including legal expenses, settlement costs, and commission guarantees. We also exclude stock-based compensation expense, which is a non-cash expense, gains or losses on extinguishment of debt and disposal of fixed assets, and impairment charges to operating lease right-of-use assets, as well as certain costs associated with our restructuring efforts, as management does not consider these costs to be indicative of our performance or results of operations. Adjusted EBITDA includes interest expense on funding facilities, which are recorded as a component of “net interest income,” as these expenses are a direct operating expense driven by loan origination volume. By contrast, interest expense on our non-funding debt is a function of our capital structure and is therefore excluded from Adjusted EBITDA. Adjustments for income taxes are made to reflect historical results of operations on the basis that it was taxed as a corporation under the Internal Revenue Code, and therefore subject to U.S. federal, state, and local income taxes. Adjustments to Diluted Weighted Average Shares Outstanding assumes the pro forma conversion of weighted average Class B and Class C common stock to Class A common stock. These non-GAAP measures have limitations as analytical tools and should not be considered in isolation or 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.