2Q 2025 INVESTOR PRESENTATION

August 7, 2025

HOME MEANS EVERYTHING

We make the American Dream of home possible.

Partnering with homeowners throughout the lifecycle of the homeownership journey.

Finding An Agent
- Local referral

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

Managing the Home
- Solar Finance
- Home Security
- Home Renovation

SECOND QUARTER FACT SHEET

Financial

- Originations: $6.7 billion in funded volume, within the range of guidance
- Total Revenue: $282.5 million on $6.3 billion of pull-through weighted lock volume; Adjusted revenue* of $291.9 million
- Total Expenses: decreased by $4.9 million, or ~2% from the first quarter of 2025
  - Primarily reflecting one-time lower general and administrative expenses and salary expenses, somewhat offset by higher volume-related costs
- Net loss of $25 million vs. $41 million in first quarter 2025
- Adjusted net loss* of $16 million and adjusted EBITDA* of $26 million compared to adjusted net loss* of $25 million and adjusted EBITDA* of $18 million in the prior quarter
- Liquidity: Unrestricted cash of $409 million

Operational

- Founder and Chairman of the Board Anthony Hsieh named permanent CEO
  - Focused on returning the Company to profitability, gaining market share, leapfrogging the industry with new technical capabilities, and developing products and services that delight our customers
- Servicing: Increase in UPB from the fourth quarter of 2024 to $117.5 billion, retention 62% of loans sold
- Purchase Mix: 63% of originations during the second quarter, up from 59% during the first quarter of 2025
- Organic Refinance Consumer Direct Recapture Rate(1): Increased to 70% for the quarter compared to 65% in first quarter 2025
- Unit Market Share: 159 basis points in the quarter 2025 vs. 187 basis points in first quarter 2025
  - Purchase Unit Market Share: 128 basis points in the quarter vs. 126 basis points in first quarter 2025

(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. *Non-GAAP measure. See Appendix for reconciliation.

SCALED ORIGINATOR DELIVERING CUSTOMERS A COMPLETE SOLUTION

2010 to 2012 — Established Scalable Infrastructure

- Launched with the goal of disrupting mortgage
- Created scalable platform and infrastructure

2013 to 2015 — Diversification & Expansion

- Expanded in-market retail reach through acquisitions
- Leveraged infrastructure to launch LD Wholesale
- Strategic decision to begin retaining servicing

2016 to 2021 — Brand, Technology & Operational Transformation

- Launched proprietary mello® technology
- Grew servicing book with long-term relationships to a half million loanDepot customers
- Launched mellohome and melloInsurance
- Acquired leading title insurance company
- Formed mello® focused on mortgage adjacent, digital-first products and services

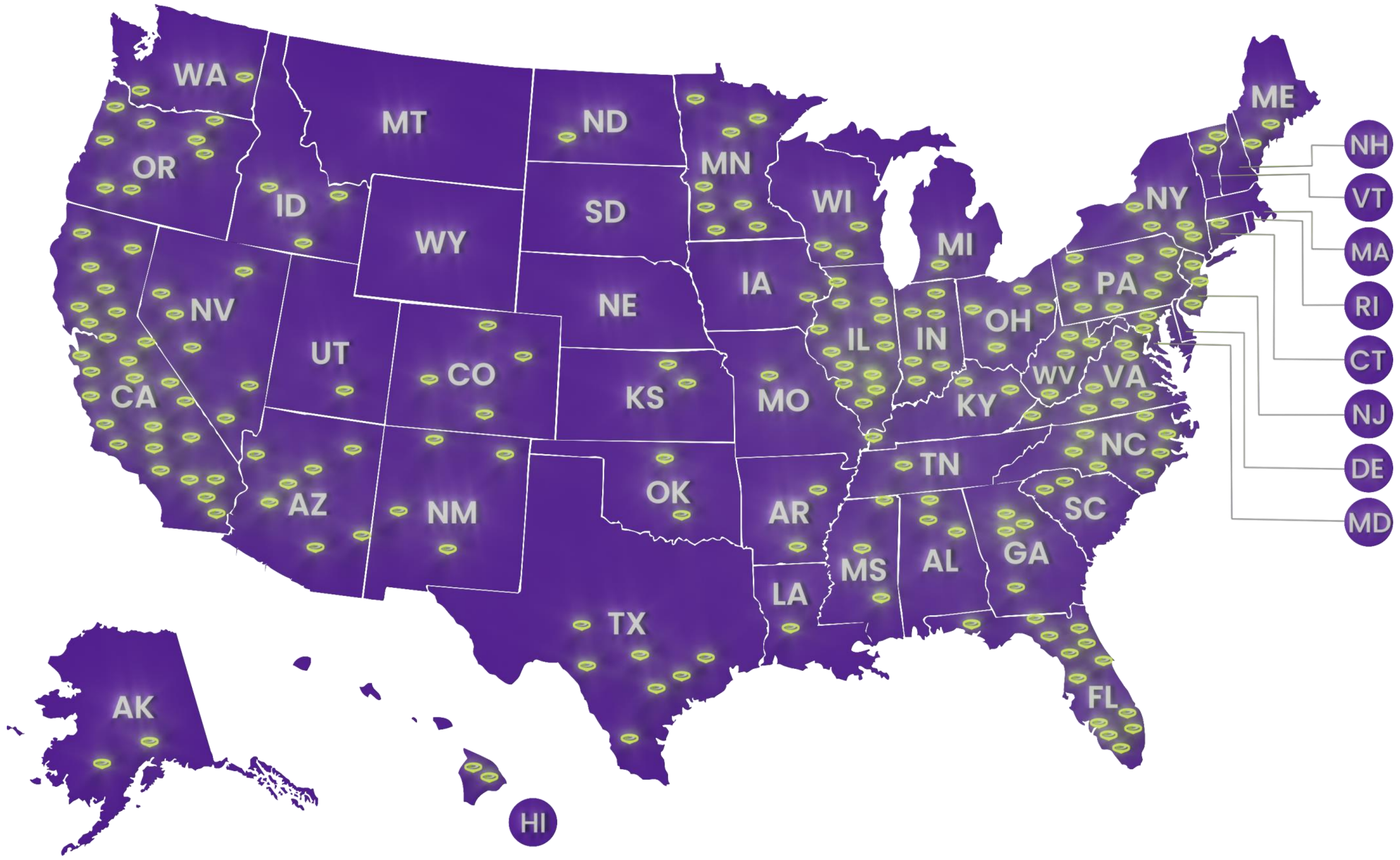
2022 To 2024 — Vision 2025

- Repositioned the Company for long term value creation
- Purpose driven sustainable lending
- Simplified operational structure and increased operating leverage
- Maintained strong balance sheet liquidity
- Additions to executive team to position company for next era
- Launch of HELOC

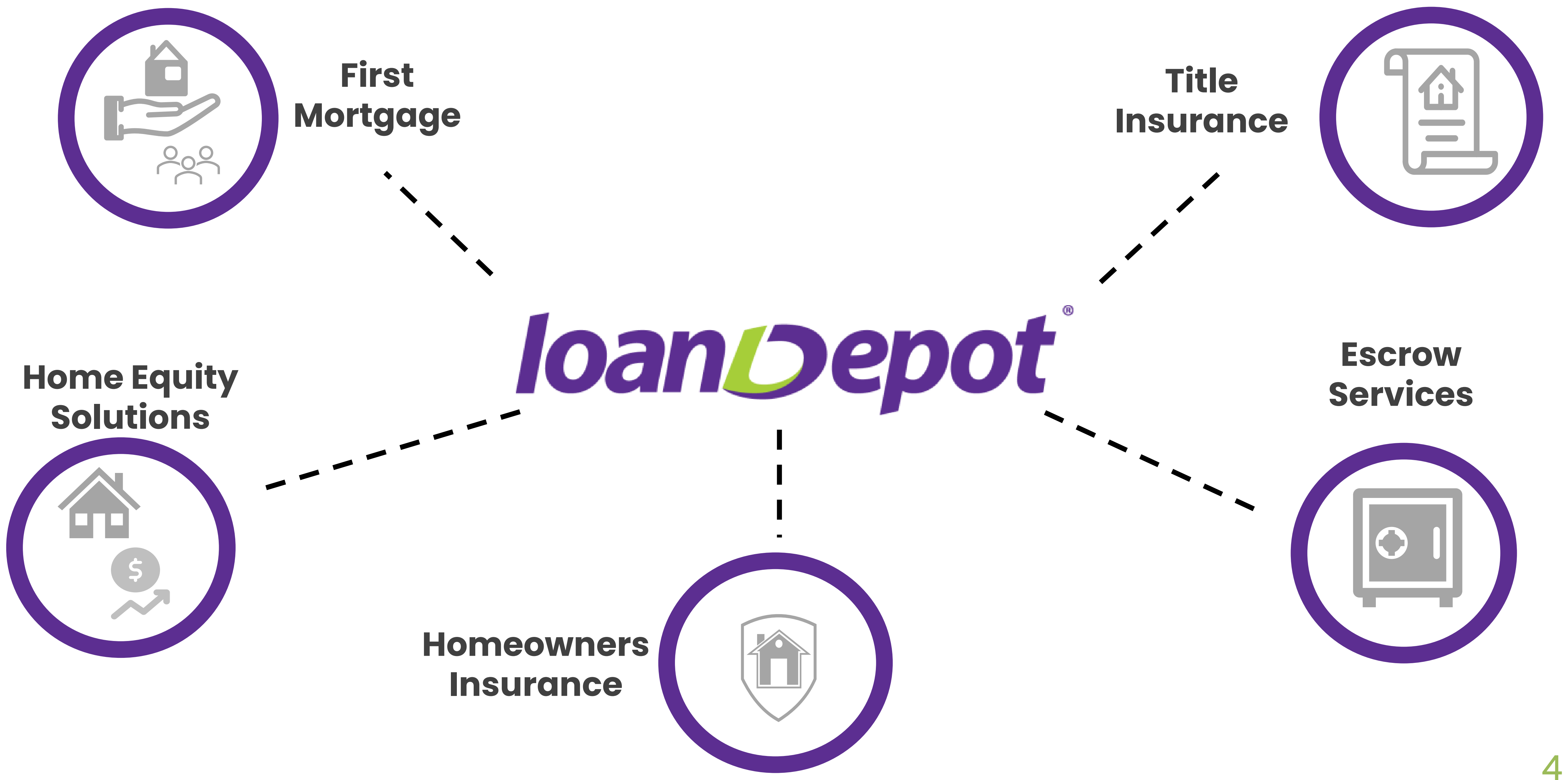
2025+ — Current

- Responsible, profitable market share growth
- AI driven customer and relationship management
- Operational excellence
- Innovative product development, aspiring to double purchase originations
- Low-cost producer generating durable margins and profitability

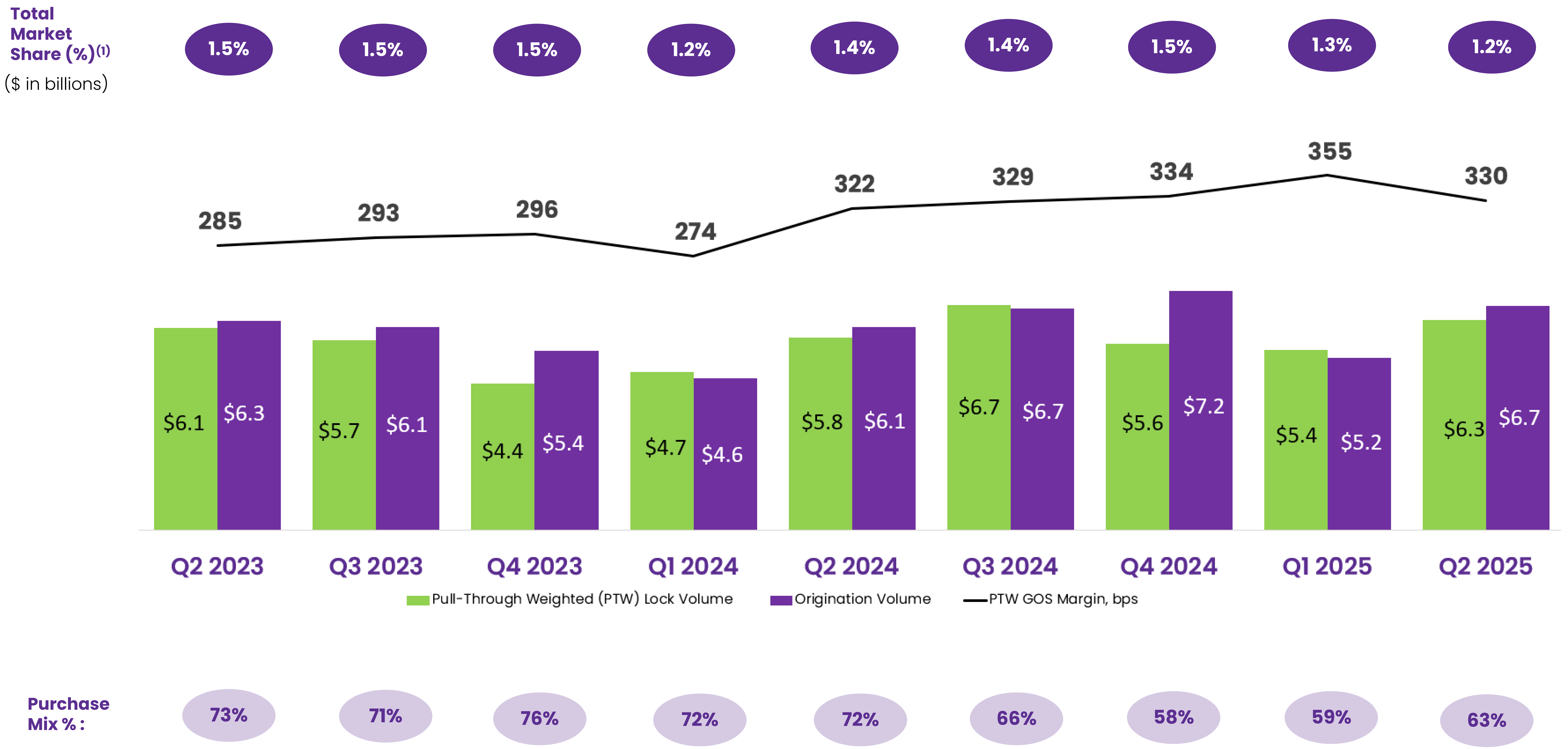
A Nationwide Lender



The loanDepot Ecosystem

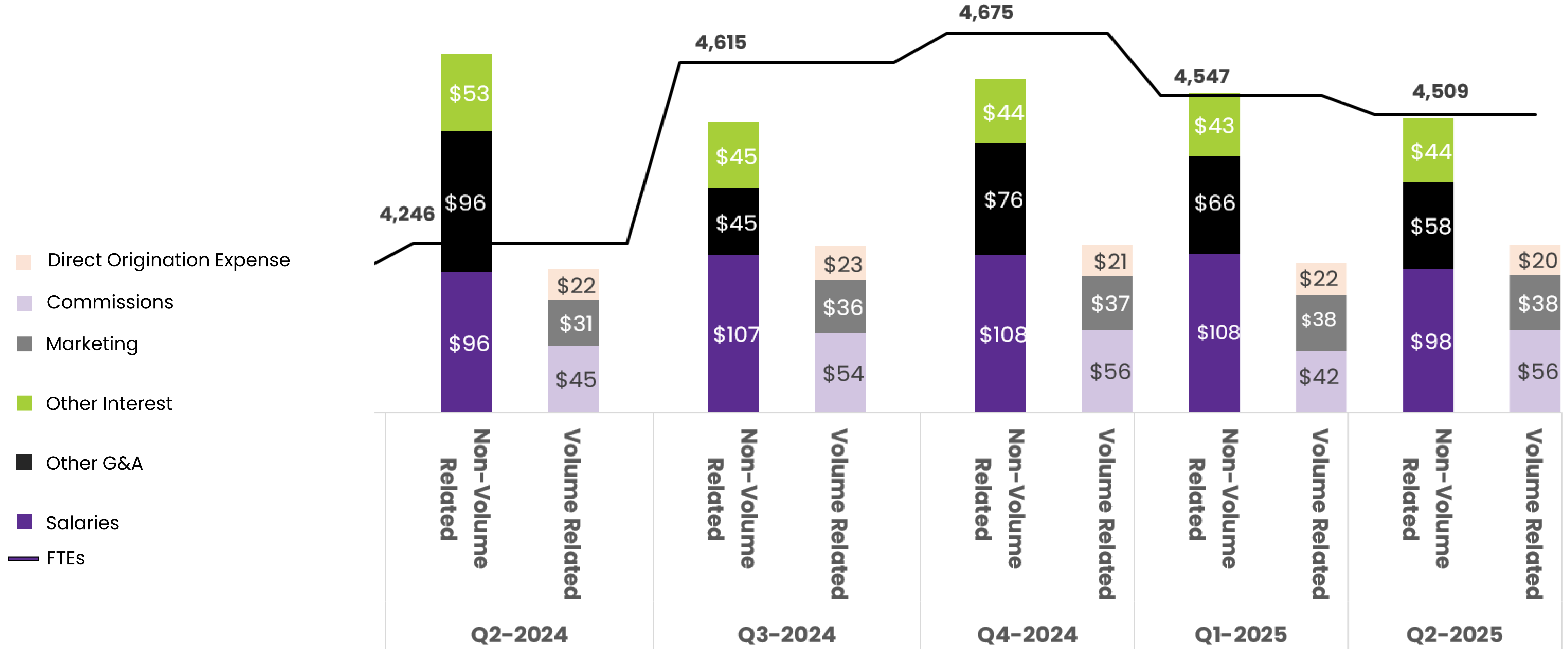


ORIGINATION GROWTH RELATIVE TO INDUSTRY



(1) Calculated as LDI origination volume, in dollars, divided by total mortgage originations, in dollars, for 1-4 family homes, as measured by MBA as of 6/20/2025
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 ($M)



Expense to Note:					
Restructuring Charge	3.1	1.9	0.1	2.1	0.2
Loss of Disposal of Fixed Assets and Other Impairments/(Recoveries)	1.2	-	(0.7)	-	-
Accruals for Expected Legal Settlements (1)	(0.8)	-	-	-	(5.0)
(Gain) Loss on Extinguishment of Debt	5.7	-	-	-	-
Cybersecurity Incident (2)	26.9	(18.9)	1.9	0.8	0.3
Total	36.1	(17.0)	1.3	2.9	(4.5)

(1) Excluding Cybersecurity Incident-related
(2) Represents expenses directly related to the Cybersecurity Incident, net of actual and expected 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.

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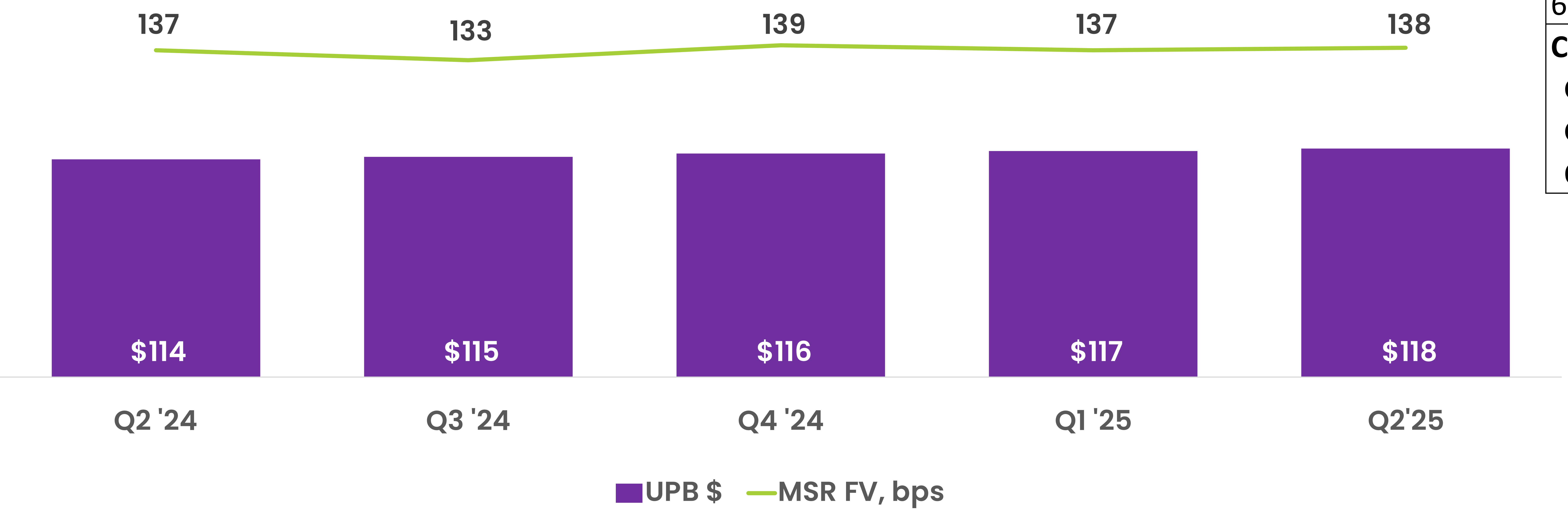
HISTORICAL SERVICING PORTFOLIO TREND

($ in billions)



Portfolio @ 06/30/25[3]	
W.A. Coupon	**3.90%**
W.A. FICO	**728**
W.A. LTV	**75%**
W.A. Age (Mths)	**40.1**
DQ Rate	
60D+	**1.4%**
Composition	
GSE	**55.0%**
Gov't	**35.1%**
Other	**9.9%**

	Q2 '24	Q3 '24	Q4 '24	Q1 '25	Q2'25
Recapture %(1):	70%	71%	75%	65%	70%
Retention %(2):	68%	61%	60%	67%	62%
Total Serv Exp$ to Avg. UPB $, bps:	2.0	2.6	2.8	2.6	2.4

(1) Recapture rate as defined on page 3. (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

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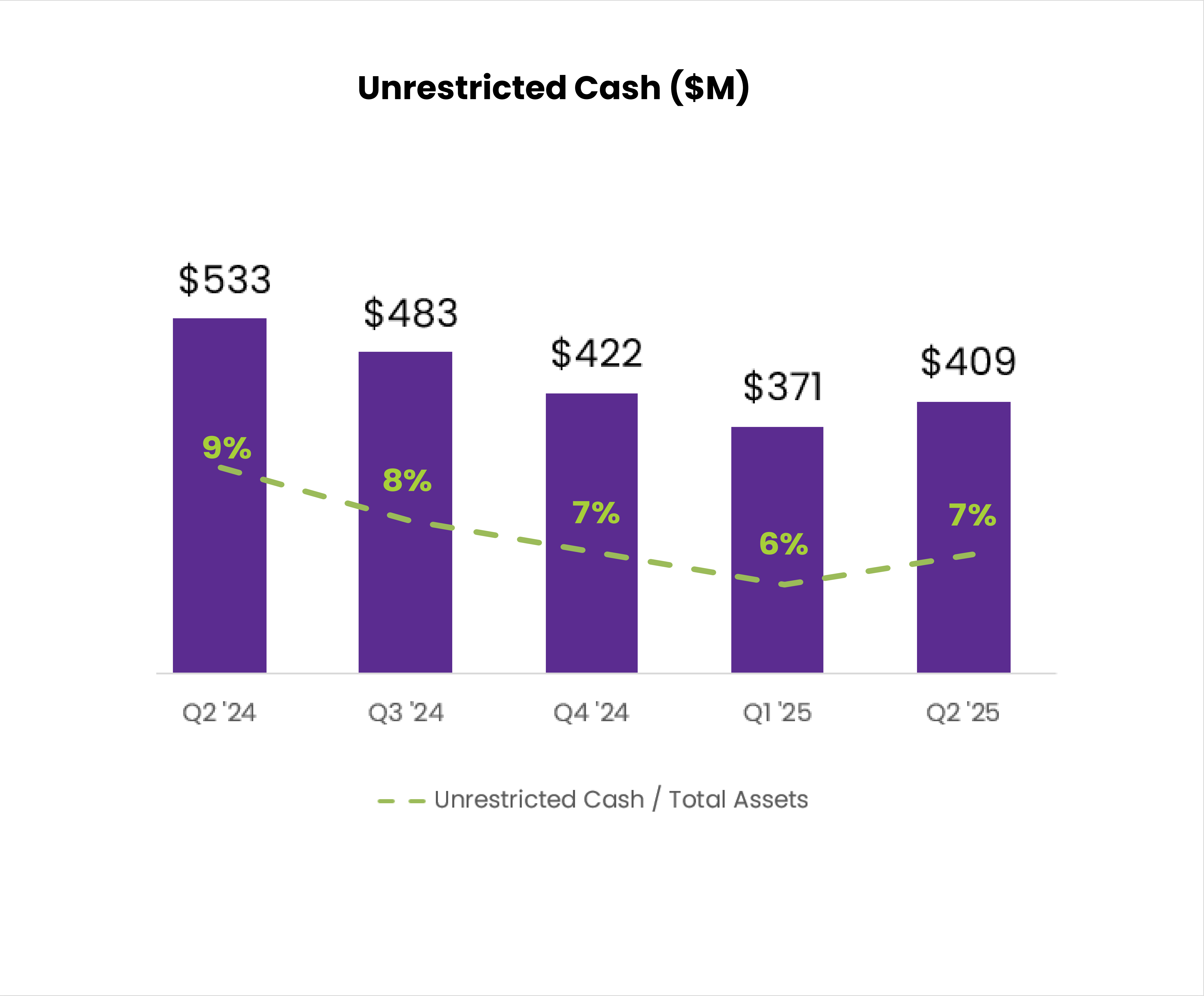
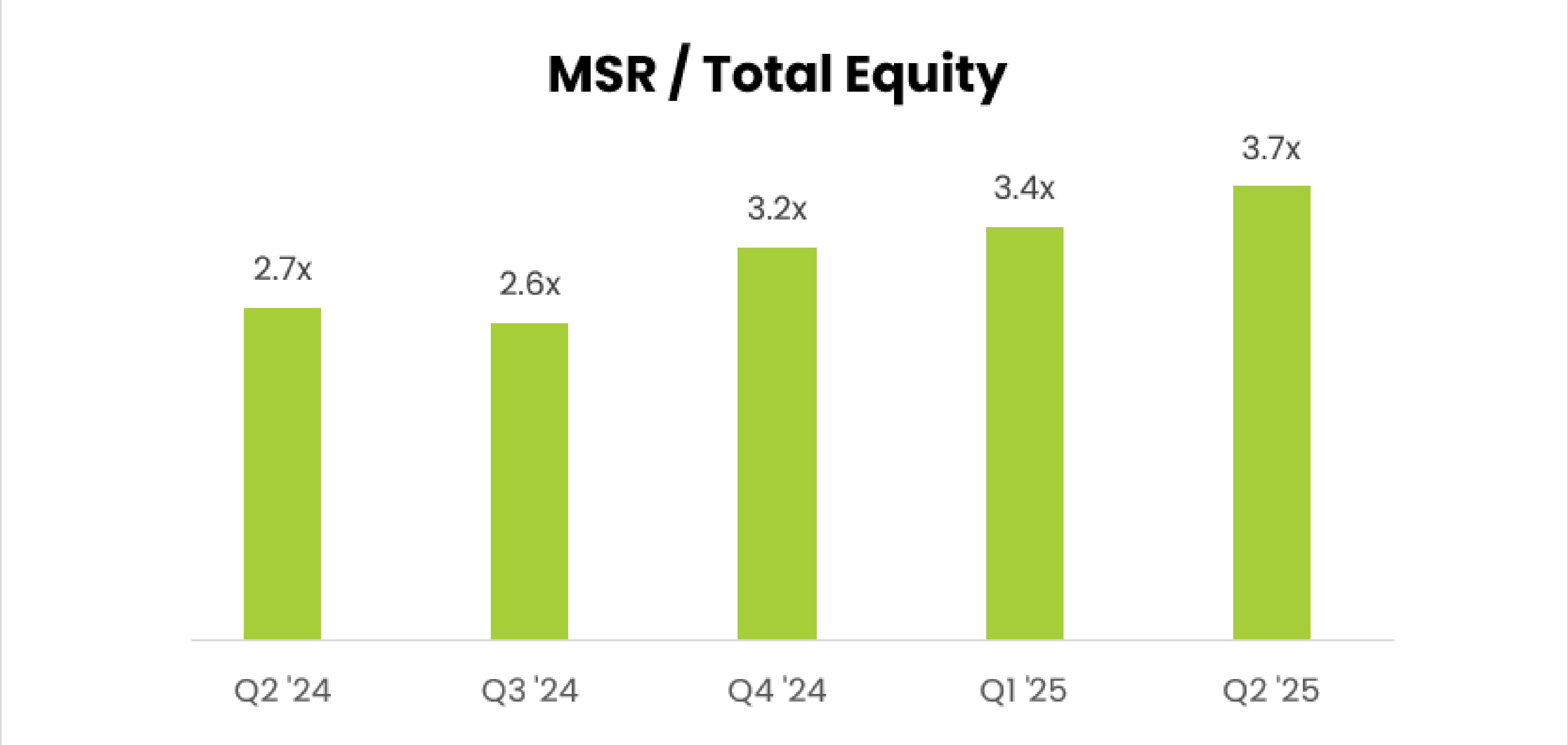
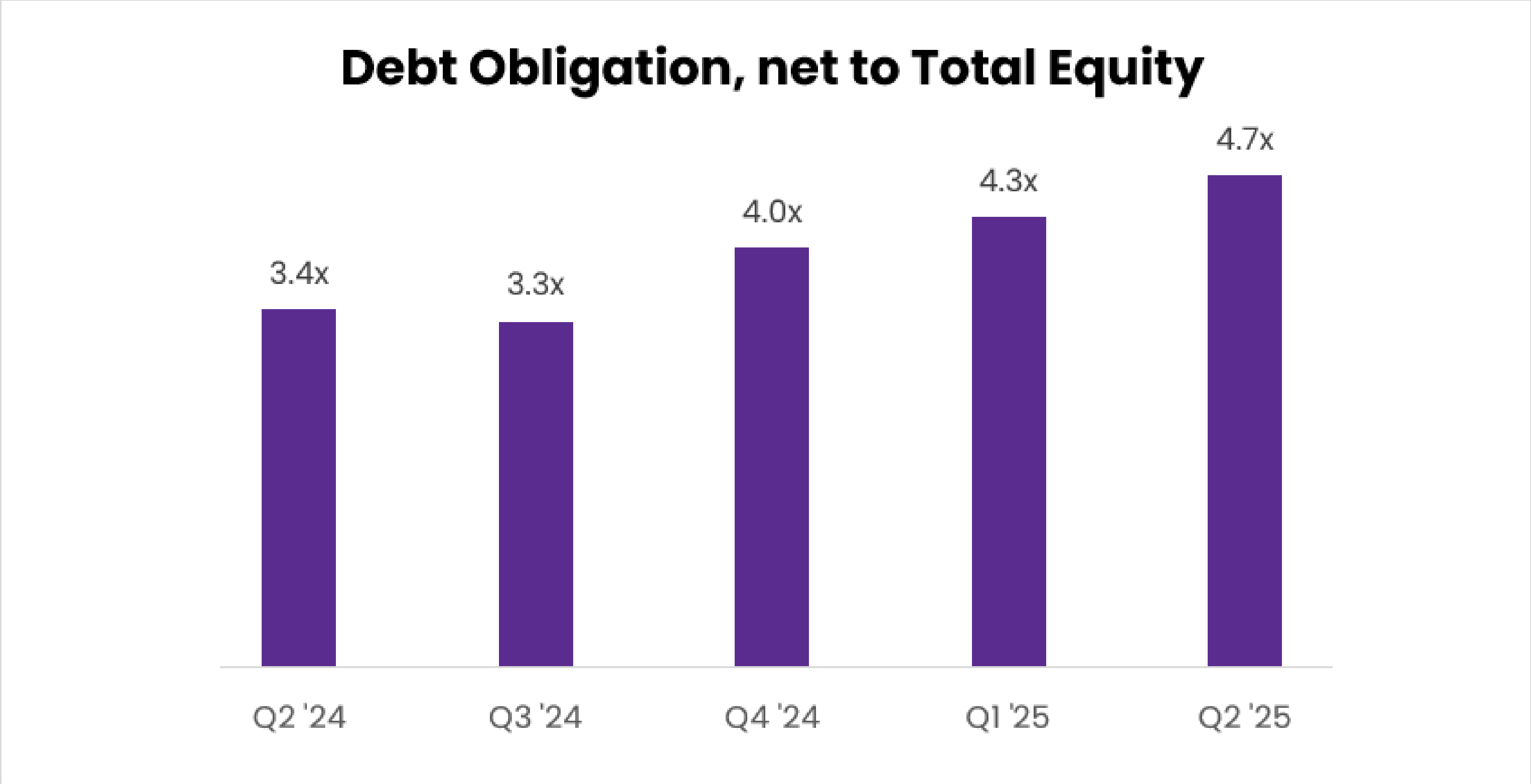
STRONG LIQUIDITY AND BALANCE SHEET







Q3 2025 OUTLOOK*

Metric	Low	High
Pull-through Weighted Rate Lock Volume ($bn)	$5.25	$7.25
Origination Volume ($bn)	$5.0	$7.0
Pull-through Weighted GOS Margin, bps	325	350
Total Expenses	Higher, primarily driven by higher non-volume related costs that exclude one-time benefits recognized during the second quarter	

Current Market Conditions

- *High interest rates and the cumulative impact of home price appreciation continues to adversely impact home affordability and borrower demand*
- *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 solutions*
- *Ongoing market volatility affecting housing demand and mortgage interest rates*

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

APPENDIX

BALANCE SHEET & SERVICING PORTFOLIO HIGHLIGHTS

$ in MM except units and %	2Q '25	1Q '25	2Q '24	2Q '25 vs 1Q'25	2Q'25 vs 2Q'24
Cash and cash equivalents	408.6	371.5	533.2	10.0%	-23.4%
Loans held for sale, at fair value	2,623.0	2,765.4	2,378.0	-5.2%	10.3%
Servicing rights, at fair value	1,636.0	1,621.5	1,583.1	0.9%	3.3%
Total assets	6,208.7	6,416.7	5,942.8	-3.2%	4.5%
Warehouse and other lines of credit	2,411.4	2,490.4	2,213.1	-3.2%	9.0%
Total liabilities	5,769.7	5,947.4	5,363.8	-3.0%	7.6%
Total equity	439.1	469.3	578.9	-6.4%	-24.2%
Servicing portfolio (unpaid principal balance)	117,540	116,604	114,279	0.8%	2.9%
Total servicing portfolio (units)	432,764	424,719	403,302	1.9%	7.3%
60+ days delinquent ($)	1,641.2	1,789.3	1,457.1	-8.3%	12.6%
60+ days delinquent (%)	1.4%	1.5%	1.3%	N/A	N/A
Servicing rights, net to UPB	1.4%	1.4%	1.4%	N/A	N/A

NON-GAAP FINANCIAL RECONCILIATION

($MM)	2Q '25	1Q '25	2Q '24
Total Net Revenue	282.5	273.6	265.4
Valuation changes in Servicing Rights, Net of Hedge	9.4	4.8	12.6
Adjusted Total Revenue	**291.9**	**278.4**	**278.0**
Net (Loss) Income	(25.3)	(40.7)	(65.9)
Interest Expense - Non-Funding Debt	44.0	43.3	53.0
Income Tax (Benefit) Expense	(7.1)	(5.4)	(11.3)
Depreciation and Amortization	6.4	7.7	9.0
Valuation changes in Servicing Rights, Net of Hedge	9.4	4.8	12.6
Stock-Based Compensation Expense	(2.3)	5.7	5.9
Restructuring Charges	0.2	2.1	3.1
Cyber Incident	0.3	0.8	26.9
Other impairment (recovery)	-	-	1.2
Adjusted EBITDA (LBITDA)	**25.6**	**18.3**	**34.6**

NON-GAAP FINANCIAL RECONCILIATION (CONT'D)

($MM)	2Q '25	1Q '25	2Q '24
Net Income (Loss)	(25.3)	(40.7)	(65.9)
Adjustments to Income Taxes	2.9	4.9	8.8
Tax-Effected Net Income (Loss)	(22.3)	(35.8)	(57.0)
Valuation changes in in Servicing Rights, Net of Hedge	9.4	4.8	12.6
Stock-Based Compensation Expense	(2.3)	5.7	5.9
Restructuring Charges	0.2	2.1	3.1
Cyber Incident	0.3	0.8	26.9
Extinguishment of debt	-	-	5.7
Other (Recovery) Impairment	-	-	1.2
Tax Effect of Adjustments	(1.3)	(3.0)	(14.3)
Adjusted Net Income (Loss)	**(16.0)**	**(25.3)**	**(15.9)**

DISCLAIMER

Forward-Looking Statements and Other Information

This presentation contains, and responses to questions may contain, 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,” “anticipate,” “expect,” “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, statements about future operations, performance, financial condition, profitability, competitive advantages, prospects, use of artificial intelligence plans, strategies, focus areas profitable market share growth, technology initiatives, leadership capabilities and expense management. 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; 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; 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 reach a definitive settlement agreement related to the cybersecurity incident; adverse changes in macroeconomic and U.S residential real estate and mortgage market conditions, including changes in interest rates and changes in global trade policy and tariffs; changing federal, state and local laws, as well as changing regulatory enforcement policies and priorities; 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, 2024, 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 Income (Loss), and Adjusted EBITDA (LBITDA). We exclude from these non-GAAP financial measures the change in fair value of MSRs, gains (losses) from 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. 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, litigation 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 (LBITDA) includes interest expense on funding facilities, which are recorded as a component of “net interest income (expense),” 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 (LBITDA). 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. 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.

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