

*In re loanDepot, Inc. Stockholder
Derivative Litigation*
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IMPORTANT STOCKHOLDER DERIVATIVE ACTION SETTLEMENT NOTICE

You have been identified as a person or entity who currently holds loanDepot, Inc. Common Stock. This Notice relates to a proposed settlement of the following derivative actions: *In re loanDepot, Inc. Stockholder Deriv. Litig.*, No. 2:21-cv-08173 (C.D. Cal.), *In re loanDepot, Inc. Deriv. Litig.*, No. 1:22-cv-00320 (D. Del.), and *In re loanDepot, Inc. Deriv. Litig.*, No. 2023-0613 (Del. Ch.) (together, the “Actions”). If the Court approves the proposed Settlement, you, loanDepot, Inc. (“loanDepot” or the “Company”), and all Current loanDepot Stockholders will be forever barred from contesting the fairness, adequacy, and reasonableness of the proposed Settlement and from pursuing the Released Stockholder Claims.

THIS NOTICE PROVIDES ONLY A SUMMARY OF THE MATERIAL TERMS OF THE SETTLEMENT AND RELEASES. You can obtain more information by reviewing the Stipulation and Settlement Notice, which are available at <http://www.loandepotstockholderderivative.com/>. Because the Settlement involves the resolution of derivative actions, which were brought on behalf of and for the benefit of the Company, and not individual or class actions on behalf of loanDepot stockholders, the benefits from the Settlement will go to loanDepot. Individual loanDepot stockholders will not receive any direct payment from the Settlement.

ACCORDINGLY, THERE IS NO PROOF OF CLAIM FORM FOR STOCKHOLDERS TO SUBMIT IN CONNECTION WITH THIS SETTLEMENT. STOCKHOLDERS ARE NOT REQUIRED TO TAKE ANY ACTION IN RESPONSE TO THIS NOTICE.

Reasons for the Settlement: The Parties agree the settlement is in the best interests of loanDepot and its stockholders and wish to avoid the risk and expense associated with pursuing the case through trial.

Request for Court Approval of Agreed Fee and Expense Amount: Plaintiffs’ Counsel will file a motion with the Court to approve an appropriate amount of attorneys’ fees and for the reimbursement of expenses.

Your Options: You can object to the settlement (with or without appearing at the Settlement Hearing and with or without hiring your own attorney) or do nothing. More information is contained in the Stipulation and Settlement Notice, which are available at <http://www.loandepotstockholderderivative.com/>.

Deadlines: Objections must be mailed to Plaintiffs’ Counsel and Counsel for Defendants at the addresses listed below by September 5, 2025, and the Court’s Settlement Hearing is scheduled for September 26, 2025 at 10:30 a.m.

If you have questions regarding the Settlement, you may contact California Federal Court Lead Plaintiffs’ Counsel at the following addresses:

Thomas J. McKenna
GAINY MCKENNA & EGLESTON
260 Madison Ave, 22nd Floor, New York, NY 10016

-OR-
Melissa A. Fortunato

Marion C. Passmore
BRAGAR EAGEL & SQUIRE, P.C.
445 S. Figueroa Street, Suite 3100, Los Angeles, CA 90071

The address for Defendants' Counsel is:

Craig Varnen
Gibson, Dunn & Crutcher LLP
333 South Grand Avenue, Los Angeles, CA 90071