Loan Depot Links

About Loan Depot:

[About loanDepot: Home Mortgages, Refinancing & More](#)

[LoanDepot - Wikipedia](#)

What the breach mean for consumers:

[Best Identity Theft Protection Services Of 2025 – Forbes Advisor](#)

The breach: what happened and how they solved it:

[LoanDepot Data Breach: What Happened and How They Solved It](#)

[Analysis of LoanDepot Cyberattack Data Breach 2024](#)

[LoanDepot finally reveals what data was exposed in Jan hack | Cybernews](#)

[Ransomware Attack Cost LoanDepot $27 Million - SecurityWeek](#)

Cybersecurity Framework:

[loanDepot, Inc. 10-K Cybersecurity GRC - 2025-03-13 | Board Cybersecurity](#)

- Following picture shows what is detailed on this page

1. **LoanDepot 2025 10-K Cybersecurity Filing**
- 📄 **Source:** [Board Cybersecurity – LoanDepot 10-K Cybersecurity GRC](#)
- **Filed:** March 13, 2025
- **Highlights:**
  - Describes LoanDepot's **cyber risk governance**, including board oversight and executive accountability.
  - Outlines their **incident response protocols**, third-party risk management, and data protection strategies.
  - Mentions use of **Zero Trust architecture** and **Privileged Access Management (PAM)** as part of their security posture. [2]

2. **StrongDM Breakdown of Cyber Response**
- 📄 **Source:** [StrongDM – LoanDepot Data Breach Response](#)
- **Highlights:**
  - Explains how LoanDepot responded to the January 2024 ransomware attack.
  - Details their adoption of **Zero Trust principles**, segmentation of access, and enhanced monitoring tools.
  - Discusses lessons learned and how they're strengthening internal controls.

- **Governance:**
  - Cybersecurity oversight by the board and executive leadership.
  - Regular risk assessments and audits.
- **Technical Controls:**
  - Zero Trust architecture
  - Privileged Access Management (PAM)
  - Endpoint detection and response (EDR)
  - Multi-factor authentication (MFA)
- **Incident Response:**
  - Formal playbooks for breach containment and recovery.
  - Coordination with law enforcement and regulators.
- **Third-Party Risk:**
  - Vendor assessments and contractual security requirements.
- **Training & Awareness:**
  - Employee education programs on phishing, data handling, and breach reporting.

Business Model Framework:

Component	Description
Customer Segments	Homebuyers, homeowners refinancing, veterans, first-time buyers
Value Proposition	Fast, digital-first mortgage experience with mello® tech
Channels	Online platform, call centers, local branches
Customer Relationships	Personalized service, digital tools, financial education
Revenue Streams	Loan origination fees, servicing income
Key Resources	mello® tech platform, licensed loan officers, data infrastructure
Key Activities	Loan processing, underwriting, compliance, customer support
Key Partnerships	Real estate agents, title companies, financial institutions
Cost Structure	Tech development, compliance, marketing, staffing