

## Bear and Bull Debates: Is the OEM Growth Story Broken? And Expectations Heading Into 2Q21 Print

AUGUST 2, 2021 | 11:00AM ET

We invite investors to attend a 30 minute conference call with Vincent Caintic to discuss LPRO's recent stock volatility. Vincent will debate the bear and bull case on Open Lending, including comments made in a recent sell-side downgrade of LPRO (shares down 9% that day). Vincent will also discuss Open Lending's stock setup heading into the 2Q21 earnings print: expectations for 2Q21 KPIs and potential for raised guidance.

**Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.**

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### Topics of Discussion:

- Our pushback and agreements with the recent competitor sell-side downgrade that sent LPRO shares down 9%.
- Will Open Lending miss certification volume guidance for 2021? Is "More OEM wins" a broken thesis?
- Implications of used car prices, auto supply constraints and a normalization of consumer credit.
- What to expect for 2Q21 results and updated guidance (if any) / What's now baked into the stock?
- Comments from Open Lending management.

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## Conference Call Host

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