

March 14, 2022

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REDWOOD TRUST ANNOUNCES DIVIDEND OF \$0.23 PER SHARE FOR THE FIRST QUARTER OF 2022

MILL VALLEY, Calif. , March 14, 2022 /PRNewswire/ -- [Redwood Trust, Inc.](#) (NYSE: RWT; "Redwood" or the "Company"), a leader in expanding access to housing for homebuyers and renters, today announced that its Board of Directors authorized the declaration of a first quarter 2022 regular common stock dividend of \$0.23 per share. This marks the Company's 91st consecutive quarterly dividend. The first quarter 2022 dividend is payable on March 31, 2022 to stockholders of record on March 24, 2022.

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About Redwood Trust

Redwood Trust, Inc. (NYSE: RWT) is a specialty finance company focused on several distinct areas of housing credit. Our operating platforms occupy a unique position in the housing finance value chain, providing liquidity to growing segments of the U.S. housing market not well served by government programs. We deliver customized housing credit investments to a diverse mix of investors, through our best-in-class securitization platforms; whole-loan distribution activities; and our publicly traded shares. Our aggregation, origination and investment activities have evolved to incorporate a diverse mix of residential, business purpose and multifamily assets. Our goal is to provide attractive returns to shareholders through a stable and growing stream of earnings and dividends, capital appreciation, and a commitment to technological innovation that facilitates risk-minded scale. We operate our business in three segments: Residential Mortgage Banking, Business Purpose Mortgage Banking and Investment Portfolio. Additionally, through RWT Horizons™, our venture investing initiative, we invest in early-stage companies strategically aligned with our business across the lending, real estate, and financial technology sectors to drive innovations across our residential and business-purpose lending platforms. Since going public in 1994, we have managed our business through several cycles, built a track record of

innovation, and established a best-in-class reputation for service and a common-sense approach to credit investing. Redwood Trust is internally managed and structured as a real estate investment trust ("REIT") for tax purposes. For more information about Redwood, please visit our website at www.redwoodtrust.com or connect with us on LinkedIn, Twitter, or Facebook.

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