



## **Impac Mortgage Holdings, Inc. Announces Fourth Quarter Earnings Conference Call**

January 25, 2002

NEWPORT BEACH, Calif., Jan. 25 /PRNewswire-FirstCall/ -- Joseph R. Tomkinson, Chairman and CEO of Impac Mortgage Holdings, Inc. (Amex: IMH) (the "Company"), a Maryland corporation, being taxed as a Real Estate Investment Trust ("REIT") is pleased to announce the scheduling of a conference call and live web cast on Tuesday, January 29, 2002 at 8:30 a.m. Pacific (11:30 a.m. Eastern). Mr. Tomkinson will discuss the results of the Company's fourth quarter earnings, which will be released after the close of the market on Monday, January 28, 2002, and to provide a general update on the Company. The conference call will be limited to questions by certain buy-side and sell-side analysts and open for listen only to all other interested parties.

To participate in the call, please dial in up to fifteen minutes prior to the scheduled start time. You may access the call via:

Internet Webcast Access:

<http://www.impaccompanies.com> / Impac Mortgage Holdings, Inc./ Audio Archives.

or

The dial-in number is (800) 350-9149, conference ID number: 3054546

The conference call will be archived approximately 2 hours following the call on Impac Mortgage Holdings, Inc. Web Site at [www.impaccompanies.com](http://www.impaccompanies.com), by linking to Impac Mortgage Holdings, Inc./ Audio Archives.

Impac Mortgage Holdings, Inc. is a Mortgage REIT, which operates three businesses: (1) the Long-Term Investment Operations, (2) the Mortgage Operations, and (3) the Warehouse Lending Operations. The Long-Term Investment Operations invests primarily in non-conforming Alt-A residential mortgage loans. The Mortgage Operations primarily purchases and sells or securitizes non-conforming Alt-A mortgage loans, and the Warehouse Lending Operations provides short-term lines of credit to originators of mortgage loans. The Company is organized as a REIT for tax purposes, which allows it generally to pass through earnings to stockholders without federal income tax at the corporate level.

For Further Information Please Contact Investor Relations: Tania Jernigan at (949) 475-3722, or email [tjernigan@impaccompanies.com](mailto:tjernigan@impaccompanies.com).

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