



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

07/18/02

NEWPORT BEACH, Calif., Jul 18, 2002 /PRNewswire-FirstCall via COMTEX/ -- Joseph R. Tomkinson, Chairman and CEO of Impac Mortgage Holdings, Inc. (Amex: IMH), 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, July 23, 2002 at 9:30 a.m. Pacific (12:30 p.m. Eastern). Mr. Tomkinson will discuss the results of the Company's second quarter earnings, which will be released after the close of the market on Monday, July 22, 2002, and 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. /  
Presentations

The dial-in number is (800) 350-9149, conference ID number: 4978221

The conference call will be archived approximately 2 hours following the call on the 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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