



## **Reminder - Impac Mortgage Holdings, Inc. Announces Third Quarter Earnings Conference Call, Filing of Form 10-Q for the Third Quarter 2004, and Posting of Its Unaudited Monthly Fact Sheet for the Month of September 2004**

November 10, 2004

NEWPORT BEACH, Calif., Nov 10, 2004 /PRNewswire-FirstCall via COMTEX/ -- Joseph R. Tomkinson, Chairman and CEO of Impac Mortgage Holdings, Inc. (NYSE: IMH), or the "Company," a Maryland corporation, being taxed as a Real Estate Investment Trust, is pleased to announce the scheduling of a conference call and live web cast on Wednesday, November 10, 2004 at 9:00 a.m. PST (12:00 p.m. EST). Mr. Tomkinson will discuss the results of the Company's third quarter earnings, which will be filed on Form 10-Q after the close of market on Tuesday, November 9, 2004. A summary of earnings will also be released after the filing of the third quarter 10-Q on Tuesday, November 9, 2004. The conference call is open to all interested parties with the exception of the question and answer session, which will be limited to buy-side and sell-side analysts.

### **Conference Call**

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

The dial-in number is (800) 350-9149, conference ID number: 2052976

Internet Webcast Access: <http://www.impaccompanies.com> and link to Investor Relations / Presentations.

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 Investor Relations / Presentations/ Archived Presentations.

### **Monthly Fact Sheet**

The Company posts to its web site a monthly unaudited fact sheet. The monthly-unaudited fact sheet is posted on or around the last day of the following month (i.e. the August 2004 monthly-unaudited fact sheet was available on September 30, 2004). The September 2004 unaudited fact sheet will be posted after the close of market on Tuesday, November 9, 2004. You can subscribe to receive instant notification of conference calls, new releases and the monthly unaudited fact sheets by using our e-mail alert feature located at the web site [www.impaccompanies.com](http://www.impaccompanies.com) under Impac Mortgage Holdings, Inc. / Investor Relations / Contact IR / Email Alerts.

Impac Mortgage Holdings, Inc. is a Mortgage Real Estate Investment Trust ("REIT"), which operates three core 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 Alt-A mortgage loans. The Mortgage Operations acquires, originates, sells and securitizes primarily Alt-A mortgage loans and the Warehouse Lending Operations provides short-term financing to mortgage loan originators. The Company is organized as a REIT for tax purposes, which generally allows it to pass through earnings to stockholders without federal income tax at the corporate level.

For additional information, questions or comments, please call Tania Jernigan, VP of Investor Relations at (949) 475-3722 or email [tjernigan@impaccompanies.com](mailto:tjernigan@impaccompanies.com).

Web site: [www.impaccompanies.com](http://www.impaccompanies.com)

SOURCE Impac Mortgage Holdings, Inc.

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