



Impac Mortgage Announces Fully Operational Residential Warehouse Lending Division

September 30, 2013

Warehouse Team On-Site at the MBA's 100th Annual Convention & Expo

IRVINE, Calif.--(BUSINESS WIRE)--Sep. 30, 2013-- Impac Mortgage Holdings, Inc. (NYSE MKT: IMH) ("Impac Mortgage"), announces that as part of its mortgage lending expansion, it has re-entered the residential warehouse lending business through its new division, Impac Warehouse Lending.

Impac Warehouse Lending is accepting applications at this time.

Impac Warehouse Lending will provide funding facilities to all lenders, but initially will focus on smaller mortgage bankers and credit unions, including some of Impac Mortgage's current correspondent customers. Offering warehouse lending will provide added value for Impac Mortgage's current correspondent customers, as well as increase the capture rate of our approved correspondent sellers' business. Impac Warehouse Lending will be financing conforming loans along with Jumbo loans up to \$3 million and high LTV HARP products up to 150% LTV, as well as providing competitive pricing while being customer service focused.

The Impac Warehouse Lending team will be on-site at the MBA's 100th Annual Convention & Expo in Washington, DC, from October 27-29, 2013, meeting with new and existing clients, focusing on ways to help our customers grow their businesses. Schedule a meeting with our talented team today by visiting www.ImpacWarehouse.com and completing our consultation form.

About the Company

Impac Mortgage Holdings, Inc. (IMH or Impac) provides mortgage and real estate solutions that address the challenges of today's economic environment. Impac's operations include mortgage lending and servicing, portfolio loss mitigation and real estate services as well as the management of the securitized long-term mortgage portfolio which includes the residual interest in securitizations.

For more information on Impac Warehouse Lending, please visit our website www.ImpacWarehouse.com, or contact:

Kathy Hancock
SVP, Warehouse Lending

Kathy.Hancock@ImpacMail.com

Tele: (949) 475-3822

For additional information, questions or comments, please call Justin Moisio in Investor Relations at (949) 475-3988 or email Justin.Moisio@ImpacMail.com. Web site: <http://ir.impaccompanies.com> or www.impaccompanies.com

Source: Impac Mortgage Holdings, Inc.

Impac Mortgage
Kathy Hancock
SVP, Warehouse Lending
949-475-3822
Kathy.Hancock@ImpacMail.com

or

Justin Moisio
Investor Relations
949-475-3988
Justin.Moisio@ImpacMail.com