### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

# **SCHEDULE 13G**

#### **Under the Securities Exchange Act of 1934**

Impac Mortgage Holdings, Inc. (Name of Issuer)

(rume or issuer)

Common Stock, \$0.01 par value (Title of Class of Securities)

45254P508

(CUSIP Number)

April 29, 2013

(Date of Event which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

□ Rule 13d-1(b) ⊠ Rule 13d-1(c) □ Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSI	P No. 45254P5	608		13G	Page 2 of 17 Pa	ges
1	NAMES OF REP	ORTIN	G PERSONS			
1			NOS. OF ABOVE PERSON	IS (ENTITIES ONLY)		
	EJF Cap	ital LLO	2			
2				OF A GROUP (SEE INSTRUCT		
	SEC USE ONLY				(b) o	
3	SEC USE UNLY					
4	CITIZENSHIP O	R PLAC	CE OF ORGANIZATION			
	Delaware					
	UMBER OF SHARES	5	SOLE VOTING POWER			
	SHARES		0			
	NEFICIALLY	6	SHARED VOTING POWER	R		
	WNED BY		517,021			
	EACH	7	SOLE DISPOSITIVE POW	ER		
R	EPORTING		0			
	PERSON	8	SHARED DISPOSITIVE PO	OWER		
	WITH		517,021			
9	AGGREGATE A	MOUN	T BENEFICIALLY OWNED	BY EACH REPORTING PERS	SON	
	517,021					
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) 0					0
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	6.0%					
12	TYPE OF REPO	RTING	PERSON (SEE INSTRUCTI	ONS)		
	IA					
	1					

CUSI	P No. 45254P5	508		13G	Page 3 of 17 Pages	
1	NAMES OF REF I.R.S. IDENTIFI		G PERSONS I NOS. OF ABOVE PERSOI	NS (ENTITIES ONLY)		
	Emanue	l J. Fried	lman			
2	CHECK THE AF	PROPR	IATE BOX IF A MEMBER	OF A GROUP (SEE INSTRUCTIC	NS) (a) x (b) o	
3	SEC USE ONLY					
4	CITIZENSHIP O	R PLAC	CE OF ORGANIZATION			
	United S	States				
	NUMBER OF SHARES 5 SOLE VOTING POWER					
	OWNED BY U		SHARED VOTING POWE	R		
R	EACH 7 SOLE DISPOSITIVE POWER		/ER			
	PERSON WITH 8 SHARED DISPOSITIVE POV 517,021		OWER			
9	AGGREGATE A	MOUN	T BENEFICIALLY OWNEI	D BY EACH REPORTING PERSO	N	
10					ES (SEE INSTRUCTIONS) 0	
11				NT IN ROW (9)		
12	6.0% 2 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)					
	IN					

USI	P No. 45254P5	508		13G	Page 4 of 17 Pag	es
1		CATION	NOS. OF ABOVE PERSONS (E	NTITIES ONLY)		
2			tunites Master Fund, L.P. IATE BOX IF A MEMBER OF A	GROUP (SEE INSTRU	ICTIONS) (a) x	
2	SEC USE ONLY				(b) o	
4	CITIZENSHIP C	OR PLAC	CE OF ORGANIZATION			
	5	ı Islands				
	UMBER OF SHARES	5	SOLE VOTING POWER			
	NEFICIALLY WNED BY	6	SHARED VOTING POWER			
R	EACH EPORTING	7	335,847 SOLE DISPOSITIVE POWER			
	PERSON WITH	8	SHARED DISPOSITIVE POWE 335,847	CR		
9	AGGREGATE A 335,847	AMOUN	T BENEFICIALLY OWNED BY	EACH REPORTING P	ERSON	
10		AGGR	EGATE AMOUNT IN ROW (9) E	XCLUDES CERTAIN S	HARES (SEE INSTRUCTIONS)	0
11		CLASS F	EPRESENTED BY AMOUNT IN	N ROW (9)		
12	3.9% TYPE OF REPC	RTING	PERSON (SEE INSTRUCTIONS	)		
	PN					

CUSIP No. 45254	P508		13G	Page 5 of 17 Pages
1 NAMES OF R I.R.S. IDENTI		IG PERSONS N NOS. OF ABOVE PERSON	NS (ENTITIES ONLY)	
		rtunites GP, LLC		
2		RIATE BOX IF A MEMBER	OF A GROUP (SEE INSTRUCTI	ONS) (a) x (b) o
3 SEC USE ONI	.Y			
4 CITIZENSHIP	OR PLA	CE OF ORGANIZATION		
Delay	vare			
NUMBER OF SHARES	NUMBER OF SHARES     5     SOLE VOTING POWER			
BENEFICIALLY OWNED BY	6	SHARED VOTING POWE 335,847	R	
EACH REPORTING	7	SOLE DISPOSITIVE POW	ER	
PERSON WITH	8	SHARED DISPOSITIVE P	OWER	
9 AGGREGATI 335,847	E AMOUN		D BY EACH REPORTING PERSO	N
10 CHECK IF TH	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) 0			
11 PERCENT OF 3.9%				
12 TYPE OF RECO				
<u> </u>				

CUSII	CUSIP No. 45254P50813GPage 6 of 17 Pages					
	NAMES OF REPORTING PERSONS I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)					
	EJF Deb	t Oppor	unites Master Fund II, LP			
2	CHECK THE AP	PROPR	ATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) x (b) o			
3	SEC USE ONLY					
4	CITIZENSHIP O	R PLAC	E OF ORGANIZATION			
	Cayman	Islands				
NUMBER OF SHARES		5	SOLE VOTING POWER			
	IEFICIALLY WNED BY	6	SHARED VOTING POWER 161,174			
RE	EACH EPORTING	7	SOLE DISPOSITIVE POWER			
WITH O			SHARED DISPOSITIVE POWER 161,174			
9	AGGREGATE A	MOUN	F BENEFICIALLY OWNED BY EACH REPORTING PERSON			
	161,174					
10	0 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) 0					
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	1.9%					
12	TYPE OF REPO	RTING	PERSON (SEE INSTRUCTIONS)			
	PN					

CUSI	P No. 45254P5	508		13G	Page 7 of 17 Pages
1	NAMES OF REF I.R.S. IDENTIFI		G PERSONS N NOS. OF ABOVE PERSON	NS (ENTITIES ONLY)	
	EJF Del	ot Oppoi	rtunites II GP, LLC		
2	CHECK THE AF	PROPF	RIATE BOX IF A MEMBER	OF A GROUP (SEE INSTRUCTI	ONS) (a) x (b) o
3	SEC USE ONLY				
4	CITIZENSHIP O	R PLA	CE OF ORGANIZATION		
	Delawa	re			
	UMBER OF SHARES	5	SOLE VOTING POWER		
	BENEFICIALLY OWNED BY     6     SHARED VOTING POWER       161,174     161,174       EACH REPORTING     7     SOLE DISPOSITIVE POWE       0     0       PERSON WITH     8     SHARED DISPOSITIVE POWE       161,174     161,174			R	
R			SOLE DISPOSITIVE POW	ER	
			OWER		
9	AGGREGATE A	MOUN	IT BENEFICIALLY OWNED	BY EACH REPORTING PERSO	DN
10	CHECK IF THE	AGGR	EGATE AMOUNT IN ROW	(9) EXCLUDES CERTAIN SHAI	RES (SEE INSTRUCTIONS) 0
11	11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 1.9%				
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)				
ļ	<u>+</u>				

1       NAMES OF REPORTING PERSONS LRS. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)         2       CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) x (b) o         3       SEC USE ONLY         4       CITIZENSHIP OR PLACE OF ORGANIZATION Delaware         NUMBER OF SHARES       5         0       SOLE VOTING POWER 0         BENEFICIALLY OWNED BY       6         6       SHARED VOTING POWER 0         20,000       20,000         EACH REPORTING       7         SOLE DISPOSITIVE POWER 0         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) 0         11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 0.2%         12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS) N	CUSI	P No. 45254P5	508		13G	Page 8 of 17 Pages	
2       CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) x (b) o         3       SEC USE ONLY         4       CITIZENSHIP OR PLACE OF ORGANIZATION Delaware         NUMBER OF SHARES       5         0       SOLE VOTING POWER 0         0       SHARES         0       SHARED VOTING POWER 0,000         EACH REPORTING       7         SOLE DISPOSITIVE POWER 0,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)         11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 0,2%         12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)		I.R.S. IDENTIFI	CATION	NOS. OF ABOVE PERSON	IS (ENTITIES ONLY)		
J       CITIZENSHIP OR PLACE OF ORGANIZATION         Delaware       Delaware         NUMBER OF SHARES       5         SOLE VOTING POWER       0         BENEFICIALLY OWNED BY       6         SHARED VOTING POWER       20,000         EACH REPORTING       7         SOLE DISPOSITIVE POWER         0       0         PERSON WITH       8         SHARED DISPOSITIVE POWER         20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON         20,000       20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)         0       11         PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)         0.2%       12         12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)	2			-	DF A GROUP (SEE INSTRUCTI		
4       Delaware         NUMBER OF SHARES       5       SOLE VOTING POWER 0         BENEFICIALLY OWNED BY       6       SHARED VOTING POWER 20,000         EACH REPORTING       7       SOLE DISPOSITIVE POWER 0         PERSON WITH       8       SHARED DISPOSITIVE POWER 20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 20,000       0         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)       0         11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 0.2%       0         12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)	3	SEC USE ONLY					
NUMBER OF SHARES       5       SOLE VOTING POWER         0       6       SHARED VOTING POWER         0       6       SHARED VOTING POWER         0       20,000       20,000         EACH REPORTING       7       SOLE DISPOSITIVE POWER         0       9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON         20,000       20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON         20,000       20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)       0         11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)         0.2%       .2%         12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)	4	CITIZENSHIP O	R PLAC	CE OF ORGANIZATION			
SHARES       0         BENEFICIALLY OWNED BY       6       SHARED VOTING POWER         20,000       20,000         EACH REPORTING       7       SOLE DISPOSITIVE POWER         0       0         PERSON WITH       8       SHARED DISPOSITIVE POWER         20,000       20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON         20,000       20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)         0       11         PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)         0.2%         12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)		Delawaı	e				
OWNED BY     0       EACH     7       SOLE DISPOSITIVE POWER       0       PERSON       WITH       8       SHARED DISPOSITIVE POWER       20,000       9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON       20,000       10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)       0       11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)       0.2%       12			5	SOLE VOTING POWER			
REPORTING       7       0         PERSON       8       SHARED DISPOSITIVE POWER         WITH       20,000       20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON         20,000       20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)       0         11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)       0         0.2%       12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)		OWNED BY U			R		
WITH       O       20,000         9       AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON         20,000       20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)       o         11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)         0.2%	RE			ER			
9       20,000         10       CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)       0         11       PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)       0.2%         12       TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)       0	]	WITH O		OWER			
10     Image: Construction of the second secon	9		MOUN	T BENEFICIALLY OWNED	BY EACH REPORTING PERSO	DN	
11 0.2% 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)	10	CHECK IF THE	AGGR	EGATE AMOUNT IN ROW (	(9) EXCLUDES CERTAIN SHAI	RES (SEE INSTRUCTIONS) 0	
12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)					NT IN ROW (9)		
PN							
		PN					

CUSII	P No. 45254P5	508		] 13G	Page 9 of	17 Pages
	NAMES OF REF I.R.S. IDENTIFI		G PERSONS N NOS. OF ABOVE PERSON	NS (ENTITIES ONLY)		
	EJF Fina	ancial S	ervices GP, LLC			
2	CHECK THE AF	PROPR	IATE BOX IF A MEMBER (	OF A GROUP (SEE INSTRUCT	TONS) (a) x (b) o	
3	SEC USE ONLY					
4	CITIZENSHIP O	R PLAC	CE OF ORGANIZATION			
	Delawa	re				
	JMBER OF SHARES	5	SOLE VOTING POWER			
	BENEFICIALLY OWNED BY		SHARED VOTING POWE	R		
RI	EACH EPORTING	7	SOLE DISPOSITIVE POW	ER		
I	PERSON WITH 8 SHARED DISPOSITIVE PO 20,000		OWER			
9			T BENEFICIALLY OWNED	BY EACH REPORTING PERS	SON	
10	20,00 CHECK IF THE		EGATE AMOUNT IN ROW	(9) EXCLUDES CERTAIN SHA	ARES (SEE INSTRUCTIONS)	0
11				NT IN ROW (9)		
12						
	СО					

# Item 1. (a) Name of Issuer

Impac Mortgage Holdings, Inc.

# Item 1. (b) Address of Issuer's Principal Executive Offices

19500 Jamboree Road Irvine, California 92612

# Item 2. (a) Name of Person Filing

This Schedule 13G is being filed on behalf of the following persons (the "Reporting Persons")\*:

- (i) EJF Capital LLC;
- (ii) Emanuel J. Friedman;
- (iii) EJF Debt Opportunities Master Fund, L.P.;
- (vi) EJF Debt Opportunities GP, LLC;
- (v) EJF Debt Opportunities Master Fund II, LP;
- (vi) EJF Debt Opportunities II GP, LLC;
- (vii) EJF Financial Services Fund, LP;
- (viii) EJF Financial Services GP, LLC;

\*Attached as Exhibit A is a copy of an agreement among the Reporting Persons that this Schedule 13G is being filed on behalf of each of them.

# Item 2. (b) Address of Principal Business Office or, if None, Residence

EJF Capital LLC 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

Emanuel J. Friedman 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

EJF Debt Opportunities Master Fund, L.P. 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

EJF Debt Opportunities GP, LLC 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

EJF Debt Opportunities Master Fund II, LP 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

EJF Debt Opportunities II GP, LLC 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

EJF Financial Services Fund, LP 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

EJF Financial Services GP, LLC 2107 Wilson Boulevard Suite 410 Arlington, VA 22201

# Item 2. (c) Citizenship

See Item 4 of the attached cover pages.

Item 2. (d) Title of Class of Securities

Common Stock, \$0.01 par value ("Common Stock")

Common Stock, \$0.01	par value ( Common Stock )				
Item 2. (e)	CUSIP Number				
45254P508					
Item 3.	If This Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b) or (c), Check Whether the Person Filing is a:				
Not Applicable.					
Item 4.	Ownership				
(a) Amount beneficially owned:					
See Item 9 of the att	See Item 9 of the attached cover pages.				
(b)Percent of class:					
See Item 11 of the a	See Item 11 of the attached cover pages.				
(c)Number of shares as to which such person has:					
(i) Sole power to vote or to direct the vote:					
See Item 5 of the	e attached cover pages.				

(ii) Shared power to vote or to direct the vote:

See Item 6 of the attached cover pages.

(iii)Sole power to dispose or to direct the disposition:

See Item 7 of the attached cover pages.

(iv)Shared power to dispose or to direct the disposition:

See Item 8 of the attached cover pages.

Each of EJF Debt Opportunities Master Fund, L.P., EJF Debt Opportunities Master Fund II, LP and EJF Financial Services Fund, LP is the record owner of the shares of Common Stock shown on item 9 of its respective cover page.

EJF Debt Opportunities GP, LLC serves as the general partner and investment manager of EJF Debt Opportunities Master Fund, L.P. and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Debt Opportunities Master Fund, L.P. is the record owner. EJF Debt Opportunities II GP, LLC serves as the general partner and investment manager of EJF Debt Opportunities Master Fund II, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Debt Opportunities Master Fund II, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Debt Opportunities Master Fund II, LP is the record owner. EJF Financial Services GP, LLC serves as the general partner and investment manager of EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJF Financial Services Fund, LP is the record owner.

EJF Capital LLC is the sole member and manager of each of EJF Debt Opportunities GP, LLC, EJF Debt Opportunities II GP, LLC and EJF Financial Services GP, LLC, and may be deemed to share beneficial ownership of the shares of Common Stock of which such entities may share beneficial ownership. Emanuel J. Friedman is the controlling member of EJF Capital LLC and may be deemed to share beneficial ownership of the shares of Common Stock over which EJF Capital LLC may share beneficial ownership.

Item 5.	Ownership of Five Percent or Less of a Class
Not Applicable.	
Item 6.	Ownership of More than Five Percent on Behalf of Another Person
See item 4.	
Item 7. Company	Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding
Not Applicable.	
Item 8.	Identification and Classification of Members of the Group
The filing persons n	nay be deemed to be members of a group.
Item 9.	Notice of Dissolution of Group

Not Applicable.

# Item 10. Certification

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

### SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: May 1, 2013

EJF CAPITAL LLC

By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

#### EMANUEL J. FRIEDMAN

By: /s/ Emanuel J. Friedman Name:Emanuel J. Friedman

# EJF DEBT OPPORTUNITIES MASTER FUND, L.P.

- By: EJF DEBT OPPORTUNITIES GP, LLC Its: General Partner
- its. General Faturer
- By: EJF CAPITAL LLC
- Its: Sole Managing Member
- By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

### EJF DEBT OPPORTUNITIES GP, LLC

- By: EJF CAPITAL LLC Its: Sole Managing Member
- By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

#### EJF DEBT OPPORTUNITIES MASTER FUND II, LP

- By: EJF DEBT OPPORTUNITIES II GP, LLC Its: General Partner
- By: EJF CAPITAL LLC
- Its: Sole Managing Member
- By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

#### EJF DEBT OPPORTUNITIES II GP, LLC

- By: EJF CAPITAL LLC
- Its: Sole Managing Member
- By: /s/ Neal J. Wilson

Name:Neal J. Wilson Title: Chief Operating Officer

# EJF FINANCIAL SERVICES FUND, LP

By: EJF FINANCIAL SERVICES GP, LLC Its: General Partner By: EJF CAPITAL LLC

Its: Sole Managing Member

By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

# EJF FINANCIAL SERVICES GP, LLC

By: EJF CAPITAL LLC Its: Sole Managing Member

By: /s/ Neal J. Wilson

Name:Neal J. Wilson Title: Chief Operating Officer The undersigned, EJF Capital LLC, a Delaware limited liability company, Emanuel J. Friedman, EJF Debt Opportunities Master Fund, L.P., a limited partnership organized under the laws of the Cayman Islands, EJF Debt Opportunities GP, LLC, a Delaware limited liability company, EJF Debt Opportunities Master Fund II, LP, a limited partnership organized under the laws of the Cayman Islands, EJF Debt Opportunities II GP, LLC, a Delaware limited liability company, EJF Financial Services Fund, LP, a Delaware limited partnership and EJF Financial Services GP, LLC, a Delaware limited liability company, hereby agree and acknowledge that the information required by this Schedule 13G, to which this Agreement is attached as an exhibit, is filed on behalf of each of them.

Dated: May 1, 2013

# EJF CAPITAL LLC

By: /s/ Neal J. Wilson

Name:Neal J. Wilson Title: Chief Operating Officer

#### EMANUEL J. FRIEDMAN

By: /s/ Emanuel J. Friedman Name:Emanuel J. Friedman

#### EJF DEBT OPPORTUNITIES MASTER FUND, L.P.

By: EJF DEBT OPPORTUNITIES GP, LLC Its: General Partner

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By: EJF CAPITAL LLC Its: Sole Managing Member

By: /s/ Neal J. Wilson

Name:Neal J. Wilson Title: Chief Operating Officer

# EJF DEBT OPPORTUNITIES GP, LLC

By: EJF CAPITAL LLC Its: Sole Managing Member

By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

### EJF DEBT OPPORTUNITIES MASTER FUND II, LP

- By: EJF DEBT OPPORTUNITIES II GP, LLC
- Its: General Partner
- By: EJF CAPITAL LLC
- Its: Sole Managing Member

By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

### EJF DEBT OPPORTUNITIES II GP, LLC

By: EJF CAPITAL LLC

Its: Sole Managing Member

By: /s/ Neal J. Wilson Name:Neal J. Wilson Title: Chief Operating Officer

# EJF FINANCIAL SERVICES FUND, LP

- By: EJF FINANCIAL SERVICES GP, LLC Its: General Partner
- By: EJF CAPITAL LLC
- Its: Sole Managing Member

By: /s/ Neal J. Wilson Name:Neal J. Wilson

Title: Chief Operating Officer

## EJF FINANCIAL SERVICES GP, LLC

By: EJF CAPITAL LLC Its: Sole Managing Member

By: <u>/s/ Neal J. Wilson</u>

Name:Neal J. Wilson Title: Chief Operating Officer