

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K/A
AMENDMENT NO. 1 TO

Current Report Pursuant
To Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (date of earliest event reported): January 28, 1998

IMPAC MORTGAGE HOLDINGS, INC.
(Exact Name of Registrant as Specified in its Charter)

Maryland
(State or Other Jurisdiction of Incorporation)

0-19861
(Commission File Number)

33-0675505
(I.R.S. Employer Identification No.)

20371 Irvine Avenue
Santa Ana Heights, California 92707
(Address of Principal Executive Offices, Including Zip Code)

(714) 556-0122
(Registrant's Telephone Number, Including Area Code)

Imperial Credit Mortgage Holdings, Inc.
(Former name or former address, if changed since last report.)

Item 5. Other Events

The Registrant, upon receiving the requisite number of shareholder votes on January 27, 1998, amended its charter and changed its name from Imperial Credit Mortgage Holdings, Inc. to Impac Mortgage Holdings, Inc. and deleted Article XIV to the Company's Bylaws and replaced it with a new Article XIV, as set forth in Exhibit 3.2(a) hereto.

Item 7. Financial Statements and Exhibits

Exhibit 3.1(a) Articles of Amendment
Exhibit 3.2(a) Amendment to Bylaws

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

IMPAC MORTGAGE HOLDINGS, INC.

Date: February 11, 1998

/s/ RICHARD J. JOHNSON

By: _____

Name: Richard J. Johnson

Title: Chief Financial Officer and Secretary

IMPAC MORTGAGE HOLDINGS, INC.

EXHIBIT INDEX

Exhibit No. -----	Description -----
3.1(a)	Articles of Amendment
3.2(a)	Amendment to Bylaws

STATE OF MARYLAND

601066

STATE DEPARTMENT OF
ASSESSMENTS AND TAXATION
301 West Preston Street Baltimore, Maryland 21201

DATE: JANUARY 28, 1998

THIS IS TO ADVISE YOU THAT THE ARTICLES OF AMENDMENT WITH A NAME CHANGE FOR
IMPERIAL CREDIT MORTGAGE HOLDINGS, INC. CHANGING TO IMPAC MORTGAGE HOLDINGS,
INC. WERE RECEIVED AND APPROVED FOR RECORD ON JANUARY 28, 1998 AT 12:40 PM.

FEE PAID: 77.00

[SEAL]

WILLIAM B. MARKER
CHARTER SPECIALIST

IMPERIAL CREDIT MORTGAGE HOLDINGS, INC.

ARTICLES OF AMENDMENT

THIS IS TO CERTIFY THAT:

FIRST: The charter of Imperial Credit Mortgage Holdings, Inc., a

Maryland corporation (the "Corporation"), is hereby amended by deleting existing
Article II in its entirety and substituting in lieu thereof a new article to
read as follows:

"ARTICLE II

NAME

The name of the corporation (the "Corporation") is:

Impac Mortgage Holdings, Inc."

SECOND: The amendment to the charter of the Corporation as set forth

above has been duly advised by the Board of Directors of the Corporation and
approved by the stockholders of the Corporation as required by law.

THIRD: The undersigned President acknowledges these Articles of

Amendment to be the corporate act of the Corporation and, as to all matters or
facts required to be verified under oath, the undersigned President acknowledges
that to the best of his knowledge, information and belief, these matters and
facts are true in all material respects and that this statement is made under
the penalties for perjury.

IN WITNESS WHEREOF, the Corporation has caused these Articles to be signed
in its name and on its behalf by its President and attested to by its Secretary
on this 27 day of January, 1998.

ATTEST: IMPERIAL CREDIT MORTGAGE
HOLDINGS, INC.

By: /s/ Richard J. Johnson

Richard J. Johnson
Secretary

By: /s/ William S. Ashmore (SEAL)

William S. Ashmore
President

ARTICLE XIV/1/

AMENDMENT OF BYLAWS

The Bylaws may be adopted, amended or repealed by the affirmative vote of a majority of the outstanding shares entitled to vote or by the approval of the Board of Directors.

/1/ The amendment to this Article XIV of the Bylaws was approved by shareholder vote on January 27, 1998.