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IMPAC MORTGAGE HOLDINGS INC  
Form 8-K  
January 29, 2002

Securities and Exchange Commission  
Washington, D.C. 20549

Form 8-K

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, 2002

IMPAC MORTGAGE HOLDINGS, INC.  
(Exact name of registrant as specified in its charter)

Maryland 1-14100  
(State or Other Jurisdiction of Incorporation) (Commission File Number)

33  
(I.R.S. Employee)

1401 Dove Street, Newport Beach, CA, 92660  
(Address of principal executive offices including zip code)

(949) 475-3600  
(Registrant's Telephone Number, Including Area Code)

Not Applicable  
(Former Name or Former Address, if Changed Since Last Report)

ITEM 5. Other Events.

Reference is made to the press release issued to the public by the Registrant on January 28, 2002, the text of which is attached hereto as Exhibit 99.1, for a description of the events reported pursuant to this Form 8-K and incorporated by reference herein.

ITEM 7. Financial Statements and Exhibits.

(c) Exhibits  
99.1 Press Release dated January 28, 2002

SIGNATURES

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

IMPAC MORTGAGE HOLDINGS, INC.

By: /s/ RICHARD J. JOHNSON

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Richard J. Johnson  
Executive Vice President and  
Chief Financial Officer

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