



IMPAC MORTGAGE HOLDINGS, INC.

Monthly Fact Sheet (Unaudited) - August 2007

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The REIT (in millions)

Total Assets

For the Month Ended		For the Year Ended
8/31/2007	7/31/2007	12/31/2006
\$ 21,067.8	\$ 22,186.8	\$ 23,598.9

Long Term Investment Operations (in millions, except Average Size of Loan) (1)

Securitized Mortgage Collateral (a) (2)
Mortgage Loans Held-For-Investment ("LHFI")(b)
Investment Securities Available for Sale (c)
Total (a+b+c)
Securitized Mortgage Collateral: (3)
Percentage of Fixed
Percentage of Adjustable
Weighted Average Coupon
Weighted Average Margin
Weighted Average Original Loan to Value
Average Size of Loan (in thousands)
Credit Grade: "A, A-"
Credit Grade: "B" and Below
Total Loans 90+ Delinquent and other real estate owned (4)
Loan Delinquency Rate (60 days +)
Securitized Mortgage Collateral Prepayment Amount
Yield on Securitized Mortgage Borrowings (5)

\$ 19,090.5	\$ 19,777.6	\$ 21,050.8
\$ -	\$ 4.9	\$ 1.9
\$ 24.2	\$ 24.1	\$ 30.9
\$ 19,114.7	\$ 19,806.6	\$ 21,083.6
22%	22%	20%
78%	78%	80%
7.00%	6.94%	6.75%
3.28%	3.31%	3.60%
73%	73%	74%
\$ 279.6	\$ 279.3	\$ 270.3
99.9%	99.9%	99.8%
0.1%	0.1%	0.2%
N/A	\$ 1,810.9	\$ 1,006.5
N/A	8.26%	5.64%
\$ 301.3	\$ 526.7	\$ 717.4
6.00%	5.91%	5.90%

Warehouse Lending Operations (in millions)

Average Outstanding Finance Receivables with Non-affiliated Customers
Total Outstanding Warehouse Lines Approved to Non-affiliated Customers
Total Finance Receivables to Non-affiliated Customers

\$ 48.4	\$ 152.3	\$ 275.6
\$ 383.3	\$ 507.3	\$ 724.0
\$ 52.0	\$ 133.0	\$ 306.3

Mortgage and Commercial Operations (in millions)

Total Loan Acquisitions and Originations (6)
Percentage of Fixed
Percentage of Adjustable
Loans Locked During the Period
Mortgage Loans Held-For-Sale ("LHFS")

\$ 193.0	\$ 429.1	\$ 12,560.1
74%	25%	25%
26%	75%	75%
\$ 166.2	\$ 523.0	\$ 16,172.2
\$ 1,288.2	\$ 1,606.4	\$ 1,561.9

- (1) Certain amounts in the prior periods' financial information have been reclassified to conform to the current presentation
- (2) Securitized mortgage collateral includes collateralized mortgage obligations (CMO's) and real estate mortgage investment conduits (REMIC's) that are treated as financings for GAAP purposes and consolidated on the balance sheet
- (3) Calculations do not include securitized mortgages issued in the current month
- (4) Includes securitized mortgage collateral, loans held-for-investment and loans held-for-sale. August delinquency data will be reported in September 2007 Fact Sheet
- (5) Excludes net cash receipts on derivative assets
- (6) Includes commercial loans originated by Impac Commercial Capital Corporation (ICCC). Amounts do not include premiums
- Note: IdasI was removed due to Impac suspending funding on loans previously referred to as Alt-A loans.

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