

IMPAC MORTGAGE HOLDINGS INC  
Form 8-K  
February 20, 2003

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## SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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### 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): February 19, 2003

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## IMPAC MORTGAGE HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

Maryland  
(State or Other Jurisdiction  
of Incorporation)

1-14100  
(Commission  
File Number)

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

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)**

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**ITEM 5. Other Events**

See attached Consolidated Statements of Cash Flows for the year ended December 31, 2002 of Impac Mortgage Holdings, Inc. and subsidiaries.

**ITEM 7. Exhibits**

(c) Exhibits

99.1 Consolidated Statements of Cash Flows for the year ended December 31, 2002 of Impac Mortgage Holdings, Inc. and subsidiaries.

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

**Richard J. Johnson**

**Executive Vice President  
and**

**Chief Financial Officer**

Date: February 19, 2003

**EXHIBIT INDEX**

- 99.1 Consolidated Statements of Cash Flows for the year ended December 31, 2002 of Impac Mortgage Holdings, Inc. and subsidiaries.