IMPAC MORTGAGE HOLDINGS INC Form 8-K November 06, 2003

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

> > FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 or 15(d) OF THE SECURITIES AND EXCHANGE ACT OF 1934

Date of Report (date of earliest event reported): November 5, 2003

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

Maryland	1-14100	33-0675505
(State or other jurisdiction of	(Commission File Number)	(I.R.S. Employer
incorporation or organization)		Identification No.)

1401 Dove Street Newport Beach, CA92660(Address of Principal Executive Offices)(Zip Code)

Registrant's telephone number, including area code: (949) 475-3600

Item 7. Exhibits

(c) Exhibits.

Exhibit 99.1 Press Release of Impac Mortgage Holdings, Inc. dated November 5, 2003.

Item 12. Results of Operations and Financial Condition

On November 5, 2003, Impac Mortgage Holdings, Inc. issued a press release reporting financial results for the quarter ended September 30, 2003. A copy of the press released is attached as Exhibit 99.1 to this report.

## 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: November 5, 2003 By: /s/ Richard J. Johnson

Name: Richard J. Johnson Title: Executive Vice President and Chief Financial Officer

Exhibit Index

Exhibit 99.1 Press Release dated November 5, 2003