

Two Harbors Investment Corp. Appoints William Greenberg and Matthew Koeppen as Co-Deputy Chief Investment Officers

NEW YORK--(BUSINESS WIRE)-- <u>Two Harbors Investment Corp</u>. (NYSE: TWO), a leading hybrid mortgage real estate investment trust, today appointed William Greenberg and Matthew Koeppen as Co-Deputy Chief Investment Officers, effective July 1, 2018. Together, Bill and Matt will work closely with and report directly to William Roth, who has served as the company's Chief Investment Officer since 2012, after serving as Co-Chief Investment Officer from the company's inception through 2012.

"We are excited to announce the appointment of Bill and Matt as Co-Deputy Chief Investment Officers and offer them warm congratulations," stated Thomas Siering, Two Harbors' President and Chief Executive Officer.

William Greenberg serves as a Managing Director, Co-Deputy Chief Investment Officer of Two Harbors, with primary responsibility for the investment and hedging strategy of the company's portfolio of conventional MSR, as well as managing the investment securities portfolio. Mr. Greenberg has over 25 years of experience managing portfolios of structured finance assets. Prior to joining Two Harbors in 2012, Mr. Greenberg was a Managing Director at UBS AG, holding a variety of senior positions with responsibilities including managing the mortgage repurchase liability risk related to over \$100 billion of RMBS and whole loans issued and/or sold by UBS. Additionally, Mr. Greenberg was co-head of trading within the SNB StabFund, including managing \$40 billion of legacy RMBS, ABS, and CMBS securities and loans. Prior to joining UBS, Mr. Greenberg was a Managing Director at Natixis NA, where he co-managed portfolios of RMBS and Agency Mortgage Servicing Rights. Mr. Greenberg holds a B.S. in physics from the Massachusetts Institute of Technology, and M.S. and Ph.D. degrees in theoretical nuclear physics from the University of Washington.

Matthew Koeppen serves as a Managing Director, Co-Deputy Chief Investment Officer of Two Harbors, with primary responsibility for the investment and hedging strategy of the company's investment securities portfolio. Mr. Koeppen has over 20 years of experience managing portfolios of structured finance assets. Prior to joining Two Harbors in 2010, Mr. Koeppen held a variety of positions with Black River Asset Management, which was a division of Cargill, Inc. Most recently, Mr. Koeppen served as a Managing Director of Business Development, where he was responsible for a variety of initiatives to diversify and grow assets under management. From 2003 to 2007, Mr. Koeppen was a Managing Director and Portfolio Manager for Black River Asset Management. In this role, he was responsible for managing a securitized products portfolio. From 1996 to 2003, Mr. Koeppen was a Vice President in the Financial Markets Group for Cargill where he traded Agency and non-Agency RMBS and municipal bonds. Mr. Koeppen received a B.A. degree in Financial Management from the University of St. Thomas.

Two Harbors Investment Corp.

Two Harbors Investment Corp., a Maryland corporation, is a real estate investment trust that invests in residential mortgage-backed securities, mortgage servicing rights and other financial assets. Two Harbors is headquartered in New York, New York, and is externally managed and advised by PRCM Advisers LLC, a wholly owned subsidiary of Pine River Capital Management L.P. Additional information is available at www.twoharborsinvestment.com.

Additional Information

Stockholders of Two Harbors and other interested persons may find additional information regarding the company at the Securities and Exchange Commission's Internet site at www.sec.gov or by directing requests to: Two Harbors Investment Corp., 590 Madison Avenue, 36th floor, New York, NY 10022, telephone 612-629-2500.

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