

## JOINT FILING AGREEMENT

In accordance with Rule 13d-1(k) under the Securities Exchange Act of 1934, as amended, the undersigned agree to the joint filing on behalf of each of them of a statement on Schedule 13D, including all amendments thereto, with respect to the common stock, par value \$0.01 per share, of New York Mortgage Trust, Inc., and further agree that this Joint Filing Agreement shall be included as an exhibit to the first such joint filing and may, as required, be included as an exhibit to subsequent amendments thereto.

Each of the undersigned agrees and acknowledges that each party hereto is (i) individually eligible to use such Schedule 13D and (ii) responsible for the timely filing of such Schedule 13D and any and all amendments thereto, and for the completeness and accuracy of the information concerning such party contained therein; provided that no party is responsible for the completeness and accuracy of the information concerning any other party unless such party knows or has reason to believe that such information is inaccurate.

This Joint Filing Agreement may be executed in any number of counterparts, all of which together shall constitute one and the same instrument. A facsimile, telecopy or other reproduction of this Joint Filing Agreement may be executed by one or more parties hereto, and an executed copy of this Joint Filing Agreement may be delivered by one or more parties hereto by facsimile or similar instantaneous electronic transmission device pursuant to which the signature of or on behalf of such party can be seen, and such execution and delivery shall be considered valid, binding and effective for all purposes as of the date hereof.

Dated: February 26, 2025

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the undersigned hereby execute this Joint Filing Agreement as of the date first written above.

**HOWARD AMSTER**

/s/ Howard Amster

Date: February 26, 2025

**HOWARD AMSTER 2019 Charitable Remainder  
Unitrust #1 U/A 05/20/2019**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**HOWARD AMSTER 2019 Charitable Remainder  
Unitrust #2 U/A DTD 05/20/2019**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**HOWARD AMSTER 2019 Charitable Remainder  
Unitrust #3 U/A DTD 05/20/2019**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**HOWARD AMSTER 2019 Charitable Remainder  
Unitrust #4 U/A DTD 05/20/2019**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2024

**HOWARD AMSTER 2019 Charitable Remainder  
Unitrust #7 U/A DTD 05/20/2019**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**HOWARD AMSTER 2021 Charitable Remainder  
Unitrust #3 U/A DTD 11/23/2021**

By: /s/ Howard Amster

Name: Howard Amster  
Title: Trustee  
Date: February 26, 2025

**AMSTER LIMITED PARTNERSHIP**

By: /s/ Howard Amster

Name: Howard Amster  
Title: General Partner  
Date: February 26, 2025

**LAUGHLIN HOLDINGS, LLC**

By: /s/ Howard Amster

Name: Howard Amster  
Title: President, Pleasant Lake Apts. Corp., General  
Partner of Pleasant Lake Apartments LP, General  
Partner of Laughlin Holdings, LLC  
Date: February 26, 2025

**PLEASANT LAKE APARTMENTS LP**

By: /s/ Howard Amster

Name: Howard Amster  
Title: President of Pleasant Lake Apts. Corp.,  
General Partner  
Date: February 26, 2025

**RAMAT SECURITIES, LTD**

By: /s/ Howard Amster

Name: Howard Amster  
Title: Authorized Representative  
Date: February 26, 2025

**PLEASANT LAKE APARTMENTS CORP.**

By: /s/ Howard Amster

Name: Howard Amster  
Title: President  
Date: February 26, 2025

**HOWARD AMSTER 2022 CHARITABLE  
REMAINDER UNITRUST #1 U/A DTD 03/09/2022**

By: /s/ Howard Amster

Name: Howard Amster  
Title: Trustee

Date: February 26, 2025

**HOWARD AMSTER FOUNDATION**

By: /s/ Howard Amster

Name: Howard Amster

Title: President

Date: February 26, 2025

**NewAx Inc.**

By: /s/ Howard Amster

Name: Howard Amster

Title: Director

Date: February 26, 2025

**Pleasant Lake Skoien Investments LLC**

By: /s/ Howard Amster

Name: Howard Amster

Title: President Pleasant Lake Apartments Corp.,  
General Partner of Pleasant Lake Apartments LP,  
Managing Member of Pleasant Lake Skoien  
Investments LLC

Date: February 26, 2025

**Howard Amster 2019 Charitable Remainder  
Unitrust #5 U/A DTD 05/20/2019**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**Howard Amster 2021 Charitable Remainder  
Unitrust #1 U/A DTD 08/10/2021**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**Howard Amster 2021 Charitable Remainder  
Unitrust #2 U/A DTD 08/10/2021**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**Howard Amster and Tamra Gould Charitable  
Remainder Unitrust U/A DTD 03/18/1993**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**Howard Amster Charitable Remainder Unitrust  
U/A DTD 04/22/1998**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025

**Howard Amster Charitable Remainder Unitrust  
U/A DTD 01/11/2005**

By: /s/ Howard Amster

Name: Howard Amster

Title: Trustee

Date: February 26, 2025