United States Securities and Exchange Commission Washington DC 20549

Schedule 13D/A Under the Securities and Exchange Act of 1934 Amendment No. 1

IMPAC MORTGAGE HOLDINGS, INC. Name of Issuer

common stock Title of Class of Securities

45254P102 CUSIP Number

Howard Amster, 23811 Chagrin Blvd., Suite 200 Beachwood, Ohio 44122-5525, 216 595-1047 Name, address and telephone number of person authorized to receive notices and communications.

11/09/05 Date of event which requires filing of this statement.

If this filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of 240.13d-1(e) (f) or (g), check the following box / /.

Note: Scheduled filed in paper format shall include a signed original and five copies of the schedule including all exhibits. See 240.13D-7 for other parties to who copies are to be sent.

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that Section of the Act, but shall be subject to all other provisions of the Act (however see the Notes).

1	Name of Reportin	e of Reporting Person			Howard	Amster		
2	If a member grou	dr				a) b)	/ /x/	/
3	SEC Use only							
4	Source of Funds				PF			
5	Check if Disclos	sure						
6	Citizenship					U.S.A.		
Number o Benefici	of Shares	7	Sole Voting			3,972,40	00	
Owned By	/ Each 8 ng Person	Shared	Voting	5,597,00	00			
With	ig reison	9	Sole Dispositiv	е		3,972,40	00	
		10	Shared Disposit	ive	5,597,0	00		
11 Aggregate Amount Beneficially owned			cially owned		4,677,9	00		
10	Charle if Aggregation			0				

12 Check if Aggregate Amount (11) Excludes Certain Shares

- Percent of Class Represented by amount in row (11) 13 6.15 %
- Type of Reporting Person 14

ΙN

1	Name of Report:	ing Perso	on	Howard	M Amster Charita		inder	Unitrust
2	If a member gro	oup				a) b)	/ /X/	/
3	SEC Use only							
4	Source of Funds	S			AF			
5	Check if Disclo	osure						
6	Citizenship				U.S.A.			
Number of Shares Beneficially		7	Sole Voting					
Owned E	By Each 8	Shared	Voting	5,900				
With	ng Person	9	Sole Dispositiv	/e				
		10	Shared Disposit	ive	5,900			
11	Aggregate Amou	nt Benefi	icially owned		5,900			
12	12 Check if Aggregate Amount (11) Excludes Certai				n Shares			
13	.3 Percent of Class Represented by amount in ro				(11)		0.01	%
14	Type of Reporting Person							

1	Name of Report	ing Perso	on Amster Limited	Partners	ship		
2	If a member gr	oup			a) b)	/ /X/	/
3	SEC Use only						
4	Source of Fund	S		WC			
5	Check if Discl	osure					
6	Citizenship				USA		
	of Shares	7	Sole Voting				
	By Each 8	Shared	Voting 3,600				
With	ing Person	9	Sole Dispositive				
		10	Shared Dispositive	3,600			
11	Aggregate Amou	nt Benef:	icially owned	3,600			
12	Check if Aggre	gate Amou	unt (11) Excludes Certai	n Shares			
13	Percent of Cla	ss Repres	sented by amount in row	(11)	0.01	%	
14	Type of Report	ing Perso	on	PN			

1	Name of Reportin	ng Perso	n	Amster	Trading	Company			
2	If a member grou	up					a) b)	/ /X/	/
3	SEC Use only								
4	Source of Funds					WC			
5	Check if Disclos	sure							
6	Citizenship						USA		
Number o Benefic:	of Shares ially	7	Sole Vot	ting					

Owned By Each 8 Reporting Person			Shared	Voting	1,115,30	90		
With	Ling Perso	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	9	Sole Dispositiv	е			
			10	Shared Disposit	ive	1,115,300		
11	Aggrega	te Amour	ıt Benefi	cially owned		246,100		
12	Check i	f Aggreç	jate Amou	int (11) Excludes	Certain	Shares		
13	Percent	of Clas	s Repres	sented by amount	in row (:	11)	0.32	%
14	Type of	Reporti	.ng Perso	n		CO		

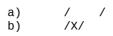
1	Name of Reporti	.ng Perso	on Amster	Trading	Company able Rema	indor Ur	nitructo
2	If a member gro	oup		Gharite	abie Rella	a) b)	/ / /X/
3	SEC Use only						
4	Source of Funds	;			AF		
5	Check if Disclo	sure					
6	Citizenship					USA	
Number Benefic	of Shares	7	Sole Voting				
Owned E	sy Each 8 .ng Person	Shared	Voting	905,200	Ð		
With	ing rerson	9	Sole Dispositiv	/e			
		10	Shared Disposit	tive	905,200		
11	Aggregate Amour	it Benefi	icially owned		905,200		
12	Check if Aggreg	jate Amou	int (11) Excludes	s Certair	n Shares		
13	13 Percent of Class Represented by amount in ro				(11)	1.19	%
14 Type of Reporting Person				00			

1	Name of Report:	ing Perso	on Samuel	J Heller				
2	If a member gro	oup				a) b)	/ /X/	/
3	SEC Use only							
4	Source of Funds	6			PF			
5	Check if Disclo	osure						
6	Citizenship					U.S.A.		
Benefic		7	Sole Voting					
	By Each 8 Ing Person	Shared	Voting	8,000				
With	5	9	Sole Dispositiv	/e				
		10	Shared Disposit	tive	8,000			
11	Aggregate Amou	nt Benefi	icially owned		8,000			
12	Check if Aggree	gate Amou	unt (11) Excludes	s Certain	Shares			
13	Percent of Clas	ss Repres	sented by amount	in row (11)	0.01	%	
14	Type of Report:	ing Perso	on		IN			

1

Name of Reporting Person Samuel J Heller Irrevocable Trust

2 If a member group



3	SEC Use only						
4	Source of Funds	6			00		
5	Check if Disclo	osure					
6	Citizenship					U.S.A.	
Number Benefi	of Shares	7	Sole Voting				
Owned	By Each 8 By Person	Shared	Voting	8,000			
With		9	Sole Dispositiv	'e			
		10	Shared Disposit	ive	8,000		
11	Aggregate Amou	nt Benefi	cially owned		8,000		
12	Check if Aggree	gate Amou	ınt (11) Excludes	Certain	Shares		
13	Percent of Clas	ss Repres	sented by amount	in row (11)	0.01	%
14	Type of Report:	ing Perso	on		00		

2	If a member gro					a) b)	/ /x/	/
3	SEC Use only							
4	Source of Funds				WC			
5	Check if Disclo	sure						
6	Citizenship	itizenship						
Number of Shares Beneficially Owned By Each 8 Reporting Person With		7 Shared 9	Sole Voting Voting Sole Dispositiv	700 e				
		10	Shared Disposit	ive	700			
11	Aggregate Amour	t Benefi	cially owned		700			
12	Check if Aggreg	ate Amou	nt (11) Excludes	Certain	Shares			
13	Percent of Class Represented by amount in row (11)					0.0 %		
14	Type of Reporti	ng Perso	n		CO			

Name of Reporting Person Let's Get Organized, Inc.

1

1 Name of Re	eporting Perso	on	Pleasan	t Lake A	pts. Cor	р.	
2 If a membe					a) b)	/ /x/	/
3 SEC Use or	ıly						
4 Source of	Funds			WC			
5 Check if I	Disclosure						
6 Citizensh	ip				U.S.A.		
Number of Shares Beneficially	7	Sole Voting					
Owned By Each 8 Reporting Person	Shared	Voting	25,000				
With	9	Sole Dispositiv	/e				
	10	Shared Disposit	ive	25,000			
11 Aggregate	Amount Benef:	icially owned		25,000			
12 Check if A	Aggregate Amou	unt (11) Excludes	6 Certain	Shares			
13 Percent of	Percent of Class Represented by amount in row			11)	0.03	%	
14 Type of Re	eporting Perso	on		CO			

1	Name of Report:	ing Perso	on	Pleasar	nt Lake A Partner	Apts. Lto rship	1.		
2	If a member gro	oup				a) b)	/ /x/	/	
3	SEC Use only								
4	Source of Fund	S			00				
5	Check if Discl	osure							
6	Citizenship					U.S.A.			
Number Benefic	of Shares	7	Sole Voting						
Owned E	By Each 8 ing Person	Shared	Voting	25,000					
With		9	Sole Dispositiv	/e					
		10	Shared Disposit	ive	25,000				
11	Aggregate Amou	nt Benef:	icially owned		25,000				
12	Check if Aggree	gate Amou	unt (11) Excludes	s Certair	h Shares				
13	Percent of Cla	ss Repre	sented by amount	in row (11)	0.03	%		
14	Type of Report:	ing Perso	วท		00				

1	Name of Report	ing Perso	on		Ramat S	ecuritie	s Ltd	
2	If a member gro	oup				a) b)	/ /x/	/
3	SEC Use only							
4	Source of Funds	6			WC			
5	Check if Disclo	Check if Disclosure						
6	Citizenship					U.S.A.		
Number Benefic	of Shares	7	Sole Voting					
Owned E	By Each 8 Ng Person	Shared	Voting	430,800	I			
With		9	Sole Dispositi	lve				
		10	Shared Disposi	ltive	430,800			

11	Aggregate Amount Beneficially owned	430,800		
12	Check if Aggregate Amount (11) Excludes Certair	Shares		
13	Percent of Class Represented by amount in row (11)	0.57	%
14	Type of Reporting Person	BD		

a) / / b) /X/ 2 If a member group 3 SEC Use only Source of Funds WC 4 Check if Disclosure 5 Citizenship USA 6 Number of Shares 7 Sole Voting Beneficially Owned By Each 37,480 8 Shared Voting Reporting Person With 9 Sole Dispositive 10 Shared Dispositive 37,480 Aggregate Amount Beneficially owned 11 30,900 12 Check if Aggregate Amount (11) Excludes Certain Shares Percent of Class Represented by amount in row (11) 13 0.04 % 14 Type of Reporting Person C0

Tova Financial, Inc.

1

Name of Reporting Person

1	Name of Report	ing Perso	on Tova F	inancial, Remaind	, Inc. Ch der Uniti		•	
2	If a member gr	oup				a) b)	/ /X/	/
3	SEC Use only							
4	Source of Fund	S			AF			
5	Check if Discl	osure						
6	Citizenship					USA		
Number of Shares Beneficially		7	Sole Voting					
Owned I	By Each 8 Ing Person	Shared	Voting	6,580				
With	Ing Person	9	Sole Dispositi	ve				
		10	Shared Disposi	tive	6,580			
11	Aggregate Amou	nt Benefi	icially owned		6,580			
12	Check if Aggre	gate Amou	unt (11) Exclude	s Certaiı	n Shares			
13	Percent of Cla	ss Repres	sented by amount	in row	(11)	0.01	%	
14	Type of Report	ing Perso	วท		00			

1	Name of Reporting Person	ZAK Grou	ip LLC		
2	If a member group		a) b)	/ /x/	/
3	SEC Use only				
4	Source of Funds	WC			

5 Check if Disclosure

6 Citizenship		U.S.A.
Number of Shares Beneficially	7 Sole Vot	ing
Owned By Each 8 Reporting Person	Shared Voting	3,600
With	9 Sole Dis	positive
	10 Shared D	ispositive 3,600
11 Aggregate Am	ount Beneficially ow	ned 3,600
12 Check if Agg	regate Amount (11) E	xcludes Certain Shares
13 Percent of C	lass Represented by	amount in row (11) 0.01 %
14 Type of Repo	rting Person	00

1	Name of Reportin	ng Perso	n David 2	Zlatin				
2	If a member grou	цр				a) b) /X/	/	/
3	SEC Use only							
4	Source of Funds				PF			
5	Check if Disclo	sure						
6	Citizenship					U.S.A.		
Number of Shares		7	Sole Voting			7,130		
	y Each 8	Shared	Voting	480,580				
With	ng Person	9	Sole Dispositi	ve		7,130		
		10	Shared Disposi	tive	480,580			
11	Aggregate Amoun	t Benefi	cially owned		481,130			
12	Check if Aggrega	ate Amou	nt (11) Exclude	s Certain	Shares			
13	Percent of Class	s Repres	ented by amount	in row (:	11)	0.63	%	
14	Type of Reportion	ng Perso	n		IN			

1	Name of Reporti	ng Perso.	on	David	Zlatin	and	d Gilda	Zlatin	JTWROS	S
2	If a member gro	oup						a) b) /X/		/
3	SEC Use only									
4	Source of Funds	;					PF			
5	Check if Disclo	sure								
6	Citizenship							U.S.A.		
Number of Shares 7 Beneficially		7	Sole Vo	ting						
Owned B	y Each 8 ng Person	Shared	Voting		45,48	30				
With	ing renson	9	Sole Di	spositi	ve					
		10	Shared	Disposi	tive		45,480			
11	Aggregate Amour	it Benefi	cially o	wned			38,900			
12	Check if Aggreg	jate Amou	ınt (11)	Exclude	s Certa	ain	Shares			
13	Percent of Clas	s Repres	sented by	amount	in row	v (1	L1)	0.05	5 %	
14	Type of Reporti	ng Perso	on				IN			

1 Name of Reporting Person

2 If a member group

3	SEC Use only						
4	Source of Funds	5			PF		
5	Check if Disclo	osure					
6	Citizenship					U.S.A.	
Number Benefi	of Shares	7	Sole Voting			2,120	
0wned	By Each 8 Ing Person	Shared	Voting	45,480			
With		9	Sole Dispositi	ve		2,120	
		10	Shared Disposi	tive	45,480		
11	Aggregate Amou	nt Benef	icially owned		41,020		
12	Check if Aggree	gate Amo	unt (11) Exclude	s Certain	n Shares		
13	Percent of Clas	ss Repre	sented by amount	in row	(11)	0.05	%
14	Type of Report:	ing Pers	on		IN		

b) /X/

There are no changes to the Schedule 13D, as amended except as set forth in this first amendment.

Item 2. Identity and Background

David Zlatin and Gilda Zlatin as Joint Tenants with Rights of Survivorship ("JTWROS")

David Zlatin and Gilda Zlatin are husband and wife. Except for their JTWROS holding, Tova Financial, Inc. and Tova Financial, Inc. Charitable Remainder Unitrust, each disclaims any shared voting and dispositive power over shares of Impac Mortgage Holdings, Inc. that each may own as a beneficial owner.

a) David Zlatinb) 2562 Biscayne Blvd., Beachwood, Ohio 44122-1773

c) Present principal occupation- Principal, Ramat Securities Ltd., securities firm- 23811 Chagrin Blvd. # 200, Beachwood, Oh 44122-5525

d) David Zlatin has not been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) David Zlatin has not been party to any civil proceedings of a judicial or administrative body or competent jurisdiction of the type described in Item 2 of Schedule 13D within the last five years.

Gilda Zlatin

- a) Gilda Zlatin
- b) 2562 Biscayne Blvd., Beachwood, Ohio 44122-1773
- c) Present principal occupation- Teacher On leave/sabbatical.

d) Gilda Zlatin has not been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Gilda Zlatin has not been party to any civil proceedings of a judicial or administrative body or competent jurisdiction of the type described in Item 2 of Schedule 13D within the last five years.

Item 3. Source and Amount of Funds or Other Consideration

Howard Amster, in his personal and individual retirement accounts purchased all 589,815 common shares with personal funds without borrowing. The total consideration for the purchases reported on this amendment is \$ 5,963,654.25 bringing Howard Amster's investment to \$ 64,381,181.67.

Howard M Amster 2005 Charitable Remainder Unitrust purchased all 3,300 common shares with trust assets without borrowing. The total consideration for the purchase reported on this amendment is \$ 32,722.40 bringing Howard M Amster 2005 Charitable Remainder Unitrust's total investment to \$ 65,874.77.

Amster Trading Company purchased all 105,985 common shares with working capital without borrowing. The total consideration for the purchase reported on this amendment is \$ 1,098,438.05 bringing Amster Trading Company's total investment to \$ 3,701,335.99.

Amster Trading Company Charitable Remainder Unitrusts purchased all 114,000 common shares with trust assets without borrowing. The total consideration for the purchases reported on this amendment is \$ 1,168,241.31 bringing the Amster Trading Company Charitable Remainder Unitrusts's total investment to \$ 13,332,163.66.

Ramat Securities Ltd. purchased 261,300 common shares with working capital without borrowing. The total consideration for the purchases reported on this amendment is \$ 2,636,357 bringing Ramat Securities Ltd.'s total investment to \$ 3,518,862.20.

Tova Financial, Inc. purchased all 22,900 common shares with working capital without borrowing. The total consideration for the purchases reported on this amendment is \$ 227,274.45 bringing Tova Financial, Inc.'s total investment to \$ 390,086.05.

Tova Financial, Inc. Charitable Remainder Unitrust purchased all 1,580 common shares with trust assets without borrowing. The total consideration for the purchases reported on this amendment is \$ 15,661.22 bringing Tova Financial, Inc. Charitable Remainder Unitrust's total investment to \$127,305.72.

David Zlatin and Gilda Zlatin as JTROS purchased all 8,000 common shares with their personal funds and without borrowing. The total consideration for their purchase is \$ 77,295.90.

Item 4. Purpose of Transaction

Howard Amster, Howard M Amster 2005 Charitable Remainder Unitrust, Amster Limited Partnership, Amster Trading Company, Amster Trading Company Charitable Remainder Unitrusts, Samuel J Heller, Samuel J. Heller Irrevocable Trust, Let's Get Organized Inc., Pleasant Lake Apts. Corp., Pleasant Lake Apts. Ltd. Partnership, Ramat Securites Ltd., Tova Financial, Inc., Tova Financial Inc. Charitable Remainder Unitrust, Zak Group Ltd., David Zlatin, Gilda Zlatin, David Zlatin and Gilda Zlatin JTWROS acquired their shares for purposes of investment and may deemed to be a group.

There are no present plans or proposals by this group of record or the beneficial owners as reported in this Schedule 13D which relates to or would result in the following:

a. The acquisition by any person of additional securities of the issuer, or the disposition of securities of the issuer provided, however, the reporting persons might acquire additional shares or other securities of the issuer or dispose of some or all of their shares depending upon market conditions and their personal circumstances;

Item 5. Interest in Securities of the Issuer

The outstanding common shares of the Issuer is 76,058,363 shares. Refer to 10-Q for quarterly period ending September 30, 2005.

(a)(b) The aggregate amount owned by this Reporting Group is 5,652,430 shares or 7.43 % of the outstanding shares.

Howard Amster in his name and individual retirement accounts owns 3,972,400 shares or 5.22 % of the common outstanding shares.

Howard M Amster 2005 Charitable Remainder Unitrust owns 5,900 shares or 0.01 % of the common outstanding shares.

Amster Trading Company owns 246,100 shares or 0.32 % of the common outstanding shares.

Amster Trading Company Charitable Remainder Unitrusts own 905,200 shares or 1.19 % of the common outstanding shares.

Samuel J Heller Irrevocable trust owns 8,000 shares or 0.01 % of the common outstanding shares.

Let's Get Organized, Inc. owns 700 shares or 0.00 % of the common outstanding shares.

Pleasant Lake Apts. Ltd. Partnership owns 25,000 common shares or 0.03 % of the common outstanding shares.

Ramat Securities Ltd. owns 430,800 common shares or 0.57 % of the common outstanding shares.

Tova Financial, Inc. owns 30,900 common shares or 0.04 % of the common outstanding shares.

Tova Financial, Inc. Charitable Remainder Unitrust owns 6,580 or 0.01 % of the common outstanding shares.

ZAK Group LLC owns 3,600 common shares or 0.01 % of the common outstanding shares.

David Zlatin owns 7,130 common shares or 0.01 % of the common outstanding shares.

David Zlatin and Gilda Zlatin as JTWROS owns 8,000 common shares or 0.01 % of the common outstanding shares.

Gilda Zlatin owns 2,120 common shares or 0.00 % of the common outstanding shares.

c) Description of Transactions

All purchases were executed on a listed stock exchange as an open market transaction.

						Execu		
	Date						f	
	10/04/05							
and his	10/14/05		56500	10.4613	Bear,	- Stearns		
<u>Individual</u>	10/31/05		214900	10.0031	Bear,	- Stearns		
Retirement Accou	nts11/01/05		1200	9.8267		Bear,	- Stearns	
	11/01/05			9.898				
	11/01/05			8300				
	11/03/05		26100	10.0993		Bear,	<u>Stearns</u>	
	11/07/05			7700				Stearns
	11/09/05			4000	9.7	44 Bear,	<u>Stearns</u>	
	<u> </u>		35500	9.6867		Bear,	<u>Stearns</u>	
	11/10/05		135500	9.8466		Bear,	- Stearns	
	11/11/05		41615	10.349	Bear,	Stearns		
llouard M Amatar	11/01/05		2200	0 000	Door	Ctoorpo		
HOWARG M AMSter 2005 Charitable	11/01/03		3300	3.898	Bedi,	Stearns		
2005 Charitable Remainder Unitru	ct							
Remainuer Unitte								
Amster Trading	11/11/05	105095	10 2/0	Roar St	oarne			
Company	11/11/05	100000	10.040	bear, see	curiis			
Ameter Trading	10/05/05		6000	11 1607 1	Door	Stoorpo		
Amster Trading	10/05/05	26000	- 6000	<u>-11.1697 </u>	Bear,	-Stearns		
Amster Trading Company	10/05/05 10/06/05	-36000	- 6000 - 10.4417	- 11.1697 Bear, St	Bear, earns	Stearns		
Charitable	10/07/05		19800	10.3582	Bear.	Stearns		
Charitable Remainder	10/07/05 10/10/05		19800 13800	10.3582 10.1128	Bear, Bear,	Stearns Stearns		
Charitable Remainder	10/07/05 10/10/05 11/01/05		19800 13800 5600	10.3582 10.1128 9.898	Bear, Bear, Bear,	Stearns Stearns Stearns		24
Charitable Remainder	10/07/05 10/10/05 11/01/05 11/07/05		19800 13800 5600	-10.3582 -10.1128 	Bear, Bear, Bear, 9.9	Stearns Stearns Stearns 478	Bear,	Stearns
Charitable Remainder	10/07/05 10/10/05 11/01/05		19800 13800 5600	-10.3582 -10.1128 	Bear, Bear, Bear, 9.9	Stearns Stearns Stearns 478	Bear,	Stearns
Charitable Remainder Unitrusts	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05		<u>19800</u> <u>13800</u> <u>5600</u> <u>28500</u>	10.3582 10.1128 9.898 4300 9.8466	Bear, Bear, Bear, 9.9	Stearns Stearns Stearns 478 Bear,	Bear, Stearns	Stearns
Charitable Remainder Unitrusts Ramat Securities	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05		<u>19800</u> <u>13800</u> <u>5600</u> <u>28500</u>	10.3582 10.1128 9.898 4300 9.8466 5000	Bear, Bear, Bear, 9.9 -12.3	Stearns Stearns 478 Bear, 07 Bear,	Bear, Stearns Stearns	Stearns
Charitable Remainder Unitrusts Ramat Securities	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05		<u>19800</u> <u>13800</u> <u>5600</u> <u>28500</u> <u>22300</u>	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603	Bear, Bear, Bear, 9.9 	Stearns Stearns 478 Bear, 07 Bear, Bear,	Bear, Stearns Stearns Stearns	
Charitable Remainder Unitrusts 	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05		<u>19800</u> <u>13800</u> <u>5600</u> <u>28500</u> <u>22300</u>	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603	Bear, Bear, Bear, 9.9 	Stearns Stearns 478 Bear, 07 Bear, Bear,	Bear, Stearns Stearns Stearns	
Charitable Remainder Unitrusts 	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/07/05		19800 13800 28500 22300 89900 52700	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603 9.9617 9.9157	Bear, Bear, 9.9 12.3 1 4 1	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, Bear,	Bear, Stearns Stearns Stearns Stearns Stearns	
Charitable Remainder Unitrusts 	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/07/05 11/08/05		19800 13800 28500 22300 89900 52700	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603 9.9617 9.9157 8200	Bear, Bear, -9.9 -12.3 1 4 1 -9.6	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, Bear, 9048	Bear, Stearns Stearns Stearns Stearns Stearns Bear,	Stearns
Charitable Remainder Unitrusts 	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 10/03/05 11/04/05 11/07/05 11/08/05 11/08/05		19800 13800 28500 22300 89900 52700	10.3582 9.898 4300 9.8466 5000 12.3603 9.9617 9.9157 8200 7500	Bear, Bear, -9.9 -12.3 1 -12.3 1 	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, Bear, 9048 228	Bear, Stearns Stearns Stearns Stearns Bear, Bear,	
Charitable Remainder Unitrusts 	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/07/05 11/08/05 11/08/05 11/09/05		19800 13800 28500 22300 89900 52700 66700	10.3582 -10.1128 -9.898 -4300 -9.8466 -5000 -12.3603 -9.9617 -9.9157 -8200 -7500 -9.6541	Bear, Bear, 9.9 -12.3 1 4 1 -9.6 9.6	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear,	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns	Stearns
Charitable Remainder Unitrusts	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 10/03/05 11/04/05 11/07/05 11/08/05 11/08/05		19800 13800 28500 22300 89900 52700 66700	10.3582 9.898 4300 9.8466 5000 12.3603 9.9617 9.9157 8200 7500	Bear, Bear, 9.9 -12.3 1 4 1 -9.6 9.6	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear,	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns	Stearns
Charitable Remainder Unitrusts Ramat Securities Ltd.	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/04/05 11/07/05 11/04/05 11/07/05 11/08/05 11/08/05 11/09/05		19800 13800 28500 22300 89900 52700 66700	10.3582 9.898 4300 9.8466 5000 12.3603 9.9617 9.9157 8200 7500 9.6541 9000	Bear, Bear, 9.9 12.3 1 4 1 9.6 9.5	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear, 0066	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns Bear,	Stearns
Charitable Remainder Unitrusts Ramat Securities Ltd.	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/07/05 11/08/05 11/08/05 11/09/05		19800 13800 28500 22300 89900 52700 66700	10.3582 9.898 4300 9.8466 5000 12.3603 9.9617 9.9157 8200 7500 9.6541 9000	Bear, Bear, 9.9 12.3 1 4 1 9.6 9.5	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear, 0066	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns Bear,	Stearns
Charitable Remainder Unitrusts Ramat Securities Ltd. Tova Financial,	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/08/05 11/08/05 11/09/05 11/09/05 11/04/05	2290	19800 13800 28500 28500 22300 89900 52700 66700 0	10.3582 9.898 4300 9.8466 5000 12.3603 9.9617 9.9157 8200 7500 9.6541 9000 9.9155	Bear, Bear, 9.9 12.3 1 4 1 9.6 9.5	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear, 0066 Bear,	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns Bear, Stearns	Stearns
Charitable Remainder Unitrusts Ramat Securities Ltd. Tova Financial,	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/08/05 11/08/05 11/09/05 11/09/05 11/09/05 11/04/05 11/09/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05	2290	19800 13800 28500 28500 22300 89900 52700 66700 0 1040	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603 9.9157 8200 7500 9.6541 9000 9.9155 10.0031	Bear, Bear, 9.9 12.3 1 4 9.6 9.5	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear, 0066 Bear, Bear,	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns Stearns Stearns	Stearns
Charitable Remainder Unitrusts Ramat Securities Ltd. Tova Financial, Tova Financial, Charitable Remai	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/08/05 11/08/05 11/09/05 11/09/05 11/04/05	2290	19800 13800 28500 28500 22300 89900 52700 66700 0 1040	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603 9.9157 8200 7500 9.6541 9000 9.9155 10.0031	Bear, Bear, 9.9 12.3 1 4 9.6 9.5	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear, 0066 Bear, Bear,	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns Stearns Stearns	Stearns
Charitable Remainder Unitrusts Ramat Securities Ltd. Tova Financial, Charitable Remai	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/08/05 11/08/05 11/09/05 11/09/05 11/09/05 11/04/05 11/09/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05	2290	19800 13800 28500 28500 22300 89900 52700 66700 0 1040	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603 9.9157 8200 7500 9.6541 9000 9.9155 10.0031	Bear, Bear, 9.9 12.3 1 4 9.6 9.5	Stearns Stearns 478 Bear, 07 Bear, Bear, Bear, 9048 228 Bear, 0066 Bear, Bear,	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns Stearns Stearns	Stearns
Charitable Remainder Unitrusts Ramat Securities Ltd. Tova Financial, Tova Financial, Charitable Remai Unitrust	10/07/05 10/10/05 11/01/05 11/07/05 11/10/05 09/30/05 10/03/05 11/04/05 11/08/05 11/08/05 11/09/05 11/09/05 11/09/05 11/04/05 11/09/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05 11/04/05	2290	19800 13800 28500 28500 22300 89900 52700 66700 0 0 1040 540	10.3582 10.1128 9.898 4300 9.8466 5000 12.3603 9.9657 8200 7500 9.6541 9000 9.9155 10.0031 9.6	Bear, Bear, 9.9 - 12.3 1 - - 9.6 - 9.6 - 9.5	Stearns Stearns 478 Bear, 07 Bear, Bear, 9048 228 Bear, 0066 Bear, Bear, Bear, Bear,	Bear, Stearns Stearns Stearns Stearns Bear, Bear, Stearns Stearns Stearns Stearns	Stearns

Gilda Zlatin JTWOS

After reasonable inquiry and to the best of our knowledge and belief, we certify that the information set forth in this statement is true, complete and correct. Signature November 14, 2005 Date: /s/ Howard Amster /s/ Howard M Amster 2005 Charitable Remainder Unitrust Howard Amster By: Title: Trustee /s/ Amster Limited Partnership By: Howard Amster Title: General Partner /s/ Amster Trading Company Howard Amster By: Title: President /s/ Amster Trading Company Charitable Remainder Unitrusts Howard Amster By: Title: Trustee /s/ Samuel J Heller /s/ Samuel J Heller Irrevocable Trust By: Howard Amster Title: Trustee /s/ Let's Get Organized Inc. By: David Zlatin Title: President

/S/ Pleasant Lake Apts. Corp. By: Howard Amster Title: President /s/ Pleasant Lake Apts. Ltd. Partnership By: Pleasant Lake Apts. Corp., Howard Amster, President Title: Its General Partner

/s/ Ramat Securities Ltd. By: David Zlatin Title: Principal

/s/ Tova Financial, Inc. By: David Zlatin Title: President

/s/ Tova Financial, Inc. Charitable Remainder Unitrust By: David Zlatin & Gilda Zlatin Title: Co-trustees

/s/ Zak Group LLC By: David Zlatin Title: Member

/s/ David Zlatin

/s/ /s/ David Zlatin and Gilda Zlatin as JTWOS

/s/ Gilda Zlatin