

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934
(Amendment No.)*

IMPAC MORTGAGE HOLDINGS, INC.

(Name of Issuer)

COMMON STOCK \$0.01 PAR VALUE

(Title of Class of Securities)

45254P-10-2

(CUSIP Number)

HOWARD AMSTER, 23811 CHAGRIN BLVD #200,
BEACHWOOD OH 44122-5525 (216) 595-1047

(Name, Address and Telephone Number of Person Authorized
to Receive Notices and Communications)

3/30/00

(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(b)(3) or (4), check the following box / /.

NOTE: Six copies of this statement, including all exhibits, should be filed with the Commission. See Rule 13d-1(a) for other parties to whom 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 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).

(Continued on following page(s))

Page 1 of Pages

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

HOWARD AMSTER

(2) Check the Appropriate Box if a Member of a Group* (a) / /
(b) /X/

(3) SEC Use Only

(4) Source of Funds*

PF

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares Beneficially Owned by Each Reporting Person With	(7) Sole Voting Power	878800
	(8) Shared Voting Power	98700
	(9) Sole Dispositive Power	878800
	(10) Shared Dispositive Power	98700

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

1027500

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

4.801

(14) Type of Reporting Person*

IN

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

AMSTER TRADING CO

(2) Check the Appropriate Box if a Member of a Group* (a) / /
(b) /X/

(3) SEC Use Only

(4) Source of Funds*

WC

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares Beneficially Owned by Each Reporting Person With

(7) Sole Voting Power

(8) Shared Voting Power

52500

(9) Sole Dispositive Power

(10) Shared Dispositive Power

52500

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

26000

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.12%

(14) Type of Reporting Person*

CO

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

AMSTER TRADING CO CHARITABLE REMAINDER UNITRUST

(2) Check the Appropriate Box if a Member (a) / /
of a Group* (b) /X/

(3) SEC Use Only

(4) Source of Funds*

AF

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to
Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares
Beneficially Owned
by Each Reporting
Person With

(7) Sole Voting
Power

(8) Shared Voting
Power

26500

(9) Sole Dispositive
Power

(10) Shared Dispositive
Power

26500

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

26500

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.12%

(14) Type of Reporting Person*

00

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

WILLIAM N COSTARAS

(2) Check the Appropriate Box if a Member of a Group* (a) / / (b) / /

(3) SEC Use Only

(4) Source of Funds*

PF

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

Number of Shares Beneficially Owned by Each Reporting Person With	(7) Sole Voting Power	4000
	(8) Shared Voting Power	26500
	(9) Sole Dispositive Power	4000
	(10) Shared Dispositive Power	26500

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

30500

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.14%

(14) Type of Reporting Person*

IN

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

TAMRA F GOULD

(2) Check the Appropriate Box if a Member of a Group* (a) / /
(b) /X/

(3) SEC Use Only

(4) Source of Funds*

PF

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares Beneficially Owned by Each Reporting Person With (7) Sole Voting Power 17000

(8) Shared Voting Power

(9) Sole Dispositive Power 17000

(10) Shared Dispositive Power

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

17000

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.079%

(14) Type of Reporting Person*

IN

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

PLEASANT LAKE APTS CORP

(2) Check the Appropriate Box if a Member of a Group* (a) / /
(b) /X/

(3) SEC Use Only

(4) Source of Funds*

WC

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares Beneficially Owned by Each Reporting Person With

(7) Sole Voting Power

(8) Shared Voting Power

23000

(9) Sole Dispositive Power

(10) Shared Dispositive Power

23000

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

23000

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.11%

(14) Type of Reporting Person*

CO

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

PLEASANT LAKES APTS LTD PARTNERSHIP

(2) Check the Appropriate Box if a Member of a Group* (a) / /
(b) /X/

(3) SEC Use Only

(4) Source of Funds*

00

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares Beneficially Owned by Each Reporting Person With

(7) Sole Voting Power

(8) Shared Voting Power

23000

(9) Sole Dispositive Power

(10) Shared Dispositive Power

23000

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

23000

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.11%

(14) Type of Reporting Person*

00

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

SONIA AMSTER FAMILY LTD PARTNERSHIP

(2) Check the Appropriate Box if a Member of a Group* (a) / /
(b) /X/

(3) SEC Use Only

(4) Source of Funds*

00

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares Beneficially Owned by Each Reporting Person With

(7) Sole Voting Power

(8) Shared Voting Power

23200

(9) Sole Dispositive Power

(10) Shared Dispositive Power

23200

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

23200

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.11%

(14) Type of Reporting Person*

00

*SEE INSTRUCTION BEFORE FILLING OUT!

(1) Names of Reporting Persons. S.S. or I.R.S. Identification Nos. of Above Persons

RAMAT SECURITIES LTD

(2) Check the Appropriate Box if a Member of a Group* (a) / /
(b) /X/

(3) SEC Use Only

(4) Source of Funds*

WC

(5) Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

(6) Citizenship or Place of Organization

USA

Number of Shares	(7) Sole Voting
Beneficially Owned	Power
by Each Reporting	99700
Person With	-----
	(8) Shared Voting
	Power

	(9) Sole Dispositive
	Power
	99700

	(10) Shared Dispositive
	Power

(11) Aggregate Amount Beneficially Owned by Each Reporting Person

99700

(12) Check if the Aggregate Amount in Row (11) Excludes Certain Shares*

(13) Percent of Class Represented by Amount in Row (11)

0.467%

(14) Type of Reporting Person*

BD

*SEE INSTRUCTION BEFORE FILLING OUT!

SCHEDULE 13D

CUSIP 45254P-10-2

Item 1. Security and Issuer

IMPAC MORTGAGE HOLDINGS, INC.
1401 Dove Street, Newport Beach, California 92660
Joseph R. Tomkinson, Chairman/CEO
(949) 475-3600

Item 2. Identity and Background

Howard Amster and Tamra F. Gould are husband and wife. Each has independent assets and each disclaims any beneficial ownership in the other's assets.

Howard Amster is a 99% owner of Amster Trading Company and as such can be deemed the beneficial owner of such entity and may be deemed to have shared voting and dispositive power over shares owned by Amster Trading Company.

Howard Amster is a 100% owner of Pleasant Lake Apts Corp and as such can be deemed the beneficial owner of such entity and may be deemed to have shared voting and dispositive power over shares owned by Pleasant Lake Apts Ltd Partnership. Pleasant Lake Apts Corp is the General Partner of Pleasant Lake Apts Ltd Partnership.

Howard Amster is a 83% owner of Ramat Securities Ltd. Howard Amster can be deemed to be a beneficial owner of any securities owned by Ramat Securities Ltd. but because he does not control the voting or dispositive power of any securities owned by Ramat Securities Ltd., Mr. Amster disclaims shared voting power and shared dispositive power of those shares.

Howard Amster is a General Partner of the Sonia K. Amster Family Ltd Partnership and as such can be deemed to be the beneficial owner of such entity and may be deemed to have shared voting and dispositive power over shares owned by the Sonia K. Amster Family Ltd Partnership.

Amster Trading Company Charitable Remainder Unitrusts have been 100% funded by Amster Trading Company. Because Amster Trading Company has the right to change the trustee of the trusts, it can be deemed to have the right to shared voting and dispositive power over any security owned by the trusts. While Amster Trading Co receives certain income distributions from the trusts, the assets owned by the trusts benefits charitable purposes. Amster Trading Company disclaims beneficial ownership of the securities owned by these trusts. William N. Costaras is sole trustee of the Amster Trading Company Charitable Remainder Unitrusts although he has no pecuniary interest in the Trusts and therefore disclaims beneficial ownership of the shares owned by the Trusts. Terry Financial Company, Mr. Costaras's 100% owned corporation also owns stock of the Registrant, but disclaims to be a part of the group filing of this Schedule 13D.

- a) Howard Amster
- b) 25812 Fairmount Blvd, Beachwood, Ohio 44122
- c) Present principal occupation-Financial Advisor, First Union Securities Securities Brokerage Firm-23811 Chagrin Blvd #200, Beachwood, Oh 44122
- d) Howard Amster has not been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.
- e) Howard Amster has not been a party to any civil proceedings of a judicial or administrative body of competent jurisdiction of the type described in Item 2 of Schedule 13D within the last five years.

f) USA

a) Tamra F. Gould

b) 25812 Fairmount Blvd, Beachwood, Ohio 44122

c) Present principal occupation-Securities Trader, Tamar Securities, a Broker Dealer-23811 Chagrin Blvd #200, Beachwood, Ohio 44122

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

e) Tamra F. Gould has not been a party to any civil proceedings of a judicial or administrative body of competent jurisdiction of the type Described in Item 2 of schedule 13D within the last five years.

f) USA

Amster Trading Company, 25812 Fairmount Blvd, Beachwood, Ohio 44122
Investments

d) Neither the officers, directors, or shareholders of Amster Trading Company have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the officers, directors or shareholders of Amster Trading Company have been a party to any civil proceedings of a judicial or administrative body of competent jurisdiction of the type described in Item 2 of Schedule 13D within the last five years.

Amster Trading Company Charitable Remainder Unitrusts
22674 Halburton Road, Beachwood, Ohio 44122
Charitable Remainder Unitrusts

d) Neither the trusts or the trustee of the Amster Trading Company Charitable Remainder Unitrusts have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the trusts or the trustee of the Amster Trading Company Charitable Remainder Unitrusts have been a party to any civil proceedings of a judicial or administrative body of competent jurisdiction of the type described in Item 2 of Schedule 13D within the last five years.

a) William N. Costaras, as trustee of Amster Trading Company Charitable Remainder Unitrusts

b) 22674 Halburton Road, Beachwood, Ohio 44122

c) Present principal occupation-Financial Advisor, First Union Securities, brokerage firm, 23811 Chagrin Blvd #200, Beachwood, Oh 44122

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

e) William N. Costaras has not been a 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.

f) USA

a) William Costaras as sole shareholder of Terry Financial Company

b) 22674 Halburton Road, Beachwood, Ohio 44122

c) Present Principal occupation-financial advisor, First Union Securities, brokerage Firm, 23811 Chagrin Blvd #200, Beachwood, Ohio 44122

d) Neither the officers, directors, or shareholders of Terry Financial Company have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the officers, directors or shareholders of Terry Financial Company have been a 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.

f) U.S.A.

William N. Costaras, individually, who owns 100% of Terry Financial Company disclaim being part of this 13D group although Terry Financial Company owns 4,000 shares or 0.001% of the registrant's common shares as to which he has shared voting and shared dispositive power; and although, as trustee of the Unitrusts, he has shared voting power and shared dispositive power representing 0.12% of the Registrant's common shares as to which he has no pecuniary interest.

Pleasant Lake Apts Corp, 25812 Fairmount Blvd, Beachwood, Ohio 44122

d) Neither the officers, directors, or shareholders of Pleasant Lake Apts Corp have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the officers, directors, or shareholders of Pleasant Lake Apts Corp have been a party to any civil proceedings of a judicial or administrative body or competent jurisdictions of the type described in Item 2 of Schedule 13D within the last five years

Pleasant Lake Apts.Ltd Partnership, 7530 Lucerne Dr #101, Middleburg Hts, Ohio 44130

d) Neither the officers, directors, or partners of Pleasant Lake Apts Ltd Partnership have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the officers, directors, or partners of Pleasant Lake Apts Ltd Partnership have been a party to any civil proceedings of a judicial or administrative body or competent jurisdictions of the type described in Item 2 of Schedule 13D within the last five years.

Ramat Securities Ltd, 23811 Chagrin Blvd, Suite 200, Beachwood, Ohio 44122
Broker Dealer

d) Neither the members or unitholders of Ramat Securities Ltd have been convicted in any criminal proceedings (excluding the traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the members or unitholders of Ramat Securities Ltd have been a party to any civil proceedings of a judicial or administrative body or competent jurisdictions of the type described in Item 2 of Schedule 13D within the last five years.

Sonia Amster Family Ltd Partnership, 25812 Fairmount Blvd, Beachwood, Ohio 44122

d) Neither the partners of the Sonia Amster Family Ltd Partnership have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the partners of Sonia Amster Family Ltd Partnership have been a party to any civil proceedings of a judicial or administrative body or competent jurisdictions of the type described in Item 2 Schedule 13D within the last five years.

Item 3. Souce and Amount of Funds or Other Consideration

Howard Amster, in his personal and individual retirement accounts purchased all the Impac Mortgage Holding, Inc. common stock with personal funds without borrowing.

the total consideration of the purchases is \$ 3,589,168.79.

Amster Trading Company purchased all the Impac Mortgage Holding, Inc. common stock

with working capital without borrowing.

The total consideration of the purchases is \$ 143,306.32.

Amster Trading Company Charitable Remainder Unitrusts purchased all the Impac Mortgage Holding, Inc. common stock with trust assets without borrowing.

The total consideration for the purchases is \$ 142,325.13.

Terry Financial Company purchased all the Impac Mortgage Holding, Inc. common stock with working capital without borrowing.

The total consideration of the purchase was \$ 20,253.42.

Tamra F. Gould in her individual retirement account purchased all the Impac Mortgage Holding, Inc. common stock with personal funds without borrowing.

The total consideration for the purchases is \$ 65,719.73.

Sonia Amster Family Ltd Partnership purchased all the Impac Mortgage Holding, Inc. common stock with partnership funds without borrowing.

The total consideration of the purchases is \$ 123,156.30.

Pleasant Lake Apts. Ltd Partnership purchased all the Impac Mortgage Holding, Inc. common stock with partnership funds without borrowing.

The total consideration of the purchases is \$ 108,344.43.

Ramat Securities Ltd purchased all the Impac Mortgage Holding, Inc. common stock with working capital without borrowing.

The total consideration of the purchases is \$ 490,391.19.

Item 4. Purpose of Transaction.

Howard Amster, Amster Trading Company, Amster Trading Company Charitable Remainder Unitrusts, Tamra F. Gould, Sonia Amster Ltd Partnership, Pleasant Lakes Apts Ltd Partnership, Ramat Securities Ltd acquired their shares for purposes of investment. They may be deemed to be a group. William N. Costaras and his wholly owned Terry Financial Company disclaim being part of any group.

There are no present plans or proposals by any of the purchasers of record or the beneficial owners as reported in this Schedule 13D which relate 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 person 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;
- b) An extraordinary corporate transaction, such as a merger, reorganization or liquidation, involving the issuer or any of its subsidiaries;
- c) A sale or transfer of a material amount of assets of the issuer or any of its subsidiaries;
- d) any change in the present board of directors or management of the issuer, including any plans or proposals to change the number of terms of directors or to fill any existing vacancies on the board;

- e) Any material change in the present capitalization or dividend policy of the issuer;
- f) Any other material in the issuer's business or corporate structure;
- g) Changes in the issuer's charter, bylaws or instruments corresponding thereto or other actions which may impede the acquisition of control of the issuer by any person;
- h) Causing a class of securities of the issuer to be delisted from a national securities exchange or cease to be authorized to be quoted in an inter-dealer quotation system of a registered national securities association;
- i) A class of equity securities of the issuer becoming eligible for termination of registration pursuant to Section 12(g)(4) of the Act; or
- j) Any action similar to any of those enumerated above.

Item 5. Interest in Securities of the Issuer

(a)(b) The aggregate amount owned by the Reporting Persons is 1,094,200 shares or 5.112% of the outstanding shares.

Howard Amster in his own name and individual retirement accounts owns 878,800 shares or 4.106% outstanding shares.

Amster Trading Company owns 26,000 shares or 0.12% of the outstanding shares.

Amster Trading Company Charitable Remainder Unitrusts owns 26,500 shares or 0.12% of the outstanding shares. William N. Costaras is the sole trustee of Amster Trading Company Charitable Remainder Unitrusts but disclaims beneficial ownership of those shares. Terry Financial Company (100% owned by William N. Costaras) owns 4,000 shares or 0.01% of the outstanding shares.

Tamra F. Gould owns in her individual retirement account 17,000 shares or 0.079% of the outstanding shares.

Pleasant Lake Apts Ltd Partnership owns 23,000 shares or 0.11% of the outstanding shares.

Sonia Amster Family Ltd Partnership owns 23,200 shares or 0.11% of the outstanding shares.

Ramat Securities Ltd owns 99,700 shares or 0.467% of the outstanding shares.

The above excludes 4,000 shares owned by Terry Financial Company.

c) The following table reflects dates bought, shares and price. All trades were executed by Everen Securities. On October 1, 1999 Everen Securities and Wheat First Union joined forces to become First Union Securities, a division of First Union Securities, Inc., a non-bank affiliate of First Union Corp. Trades after 9/30/99 are with First Union Securities except as where noted. Shares executed on A.S.E.

Howard Amster and his individual retirement accounts.

12/28/98	30000	4.3733				
12/29/98	22700	4.2021	12/7/99	1400	3.5625	
5/3/99	18000	5.3125	12/8/99	20000	3.5781	
5/25/99	10400	5.428	12/9/99	4500	3.5	
5/26/99	3000	5.375	12/10/99	7000	3.5625	*Executed
6/29/99	6000	5.4375	12/10/99	3000	3.5979	with
7/1/99	56000	5.373	12/13/99	6200	3.5625	Bear Stearns
7/2/99	7000	5.4732	12/14/99	2300	3.5625	
7/6/99	19700	5.5	12/15/99	7300	3.5625	
9/27/99	4400	4.6335	2/1/00	6300	3.9375	
9/28/99	6600	4.5625	2/9/00	27700	3.6875	
9/30/99	9000	4.6875	2/11/00	100000	3.5625	
10/26/99	5000	4.4375	2/15/00	32200	3.5625	
10/27/99	4500	4.3945	2/16/00	15000	3.5625	
11/1/99	3200	4.125	2/17/00	87600	3.5143	
11/2/99	35000	4.25	2/18/00	5400	3.5	
11/3/99	30000	4.2292	2/22/00	35800	3.499	
11/4/99	7900	4.1875	*Executed with Bear Stearns			
11/10/99	35000	4.0525	2/23/00	21600	3.375	
11/11/99	22300	4.1875	2/24/00	17500	3.3125	
11/12/99	20400	4.2178	2/25/00	2500	3.3125	
11/15/99	11900	4.25	3/1/00	15000	3.1875	
11/16/99	21200	4.4864	3/30/00	9800	3.4375	
11/17/99	21700	4.4055	3/31/00	14500	3.5	
11/18/99	23500	4.2255	4/3/00	1800	3.4375	
Amster Trading Company						
6/22/99	15200	5.4375	6/23/99	10800	5.5	
Amster Trading Company Charitable Remainder Unitrust						
5/24/99	20000	5.625	10/27/99	6500	4.3945	
Tamra F. Gould, Individual Retirement Account						
10/16/98	17000	3.8446				
Sonia Amster Family Ltd Partnership						
6/29/99	20000	5.4375	11/5/99	3200	4.1875	
Pleasant Lake Apts Ltd Partnership						
11/2/98	23000	4.6893				
Ramat Securities Ltd						
10/16/98	16100	3.8651	3/4/99	5000	5.5855	
11/2/98	25000	4.7059	4/28/99	22000	5.7586	
1/12/99	18500	4.7083	7/1/99	9000	5.5238	
1/13/99	4100	4.6532				

Item 6 Contracts, Arrangements, Understandings or Relationships with Respect to Securities of the Issuer.

There are no contracts, arrangements, understandings or relationships with respect to securities of the issuer with any persons except as set forth in items 2, 3, 5 above.

Item 7 Material to be filed as exhibits.

None

Signature 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.

Date: 4/3/00

/s/
Howard Amster

/s/
Amster Trading Company

/s/
by William N. Costaras, trustee
Amster Trading Company
Charitable Remainder Unitrust

/s/
Tamra F. Gould

/s/
Sonia Amster Family
Ltd Partnership

/s/
Pleasant Lake Apts
Ltd Partnership

/s/
Ramat Securities Ltd

/s/
Pleasant Lakes Apts Corp