

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

NEW CENTURY FINANCIAL CORP
Form SC 13D
August 07, 2006

OMB Number 3235-0145

United States
Securities and Exchange Commission
Washington DC 20549

Schedule 13D
Under the Securities and Exchange Act of 1934

New Century Financial Corporation
Name of Issuer

common stock
Title of Class of Securities

CUSIP Number 6435EV108

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)

July 31, 2006
(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 Reporting Person	Howard Amster
2	If a member group	a) / /
b)	/X/	
3	SEC Use only	
4	Source of Funds	PF
5	Check if Disclosure	
6	Citizenship	U.S.A.

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

Number of Shares	7	Sole Voting	1,493,571
Beneficially			
Owned By Each	8	Shared Voting	1,543,429
Reporting Person			
With	9	Sole Dispositive	1,493,571
	10	Shared Dispositive	1,543,429
11	Aggregate Amount Beneficially owned		2,003,171
12	Check if Aggregate Amount (11) Excludes Certain Shares		
13	Percent of Class Represented by amount in row (11)		3.55 %
14	Type of Reporting Person		IN

1	Name of Reporting Person		Howard M Amster 2005 Charitable Remainder Unitrust
2	If a member group	a)	/ /
b)	/X/		
3	SEC Use only		
4	Source of Funds	AF	
5	Check if Disclosure		
6	Citizenship	U.S.A.	
Number of Shares	7	Sole Voting	
Beneficially			
Owned By Each	8	Shared Voting	131,394
Reporting Person			
With	9	Sole Dispositive	
	10	Shared Dispositive	131,394
11	Aggregate Amount Beneficially owned		131,394
12	Check if Aggregate Amount (11) Excludes Certain Shares		
13	Percent of Class Represented by amount in row (11)		0.23 %
14	Type of Reporting Person		00

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

1	Name of Reporting Person	Amster Limited Partnership		
2	If a member group	a)	/	/
b)	/X/			
3	SEC Use only			
4	Source of Funds	WC		
5	Check if Disclosure			
6	Citizenship	USA		
	Number of Shares	7	Sole Voting	
	Beneficially			
	Owned By Each	8	Shared Voting	3,200
	Reporting Person			
	With	9	Sole Dispositive	
		10	Shared Dispositive	3,200
11	Aggregate Amount Beneficially owned			3,200
12	Check if Aggregate Amount (11) Excludes Certain Shares			
13	Percent of Class Represented by amount in row (11)		0.00	%
14	Type of Reporting Person	PN		

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

1 Name of Reporting Person Amster Trading Company

2 If a member group a) / /
 b) /X/

3 SEC Use only

4 Source of Funds WC

5 Check if Disclosure

6 Citizenship USA

Number of Shares 7 Sole Voting
 Beneficially
 Owned By Each 8 Shared Voting 1,109,660
 Reporting Person
 With 9 Sole Dispositive

10 Shared Dispositive 1,109,660

11 Aggregate Amount Beneficially owned 209,900

12 Check if Aggregate Amount (11) Excludes Certain Shares

13 Percent of Class Represented by amount in row (11) 0.37 %

14 Type of Reporting Person CO

1 Name of Reporting Person Amster Trading Company
 Charitable Remainder Unitrusts

2 If a member group a) / /
 b) /X/

3 SEC Use only

4 Source of Funds AF

5 Check if Disclosure

6 Citizenship

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

Number of Shares	7	Sole Voting	
Beneficially			
Owned By Each	8	Shared Voting	899,760
Reporting Person			
With	9	Sole Dispositive	
	10	Shared Dispositive	899,760
11	Aggregate Amount Beneficially owned		899,760
12	Check if Aggregate Amount (11) Excludes Certain Shares		
13	Percent of Class Represented by amount in row (11)		1.60 %
14	Type of Reporting Person		00

1	Name of Reporting Person	Samuel J Heller
2	If a member group	a) / /
c)	/X/	
3	SEC Use only	
4	Source of Funds	PF
5	Check if Disclosure	
6	Citizenship	U.S.A.

Number of Shares	7	Sole Voting	
Beneficially			
Owned By Each	8	Shared Voting	2,675
Reporting Person			
With	9	Sole Dispositive	
	10	Shared Dispositive	2,675
11	Aggregate Amount Beneficially owned		2,675
12	Check if Aggregate Amount (11) Excludes Certain Shares		
13	Percent of Class Represented by amount in row (11)		0.00 %
14	Type of Reporting Person		IN

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

1	Name of Reporting Person	Samuel J Heller Irrevocable Trust		
2	If a member group	a)	/	/
b)	/X/			
3	SEC Use only			
4	Source of Funds	00		
5	Check if Disclosure			
6	Citizenship	U.S.A.		
	Number of Shares	7	Sole Voting	
	Beneficially			
	Owned By Each	8	Shared Voting	2,675
	Reporting Person			
	With	9	Sole Dispositive	
		10	Shared Dispositive	2,675
11	Aggregate Amount Beneficially owned	2,675		
12	Check if Aggregate Amount (11) Excludes Certain Shares			
13	Percent of Class Represented by amount in row (11)	0.00	%	
14	Type of Reporting Person	00		

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

1 Name of Reporting Person Pleasant Lake Apts. Corp.

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 7 Sole Voting
Beneficially
Owned By Each 8 Shared Voting 26,000
Reporting Person
With 9 Sole Dispositive
10 Shared Dispositive 26,000

11 Aggregate Amount Beneficially owned 26,000

12 Check if Aggregate Amount (11) Excludes Certain Shares

13 Percent of Class Represented by amount in row (11) 0.04 %

14 Type of Reporting Person CO

1 Name of Reporting Person Pleasant Lake Apts. Ltd.
Partnership

2 If a member group a) / /
b) /X/

3 SEC Use only

4 Source of Funds 00

5 Check if Disclosure

6 Citizenship U.S.A.

Number of Shares 7 Sole Voting
Beneficially

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

Owned By Each	8	Shared Voting	26,000
Reporting Person			
With	9	Sole Dispositive	
	10	Shared Dispositive	26,000
11	Aggregate Amount Beneficially owned		26,000
12	Check if Aggregate Amount (11) Excludes Certain Shares		
13	Percent of Class Represented by amount in row (11)		0.04 %
14	Type of Reporting Person		00

1	Name of Reporting Person		Ramat Securities Ltd.
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	7	Sole Voting	
Beneficially			
Owned By Each	8	Shared Voting	270,500
Reporting Person			
With	9	Sole Dispositive	
	10	Shared Dispositive	270,500
11	Aggregate Amount Beneficially owned		270,500
12	Check if Aggregate Amount (11) Excludes Certain Shares		
13	Percent of Class Represented by amount in row (11)		0.5 %
14	Type of Reporting Person		BD

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

1	Name of Reporting Person	Tova Financial, Inc.		
2	If a member group	a)	/	/
b)	/X/			
3	SEC Use only			
4	Source of Funds	WC		
5	Check if Disclosure			
6	Citizenship	USA		
	Number of Shares	7	Sole Voting	
	Beneficially			
	Owned By Each	8	Shared Voting	8,341
	Reporting Person			
	With	9	Sole Dispositive	
		10	Shared Dispositive	8,341
11	Aggregate Amount Beneficially owned	3,100		
12	Check if Aggregate Amount (11) Excludes Certain Shares			
13	Percent of Class Represented by amount in row (11)	0.00	%	
14	Type of Reporting Person	CO		

1	Name of Reporting Person	Tova Financial, Inc. Charitable Remainder Unitrust		
---	--------------------------	---	--	--

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

2 If a member group a) / /
 b) /X/

3 SEC Use only

4 Source of Funds AF

5 Check if Disclosure

6 Citizenship

Number of Shares 7 Sole Voting
 Beneficially
 Owned By Each 8 Shared Voting 5,241
 Reporting Person
 With 9 Sole Dispositive
 10 Shared Dispositive 5,241

11 Aggregate Amount Beneficially owned 5,241

12 Check if Aggregate Amount (11) Excludes Certain Shares

13 Percent of Class Represented by amount in row (11) 0.01 %

14 Type of Reporting Person OO

1 Name of Reporting Person ZAK Group 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 7 Sole Voting
 Beneficially
 Owned By Each 8 Shared Voting 2,100
 Reporting Person
 With 9 Sole Dispositive

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

	10	Shared Dispositive	2,100
11		Aggregate Amount Beneficially owned	2,100
12		Check if Aggregate Amount (11) Excludes Certain Shares	
13		Percent of Class Represented by amount in row (11)	0.00 %
14		Type of Reporting Person	00

1	Name of Reporting Person	David Zlatin		
2	If a member group	a) / /		
d)		/X/		
3	SEC Use only			
4	Source of Funds	PF		
5	Check if Disclosure			
6	Citizenship	U.S.A.		
	Number of Shares	7		
	Beneficially	Sole Voting	1,351	
	Owned By Each	8	Shared Voting	280,941
	Reporting Person			
	With	9	Sole Dispositive	1,351
		10	Shared Dispositive	280,941
11	Aggregate Amount Beneficially owned	277,051		
12	Check if Aggregate Amount (11) Excludes Certain Shares			
13	Percent of Class Represented by amount in row (11)	0.5 %		
14	Type of Reporting Person	IN		

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

1	Name of Reporting Person	Gilda Zlatin		
2	If a member group	a)	/	/
e)	/X/			
3	SEC Use only			
4	Source of Funds	PF		
5	Check if Disclosure			
6	Citizenship	U.S.A.		
	Number of Shares	7	Sole Voting	314
	Beneficially			
	Owned By Each	8	Shared Voting	8,341
	Reporting Person			
	With	9	Sole Dispositive	314
		10	Shared Dispositive	8,341
11	Aggregate Amount Beneficially owned	3,414		
12	Check if Aggregate Amount (11) Excludes Certain Shares			
13	Percent of Class Represented by amount in row (11)	0.00 %		
14	Type of Reporting Person	IN		

Item 1. Security and Issuer
 New Century Financial Corporation

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

common stock

New Century Financial Corporation
18400 Von Karman, Suite 1000
Irvine, California 92612
949 440 7030

CUSIP Number 6435EV108

Item 2. Identity and Background

Howard Amster

- a) Howard Amster
- b) 23811 Chagrin Blvd., # 200, Beachwood, Ohio 44122-5525
- c) Present principal occupation- Real Estate Operator
23811 Chagrin Blvd. # 200, Beachwood, Oh 44122-5525
- 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 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.

Howard M Amster 2005 Charitable Remainder Unitrust

Howard M Amster 2005 Charitable Remainder Unitrust has been funded by Howard Amster . Because Howard Amster has the right to change the trustee of the trust, he can be deemed to have the right to shared voting and dispositive power over any security owned by the trust. While Howard Amster receives certain income distributions from the trust, the assets owned by the trust benefits charitable purposes. Howard Amster disclaims beneficial ownership of the securities owned by the trust. Howard Amster is the sole trustee of the Howard M Amster 2005 Charitable Remainder Unitrust, although he has no pecuniary interest in the trust and therefore disclaims beneficial ownership of shares owned by the trust.

- a) Howard M Amster 2005 Charitable Remainder Unitrust
- b) 23811 Chagrin Blvd., # 200
Beachwood, Ohio 44122-5525
- c) Charitable Remainder Unitrust

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

- d) Neither Howard Amster or the trustee have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.
- e) Neither Howard Amster or the trustee 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.
- f) U.S.A.

Amster Limited Partnership

Howard Amster is a 10 % owner and General Partner of Amster Limited Partnership 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 Limited Partnership.

- a) Amster Limited Partnership
- b) 23811 Chagrin Blvd., # 200
Beachwood, Ohio 44122-5525
- c) Investments
- d) Neither the officers, directors or partners of Amster 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 Amster 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.
- f) U.S.A.

Amster Trading Company

Howard Amster is the 100% 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.

- a) Amster Trading Company
- b) 23811 Chagrin Blvd., # 200
Beachwood, Ohio 44122-5525

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

c) Investments

d) Neither the officers, directors, or shareholder 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 shareholder of Amster Trading Company 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.

f) U.S.A.

Amster Trading Company Charitable Remainder Unitrusts

Amster Trading Company Charitable Remainder Unitrusts have been 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 Company 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. Howard Amster is the 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 shares owned by the trusts.

a) Amster Trading Company Charitable Remainder Unitrusts
b) 23811 Chagrin Blvd., # 200
Beachwood, Ohio 44122-5525

c) Charitable Remainder Unitrusts

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 or competent jurisdictions of the type described in Item 2 of Schedule 13D within the last five years.

f) U.S.A.

Samuel J Heller

a) Samuel J Heller
b) 1550 N Stapley Drive, # 131
Mesa, Arizona 85203-3710

c) Student

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

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

e) Samuel J Heller 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.

f) U.S.A.

Samuel J Heller Irrevocable Trust

Howard Amster is a co-trustee of the Samuel J Heller Irrevocable Trust. Mr. Amster can be deemed to have the right to shared voting and dispositive power over any security owned by the trust. Mr. Amster has no pecuniary interest in the trust and therefore disclaims beneficial ownership of shares owned by the trust.

a) Samuel J Heller Irrevocable Trust

b) 1550 N Stapley Drive, # 131
Mesa, Arizona 85203-3710

c) Irrevocable Trust

d) Neither Howard Amster as trustee or the other trustees have been convicted in any criminal proceedings (excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither Howard Amster as trustee or the other trustees 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.

f) U.S.A.

Pleasant Lake Apts. Corp.

Howard Amster is the 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. Corp.

a) Pleasant Lake Apts. Corp.

b) 23811 Chagrin Blvd., # 200
Beachwood, Ohio 44122-5525

c) Investments

d) Neither the officers, directors or shareholder 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 shareholder 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.

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

f) U.S.A.

Pleasant Lake Apts. Ltd. Partnership

Howard Amster is the 99.75 % owner of Pleasant Lake Apts. Ltd. Partnership 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 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.

a) Pleasant Lake Apts. Ltd. Partnership

b) 7530 Lucerne Drive, # 101
Middleburg Heights, Ohio 44130

c) Real Estate

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.

f) U.S.A.

Ramat Securities Ltd., 23811 Chagrin Blvd., # 200, Beachwood, Ohio 44122
Securities Firm

David Zlatin and Howard Amster are the unitholders of Ramat Securities Ltd., an Ohio Limited Liability Company.

David Zlatin is a 17 % owner/principal of Ramat Securities Ltd. and has joint control of voting and dispositive power over all securities owned by Ramat Securities Ltd. While David Zlatin directly or indirectly does not beneficially own 5 % of New Century Financial Corporation, he because of such voting and dispositive power, might be deemed a beneficial owner of these shares owned by Ramat Securities Ltd.

Howard Amster is an 83 % owner/principal of Ramat Securities Ltd. and has joint voting or dispositive power over any securities owned by Ramat Securities Ltd., but by being an 83 % owner can be deemed a beneficial owner of all securities owned by Ramat Securities Ltd.

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

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

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.

f) U.S.A.

Tova Financial, Inc.

David Zlatin is a 50 % owner of Tova Financial, Inc. and as such can be deemed the beneficial owner of such entity and may be deemed to share shared voting and dispositive power over shares owned by Tova Financial, Inc.

Gilda Zlatin is a 50 % owner of Tova Financial, Inc. and as such can be deemed the beneficial owner of such entity and may be deemed to share shared voting and dispositive power over shares owned by Tova Financial, Inc.

a) Tova Financial, Inc.

b) 2562 Biscayne Blvd.
Beachwood, Ohio 44122-1773

c) Investments

d) Neither the officers, directors or shareholders of Tova Financial Inc. 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 Tova Financial Inc. 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.

f) U.S.A.

Tova Financial, Inc., Charitable Remainder Unitrust

Tova Financial, Inc., Charitable Remainder Unitrust has been Funded by Toval Financial, Inc. Because Tova Financial, Inc. has the right to change the trustee of the trust, it can be deemed to have the right to shared voting and dispositive power over any security owned by the trust. While Tova Financial, Inc. receives certain income distributions from the trust, the assets owned by the trust benefits charitable purposes. Tova Financial Inc. disclaims beneficial ownership of the securities owned by the trust. David Zlatin and Gilda Zlatin are co-trustees of the Tova Financial, Inc. Charitable Remainder Unitrust, although they have no pecuniary interest in the trust and therefore disclaim beneficial ownership of shares owned by the trust.

a) Tova Financial, Inc., Charitable Remainder Unitrust

b) 2562 Biscayne Blvd.
Beachwood, Ohio 44122-1773

c) Charitable Remainder Unitrust

d) Neither the officers, directors, or shareholders of Tova Financial, Inc. have been convicted in any criminal proceedings

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

(excluding traffic violations or similar misdemeanors, if any) within the last five years.

e) Neither the officers, directors, or shareholders of Tova Financial, Inc. 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.

ZAK Group LLC

David Zlatin is a 36 % owner of ZAK Group LLC and as such can be deemed to be a beneficial owner of such entity and may be deemed to have shared voting and dispositive power shares owned by ZAK Group LLC. Amster Limited Partnership is a 28 % owner of ZAK Group LLC and as such can be deemed to be a beneficial owner of such entity and may be deemed to have shared voting and dispositive power owned by ZAK Group LLC.

a) ZAK Group LLC

b) 221 Allyn Blvd., Chardon, Ohio 44024-1010

c) Investments

d) Neither the officers, directors or members of ZAK Group LLC 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 members of ZAK Group LLC 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.

David Zlatin

David Zlatin and Gilda Zlatin are husband and wife. Except for Tova Financial, Inc., and Tova Financial, Inc. Charitable Remainder Unitrust, each disclaims any shared voting and dispositive power over shares of New Century Financial Corporation that each may own as a beneficial owner.

a) David Zlatin

b) 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.

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

Gilda Zlatin

David Zlatin and Gilda Zlatin are husband and wife. Except for Tova Financial, Inc., and Tova Financial, Inc. Charitable Remainder Unitrust, each disclaims any shared voting and dispositive power over shares of New Century Financial Corporation that each may own as a beneficial owner.

- 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.

For information purposes only

Clients and employees (excluding Mr. Amster and Mr. Zlatin) of Ramat Securities own 111,286 shares of New Century Financial Corporation or 0.20 % of the Registrant's common shares.

Clients and employees (excluding Mr. Amster and Mr. Zlatin) of Ramat Securities Ltd. do not have ownership, no shared voting, no dispositive power, no pecuniary interest in any shares in Registrant's common shares nor to any other securities owned directly or indirectly by Ramat Securities Ltd. Clients and employees of Ramat Securities Ltd. (excluding Mr. Amster and Mr. Zlatin) disclaim being a member of this group.

Ramat Securities has no ownership, no shared voting, no dispositive, no pecuniary interest in Registrant's common shares nor in any other securities owned directly or indirectly by its clients or employees (excluding Mr. Amster and Mr. Zlatin).

Item 3. Source and Amount of Funds or Other Consideration

Howard Amster, in his personal and individual retirement accounts purchased all 1,493,571 common shares with personal funds without borrowing. The total consideration for the purchases is \$ 77,796,429.12.

Howard M Amster 2005 Charitable Remainder Unitrust purchased all 131,394 common shares with trust assets without borrowing. The total consideration for the purchase was \$ 6,233,393.09.

Amster Ltd. Partnership purchased all 1,100 common shares with partnership funds without borrowing. The total consideration for this purchase is \$ 64,780.50.

Amster Trading Company purchased all 209,900 common shares with working capital without borrowing. The total consideration for these purchases is \$ 9,449,963.74.

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

Amster Trading Company Charitable Remainder Unitrusts purchased all 899,760 common shares with trust assets without borrowing. The total consideration for these purchases is \$ 45,437,957.84.

Samuel J Heller Irrevocable Trust purchased all 2,675 common shares with trust assets without borrowing. The total consideration for these purchase is \$ \$ 155,212.63.

Pleasant Lake Apts. Ltd. Partnership purchased all 26,000 common shares with partnership funds without borrowing. The total consideration for these purchases is \$ 1,164,226.36.

Ramat Securities Ltd. purchased all 270,500 common shares with working capital without borrowing. The total consideration for these purchases is \$ 12,440,645.32.

Tova Financial, Inc. purchased all 3,100 common shares with working capital without borrowing. The total consideration for the purchase is \$ 135,973.38.

Tova Financial, Inc. Charitable Remainder Unitrust purchased all 5,241 common shares with trust assets without borrowing. The total consideration for the purchase is \$ 314,215.80.

ZAK Group LLC purchased all 2,100 common shares with working capital without borrowing. The total consideration for the purchase is \$ 112,942.72.

David Zlatin , in his individual retirement and K accounts purchased all 1,351 common shares with personal funds and without borrowing. The total consideration for the purchases is \$ 73,301.42.

Gilda Zlatin in her individual retirement account purchased All 314 common shares with personal funds and without borrowing. The total consideration for the purchases is \$ 16,808.59.

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, Pleasant Lake Apts. Corp., Pleasant Lake Apts. Ltd. Partnership, Ramat Securites Ltd., Tova Financial, Inc., Toval Financial Inc. Charitable Remainder Unitrust, Zak Group Ltd., David Zlatin, Gilda Zlatin 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;

b. An extraordinary corporate transaction, such as a merger,

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

reorganization or liquidation, involving the issuer or any of its subsidiaries;

- c. A sale or transfer or 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 the 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

The outstanding common shares of the Issuer is 56,397,064 shares as of April 30, 2006 referenced in the 10-Q for period ending March 31, 2006.

(a)(b) The aggregate amount owned by this Reporting Group is 3,047,006 shares or 5.40 % of the outstanding shares.

Howard Amster in his name and individual retirement accounts owns 1,493,571 shares or 2.65 % of the common outstanding shares.

Howard M Amster 2005 Charitable Remainder Unitrust owns 131,394 shares or 0.23 % of the common outstanding shares.

Amster Ltd. Partnership owns 1,100 common shares or 0.00 % of the common outstanding shares

Amster Trading Company owns 209,900 shares or 0.37 % of the common outstanding shares.

Amster Trading Company Charitable Remainder Unitrusts own 899,760 shares or 1.60 % of the common outstanding shares.

Samuel J Heller Irrevocable trust owns 2,675 shares or 0.00 % of the common outstanding shares.

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

Pleasant Lake Apts. Ltd. Partnership owns 26,000 common shares or 0.04 % of the common outstanding shares.

Ramat Securities Ltd. owns 270,500 common shares or 0.5 % of the common outstanding shares.

Tova Financial, Inc. owns 3,100 common shares or 0.00 % of the common outstanding shares.

Tova Financial, Inc. Charitable Remainder Unitrust owns 5,241 common shares or 0.01 % of the common outstanding shares.

ZAK Group LLC owns 2,100 common shares or 0.00 % of the common outstanding shares.

David Zlatin owns 1,351 common shares or 0.00 % of the common outstanding shares.

Gilda Zlatin owns 314 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.

Identity	Date	Shares	Price	Executing Broker
Howard Amster and various Individual Retirement Accounts	12/16/03	2,000	37.75	Bear, Stearns
	12/17/03	13,376	37.84	Bear, Stearns
	12/19/03	11,000	38.13	Bear, Stearns
	02/05/04	3,500	44.99	Bear, Stearns
	03/11/04	8,004	49.40	Bear, Stearns
	03/12/04	5,000	49.42	Bear, Stearns
	03/15/04	9,500	48.79	Bear, Stearns
	03/16/04	2,000	48.50	Bear, Stearns
	03/18/04	10,000	48.79	Bear, Stearns
	03/23/04	3,000	48.5	Bear, Stearns
	04/16/04	2,300	44.65	Bear, Stearns
	04/19/04	2,100	44.42	Bear, Stearns
	08/19/04	22,000	48.62	Bear, Stearns
	08/19/04	34,100	49.02	Bear, Stearns
	10/12/04	10,900	57.76	Bear, Stearns
	10/20/04	7,400	52.37	Bear, Stearns
	10/21/04	1,000	54.14	Bear, Stearns
	10/22/04	85	54.02	Bear, Stearns
	10/25/04	20,700	53.12	Bear, Stearns
	10/26/04	20,400	54.40	Bear, Stearns
	10/27/04	500	55.19	Bear, Stearns
	10/29/04	1,300	55.19	Bear, Stearns
	11/01/04	3,100	55.73	Bear, Stearns
	11/05/04	59,800	59.25	Bear, Stearns
	11/08/04	43,100	59.89	Bear, Stearns
	11/09/04	15,100	60.28	Bear, Stearns
	11/15/04	700	64.58	Bear, Stearns
	11/22/04	800	60.84	Bear, Stearns
	11/23/04	900	61.90	Bear, Stearns

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

11/24/04	400	61.89	Bear, Stearns
11/30/04	1,400	62.82	Bear, Stearns
12/23/04	7,800	63.61	Bear, Stearns
12/27/04	2,500	62.95	Bear, Stearns
12/28/04	2,000	63.39	Bear, Stearns
12/30/04	12,000	64.64	Bear, Stearns
12/31/04	35,000	64.50	Bear, Stearns
01/03/05	20,000	63.85	Bear, Stearns
01/04/05	2,100	63.51	Bear, Stearns
01/06/05	11,100	59.18	Bear, Stearns
01/07/05	24,000	59.38	Bear, Stearns
01/10/05	27,500	59.58	Bear, Stearns
01/11/05	5,100	59.92	Bear, Stearns
01/12/05	5,800	57.66	Bear, Stearns
01/13/05	5,600	59.66	Bear, Stearns
01/14/05	34,000	60.35	Bear, Stearns
01/18/05	16,800	60.72	Bear, Stearns
01/19/05	14,900	61.20	Bear, Stearns
01/20/05	7,200	60.25	Bear, Stearns
01/21/05	4,200	60.04	Bear, Stearns
01/24/05	6,100	58.46	Bear, Stearns
01/25/05	17,000	58.40	Bear, Stearns
01/26/05	3,300	58.28	Bear, Stearns
01/27/05	5,600	57.63	Bear, Stearns
01/28/05	1,400	57.64	Bear, Stearns
01/31/05	6,300	59.02	Bear, Stearns
02/03/05	38,000	55.06	Bear, Stearns
02/04/05	82,200	53.18	Bear, Stearns
02/07/05	43,775	53.09	McDonald
02/07/05	85,400	53.12	Bear, Stearns
02/08/05	76,000	51.44	Bear, Stearns
02/09/05	28,600	52.35	Bear, Stearns
02/10/05	12,100	51.86	Bear, Stearns
02/11/05	96,706	51.70	Bear, Stearns
02/24/05	1,600	49.98	Bear, Stearns
02/25/05	8,700	51.21	Bear, Stearns
02/28/05	9,200	51.75	Bear, Stearns
03/01/05	2,300	50.85	Bear, Stearns
03/02/05	3,000	50.94	Bear, Stearns
03/03/05	1,400	51.74	Bear, Stearns
03/07/05	1,500	53.15	Bear, Stearns
03/14/05	4,500	48.95	Bear, Stearns
03/23/05	9,500	44.17	Bear, Stearns
03/31/05	5,400	46.82	Bear, Stearns
04/01/05	7,900	46.87	Bear, Stearns
04/04/05	2,000	46.54	Bear, Stearns
04/05/05	2,600	46.33	Bear, Stearns
04/15/05	30,000	42.47	Bear, Stearns
04/29/05	16,000	45.29	Bear, Stearns
05/04/05	70,200	47.16	Bear, Stearns
05/05/05	14,800	47.39	Bear, Stearns
05/11/05	2,200	46.59	Bear, Stearns
05/13/05	1,200	44.93	Bear, Stearns
05/17/05	2,500	45.82	Bear, Stearns
05/17/05	2,275	45.98	McDonald
07/06/05	2,000	51.56	Bear, Stearns
07/18/05	15,300	50.70	Bear, Stearns
08/04/05	49,600	48.55	Bear, Stearns
08/05/05	28,900	45.66	Bear, Stearns
08/08/05	4,050	45.20	Bear, Stearns
08/11/05	6,200	42.90	Bear, Stearns
12/12/05	60,000	35.80	Bear, Stearns

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

	07/31/06	65,700	44.09	Bear, Stearns
	07/31/06	400	43.83	Bear, Stearns
	08/03/06	7,100	43.93	Bear, Stearns
Howard M Amster	01/25/05	8,400	58.40	Bear, Stearns
2005 Charitable	01/26/05	5,100	58.28	Bear, Stearns
Remainder Unitrust	02/11/05	30,594	51.70	Bear, Stearns
	02/28/05	800	51.75	Bear, Stearns
	03/18/05	4,900	45.44	Bear, Stearns
	03/21/05	3,500	45.59	Bear, Stearns
	03/22/05	2,300	45.63	Bear, Stearns
	03/23/05	42,800	44.17	Bear, Stearns
	04/07/05	2,000	47.75	Bear, Stearns
	04/21/05	21,000	42.43	Bear, Stearns
	05/02/05	1,400	46.06	Bear, Stearns
	05/03/05	4,400	46.94	Bear, Stearns
	08/08/05	200	45.20	Bear, Stearns
	07/31/06	3,300	44.09	Bear, Stearns
	08/01/06	700	43.61	Bear, Stearns
Amster Ltd. Partnership	01/05/05	1,100	58.86	Bear, Stearns
Amster Trading Company	02/05/04	11,500	45.23	Bear, Stearns
	04/19/04	3,000	44.42	Bear, Stearns
	02/07/05	200	53.12	Bear, Stearns
	02/09/05	14,100	52.35	Bear, Stearns
	02/10/05	3,600	51.86	Bear, Stearns
	04/14/05	2,400	43.68	Bear, Stearns
	04/26/05	2,300	43.70	Bear, Stearns
	08/01/06	105,000	44.31	Bear, Stearns
	08/02/06	67,800	44.24	Bear, Stearns
Amster Trading Company	03/24/04	9,000	47.06	Bear, Stearns
	03/25/04	2,300	45.63	Bear, Stearns
Charitable Remainder Unitrusts	04/02/04	1,000	47.50	Bear, Stearns
	04/16/04	26,100	44.65	Bear, Stearns
	04/19/04	8,000	44.42	Bear, Stearns
	10/11/04	3,400	57.21	Bear, Stearns
	10/13/04	1,400	57.54	Bear, Stearns
	10/14/04	1,000	56.65	Bear, Stearns
	10/15/04	1,600	56.43	Bear, Stearns
	10/20/04	2,900	53.60	Bear, Stearns
	10/21/04	3,400	54.14	Bear, Stearns
	10/22/04	1,515	54.02	Bear, Stearns
11/09/04	11/09/04	25,200	60.28	Bear, Stearns
	11/10/04	15,700	62.48	Bear, Stearns
	11/18/04	600	63.03	Bear, Stearns
	01/04/05	2,800	63.51	Bear, Stearns
	01/27/05	10,000	57.63	Bear, Stearns
	02/04/05	29,800	53.18	Bear, Stearns
	02/07/05	77,900	53.12	Bear, Stearns
	02/08/05	68,645	51.44	Bear, Stearns
	02/09/05	58,900	52.35	Bear, Stearns
	02/10/05	67,800	51.86	Bear, Stearns
	02/11/05	32,300	51.70	Bear, Stearns
	02/14/05	17,100	53.59	Bear, Stearns
	02/23/05	65,100	49.59	Bear, Stearns
	02/24/05	31,100	49.98	Bear, Stearns
	02/25/05	33,400	51.21	Bear, Stearns
	03/01/05	2,800	50.85	Bear, Stearns
	03/02/05	11,500	50.94	Bear, Stearns

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

	03/03/05	6,400	51.74	Bear, Stearns
	03/04/05	4,700	53.35	Bear, Stearns
	03/07/05	3,800	53.15	Bear, Stearns
	03/08/05	9,700	52.62	Bear, Stearns
	03/09/05	45,300	50.01	Bear, Stearns
	03/10/05	24,800	49.36	Bear, Stearns
	03/11/05	6,800	49.00	Bear, Stearns
	03/15/05	10,600	47.81	Bear, Stearns
	03/16/05	16,000	46.17	Bear, Stearns
	03/17/05	17,000	46.61	Bear, Stearns
	03/23/05	10,400	44.17	Bear, Stearns
	03/24/05	38,200	44.53	Bear, Stearns
	04/22/05	3,000	43.23	Bear, Stearns
	05/12/05	26,700	44.79	Bear, Stearns
	05/13/05	6,700	44.93	Bear, Stearns
	05/17/05	600	45.82	Bear, Stearns
	07/18/05	1,900	50.70	Bear, Stearns
	08/05/05	27,100	45.66	Bear, Stearns
	08/08/05	2,100	45.20	Bear, Stearns
	07/31/06	24,000	44.09	Bear, Stearns
	08/01/06	1,700	43.61	Bear, Stearns
Samuel J Heller 08/23/04		675	50.72	Bear, Stearns
Irrevocable Trust	01/20/05	2,000	60.12	Bear, Stearns
Pleasant Lake	02/04/05	2,300	53.18	Bear, Stearns
Apts. Ltd.	02/18/05	800	52.30	Bear, Stearns
Partnership	05/13/05	700	44.93	Bear, Stearns
	08/01/06	22,200	43.61	Bear, Stearns
Ramat Securities	12/04/03	2,482	38.13	Bear, Stearns
Ltd.	03/24/04	100	47.50	Bear, Stearns
	03/25/04	400	45.00	Bear, Stearns
	04/02/04	500	47.25	Bear, Stearns
	04/05/04	1,000	45.25	Bear, Stearns
	04/12/04	500	47.50	Bear, Stearns
	04/20/04	7,800	44.98	Bear, Stearns
	08/18/04	5,000	48.52	Bear, Stearns
	08/19/04	23,000	48.62	Bear, Stearns
	08/19/04	35,700	49.02	Bear, Stearns
	10/20/04	6,100	51.86	Bear, Stearns
	02/03/05	3,000	56.06	Bear, Stearns
	02/07/05	2,200	53.09	Bear, Stearns
	02/09/05	34,500	52.54	Bear, Stearns
	02/23/05	5,000	49.49	Bear, Stearns
	03/02/05	2,500	51.08	Bear, Stearns
	03/03/05	6,500	51.53	Bear, Stearns
	03/03/05	2,000	52.26	Bear, Stearns
	03/04/05	4,000	52.96	Bear, Stearns
	03/07/05	1,800	53.39	Bear, Stearns
	03/14/05	4,600	48.94	Bear, Stearns
	03/16/05	1,500	46.08	Bear, Stearns
	03/17/05	2,000	46.75	Bear, Stearns
	03/23/05	2,000	44.86	Bear, Stearns
	03/24/05	700	44.54	Bear, Stearns
	03/28/05	500	44.67	Bear, Stearns
	03/29/05	1,200	44.79	Bear, Stearns
	04/06/05	218	46.52	Bear, Stearns
	06/28/05	700	49.84	Bear, Stearns
	08/15/05	12,000	42.14	Bear, Stearns
	08/19/05	5,500	42.22	Bear, Stearns
	08/23/05	6,000	42.88	Bear, Stearns

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

	08/24/05	7,000		43.56	Bear, Stearns
	08/26/05	2,000		43.03	Bear, Stearns
	09/09/05	1,500		43.03	Bear, Stearns
	09/14/05	9,000		43.42	Bear, Stearns
	09/20/05	38,000		41.37	Bear, Stearns
	09/20/05	7,000		41.99	Bear, Stearns
	12/12/05	25,000		35.80	Bear, Stearns
Tova Financial, Inc.	08/03/06	3,100		43.84	Bear, Stearns
Tova Financial, Inc.	01/19/05	4,000		60.75	Bear, Stearns
Charitable Remainder	01/20/05	1,000	60.35		Bear, Stearns
Unitrust	04/15/05	106		42.50	Bear, Stearns
	05/11/05	135		45.96	Bear, Stearns
ZAK Group LLC	08/25/04	800	53.71		Bear, Stearns
	10/29/04	600		55.21	Bear, Stearns
	11/01/04	300		55.73	Bear, Stearns
	02/25/05	400		51.32	Bear, Stearns
David Zlatin	10/29/04	300		55.21	Bear, Stearns
in his various	11/02/04	310		56.55	Bear, Stearns
individual & K	11/05/04	60		59.11	Bear, Stearns
retirement accounts	11/22/04	56		60.97	Bear, Stearns
	01/12/05	148		57.71	Bear, Stearns
	02/09/05	297		51.90	Bear, Stearns
	04/15/05	130		42.50	Bear, Stearns
	05/11/05	17		45.96	Bear, Stearns
	07/15/05	33		52.35	Bear, Stearns
Gilda Zlatin	11/05/04	58		59.11	Bear, Stearns
in her individual	11/22/04	40		60.97	Bear, Stearns
retirement account	02/09/05	145	51.90		Bear, Stearns
	04/15/05	38		42.50	Bear, Stearns
	07/15/05	33		52.35	Bear, Stearns

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 person 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: August 7, 2006

/s/
Howard Amster

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

/s/

Howard M Amster 2005 Charitable Remainder Unitrust
By: Howard Amster
Title: Trustee

/s/

Amster Limited Partnership
By: Howard Amster
Title: General Partner

/s/

Amster Trading Company
By: Howard Amster
Title: President

/s/

Amster Trading Company Charitable Remainder Unitrusts
By: Howard Amster
Title: Trustee

/s/

Samuel J Heller

/s/

Samuel J Heller Irrevocable Trust
By: Howard Amster
Title: Trustee

/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

Edgar Filing: NEW CENTURY FINANCIAL CORP - Form SC 13D

/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/

Gilda Zlatin