

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

NEW CENTURY FINANCIAL CORP  
Form SC 13D/A  
November 08, 2006

OMB Number 3235-0145

United States  
Securities and Exchange Commission  
Washington DC 20549

Schedule 13D/A Amendment No. 1  
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)

November 3, 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.        |

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|                  |  |                    |           |
|------------------|--|--------------------|-----------|
| Number of Shares | 7  | Sole Voting        | 2,091,771 |
| Beneficially     |  |                    |           |
| Owned By Each    | 8  | Shared Voting      | 1,595,040 |
| Reporting Person |  |                    |           |
| With             | 9  | Sole Dispositive   | 2,091,771 |
|                  | 10   | Shared Dispositive | 1,595,040 |
| 11               | Aggregate Amount Beneficially owned                    |                    | 2,662,182 |
| 12               | Check if Aggregate Amount (11) Excludes Certain Shares |                    |           |
| 13               | Percent of Class Represented by amount in row (11)     |                    | 4.74 %    |
| 14               | Type of Reporting Person                               |                    | IN        |

|                  |  |                    |   |
|------------------|--|--------------------|---|
| 1                | Name of Reporting Person                               |                    | Howard M Amster 2005<br>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  |

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|    |  |                            |                    |       |
|----|--|----------------------------|--------------------|-------|
| 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                         |                    |       |

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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 1,100,460  
 Reporting Person  
 With 9 Sole Dispositive  
 10 Shared Dispositive 1,100,460

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

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|                  |  |                    |         |
|------------------|--|--------------------|---------|
| Number of Shares | 7  | Sole Voting        |         |
| Beneficially     |  |                    |         |
| Owned By Each    | 8  | Shared Voting      | 890,560 |
| Reporting Person |  |                    |         |
| With             | 9  | Sole Dispositive   |         |
|                  | 10   | Shared Dispositive | 890,560 |
| 11               | Aggregate Amount Beneficially owned                    |                    | 890,560 |
| 12               | Check if Aggregate Amount (11) Excludes Certain Shares |                    |         |
| 13               | Percent of Class Represented by amount in row (11)     |                    | 1.58 %  |
| 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     |

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|    |  |                                   |                    |       |
|----|--|-----------------------------------|--------------------|-------|
| 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                                |                    |       |

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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

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|                  |  |               |                           |
|------------------|--|---------------|---------------------------|
| 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 | 311,331                    |
| Reporting Person |  |               |                            |
| With             |  | 9             | Sole Dispositive           |
|                  |  | 10            | Shared Dispositive 311,331 |
| 11               | Aggregate Amount Beneficially owned                    |               | 311,331                    |
| 12               | Check if Aggregate Amount (11) Excludes Certain Shares |               |                            |
| 13               | Percent of Class Represented by amount in row (11)     |               | 0.6 %                      |
| 14               | Type of Reporting Person                               |               | BD                         |



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|    |  |                      |                    |       |
|----|--|----------------------|--------------------|-------|
| 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      | 8,900 |
|    | Reporting Person                                       |                      |                    |       |
|    | With   | 9                    | Sole Dispositive   |       |
|    |  | 10                   | Shared Dispositive | 8,900 |
| 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<br>Remainder Unitrust |  |  |
|---|--------------------------|---|--|--|

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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 5,800  
 Reporting Person  
 With 9 Sole Dispositive  
 10 Shared Dispositive 5,800

11 Aggregate Amount Beneficially owned 5,800

12 Check if Aggregate Amount (11) Excludes Certain Shares

13 Percent of Class Represented by amount in row (11) 0.0 %

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

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|    |    |  |        |
|----|----|--|--------|
|    | 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  | 1,551              |         |
|    | Owned By Each  | 8            | Shared Voting      | 342,411 |
|    | Reporting Person                                       |              |                    |         |
|    | With   | 9            | Sole Dispositive   | 1,551   |
|    |  | 10           | Shared Dispositive | 342,411 |
| 11 | Aggregate Amount Beneficially owned                    | 338,162      |                    |         |
| 12 | Check if Aggregate Amount (11) Excludes Certain Shares |              |                    |         |
| 13 | Percent of Class Represented by amount in row (11)     | 0.6 %        |                    |         |
| 14 | Type of Reporting Person                               | IN           |                    |         |

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1 Name of Reporting Person David Zlatin and Gilda Zlatin JTWROS

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  
Beneficially  
Owned By Each 8 Shared Voting 100  
Reporting Person  
With 9 Sole Dispositive  
10 Shared Dispositive 100

11 Aggregate Amount Beneficially owned 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 IN

1 Name of Reporting Person Gilda Zlatin

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

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|    |  |        |                    |       |
|----|--|--------|--------------------|-------|
| 3  | SEC Use only   |        |                    |       |
| 4  | Source of Funds  | PF     |                    |       |
| 5  | Check if Disclosure                                    |        |                    |       |
| 6  | Citizenship  | U.S.A. |                    |       |
|    | Number of Shares                                       | 7      | Sole Voting        | 374   |
|    | Beneficially   |        |                    |       |
|    | Owned By Each  | 8      | Shared Voting      | 9,000 |
|    | Reporting Person                                       |        |                    |       |
|    | With   | 9      | Sole Dispositive   | 374   |
|    |  | 10     | Shared Dispositive | 9,000 |
| 11 | Aggregate Amount Beneficially owned                    | 3,574  |                    |       |
| 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     |                    |       |

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

Item 1. Security and Issuer

New Century Financial Corporation  
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

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

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

- 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.

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.

For information purposes only

Clients and employees (excluding Mr. Amster and Mr. Zlatin) of Ramat Securities own 114,886 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

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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 an additional 598,200 common shares with personal funds without borrowing. The total consideration for these purchases is \$ 24,716,825.54 bringing Howard Amster's total investment to \$ 102,513,254.60.

Amster Trading Company Charitable Remainder Unitrusts sold 9,200 common shares changing Amster Trading Company Charitable Remainder Unitrusts' total investment to \$ 44,970,229.46.

Ramat Securities Ltd. purchased an additional 40,831 common shares with working capital without borrowing. The total consideration for these purchases is \$ 1,723,381.27 bringing Ramat Securities Ltd.'s total investment to \$ 14,164,026.59.

Tova Financial, Inc. Charitable Remainder Unitrust purchased an additional 559 common shares with trust assets without borrowing. The total consideration for this purchase is \$ 23,939.30 bringing Tova Financial, Inc. Charitable Remainder Unitrust's total investment to \$ 338,155.10.

David Zlatin, in his individual retirement and K accounts purchased an additional 200 common shares with personal funds without borrowing. The total consideration for these purchases is \$ 8,632.20 bringing David Zlatin's total investment to \$ 81,933.62.

David Zlatin and Gilda Zlatin JTWR0S purchased 100 common shares with personal funds without borrowing. The total consideration for the purchase is \$ 4,302.85

Gilda Zlatin in her individual retirement account purchased an additional 60 common shares with personal funds without borrowing. The total consideration for this purchase is \$ 2,592.31 bringing Gilda Zlatin's total investment to \$ 19,400.90.

### Item 4. Purpose of Transaction

The following acquired their shares or may be deemed to be a group for purposes of investment.

Howard Amster  
Howard Amster 2005 CRUT

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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 Securities Ltd.  
Tova Financial, Inc.  
Tova Financial, Inc. Charitable Remainder Unitrust  
ZAK Group, Ltd.  
David Zlatin  
David Zlatin and Gilda Zlatin JTWROS  
Gilda Zlatin

There are no present plans or proposals by this group of record or the beneficial owners as reported in this Schedule 13D amendment one 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 56,117,164 shares as of July 31, 2006 referenced in the 10-Q for period ending June 30, 2006.

(a) (b) The aggregate amount owned by this Reporting Group is 3,677,756 shares or 6.55 % of the outstanding shares.

Howard Amster in his name and individual retirement accounts owns 2,091,771 shares or 3.73 % 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 890,560 shares or 1.58 % of the common outstanding shares.

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

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

Ramat Securities Ltd. owns 311,331 common shares or 0.6 % of the common outstanding shares.

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



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Tova Financial, Inc. Charitable Remainder Unitrust owns 5,800 common shares or 0.0 % of the common outstanding shares.

ZAK Group LLC owns 2,100 common shares or 0.0 % of the common outstanding shares.

David Zlatin owns 1,551 common shares or 0.0 % of the common outstanding shares.

David Zlatin and Gilda Zlatin own 100 common shares or 0.0% of the common outstanding shares.

Gilda Zlatin owns 374 common shares or 0.0 % of the common outstanding shares.

### c) Description of Transactions

All transactions were executed on a listed stock exchange as an open market transaction with Bear, Stearns Securities Corp. as executing broker.

#### Buys

| Identity   | Date     | Shares  | Price |
|--|----------|---------|-------|
| Howard Amster  | 08/09/06 | 300,000 | 42.76 |
| and various  | 08/10/06 | 47,500  | 42.14 |
| Individual   | 08/11/06 | 37,500  | 41.92 |
| Retirement Accounts  | 08/24/06 | 85,000  | 41.74 |
|  | 08/25/06 | 25,000  | 40.68 |
|  | 11/03/06 | 103,200 | 36.24 |
| Ramat Securities   | 08/09/06 | 24,081  | 42.76 |
| Ltd.   | 08/10/06 | 2,500   | 42.14 |
|  | 08/11/06 | 12,500  | 41.92 |
|  | 11/02/06 | 1,750   | 36.69 |
| Tova Financial, Inc.<br>Charitable Remainder<br>Unitrust                   | 08/09/06 | 559     | 42.76 |
| David Zlatin<br>in his various<br>individual, K and<br>retirement accounts | 08/09/06 | 200     | 42.76 |
| David Zlatin and<br>Gilda Zlatin JTWROS                                    | 08/09/06 | 100     | 42.76 |

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|              |          |    |       |
|--------------|----------|----|-------|
| Gilda Zlatin | 08/09/06 | 60 | 42.76 |
|--------------|----------|----|-------|

in her individual  
retirement account

Sells

|  |          |       |       |
|--|----------|-------|-------|
| Amster Trading Company Charitable<br>Remainder Unitrusts | 11/06/06 | 9,200 | 37.00 |
|--|----------|-------|-------|

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:               November 7, 2006

/s/  
Howard Amster

/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

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/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

/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/  
David Zlatin and Gilda Zlatin JTWROS

/s/  
Gilda Zlatin

