

United States Bankruptcy Court DISTRICT OF DELAWARE		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): American Home Mortgage Holdings, Inc.		Name of Joint Debtor (Spouse) (Last, First, Middle):																				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																				
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 13-4066303		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):																				
Street Address of Debtor (No. and Street, City, and State): 538 Broadhollow Road Melville, NY ZIP CODE 11747		Street Address of Joint Debtor (No. and Street, City, and State): ZIP CODE																				
County of Residence or of the Principal Place of Business: Suffolk, NY		County of Residence or of the Principal Place of Business:																				
Mailing Address of Debtor (if different from street address): ZIP CODE		Mailing Address of Joint Debtor (if different from street address): ZIP CODE																				
Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE		ZIP CODE																				
Type of Debtor (Form of Organization) (Check one box.) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house-hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.																				
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																				
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors* <table style="width:100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </table>			1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>								
1-49	50-99		100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000												
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Estimated Assets* <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,000 to \$100,000</td> <td><input type="checkbox"/> \$100,000 to \$1 million</td> <td><input type="checkbox"/> \$1 million to \$100 million</td> <td><input checked="" type="checkbox"/> More than \$100 million</td> </tr> </table>		<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input type="checkbox"/> \$1 million to \$100 million	<input checked="" type="checkbox"/> More than \$100 million																
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Estimated Liabilities* <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,000 to \$100,000</td> <td><input type="checkbox"/> \$100,000 to \$1 million</td> <td><input type="checkbox"/> \$1 million to \$100 million</td> <td><input checked="" type="checkbox"/> More than \$100 million</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input type="checkbox"/> \$1 million to \$100 million	<input checked="" type="checkbox"/> More than \$100 million																
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* The estimated number of creditors, assets and liabilities is on a consolidated basis.

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): American Home Mortgage Holdings, Inc.	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: Not Applicable	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: See Attached Schedule 1	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>		
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

<p>Voluntary Petition <i>(This page must be completed and filed in every case.)</i></p>	<p>Name of Debtor(s): American Home Mortgage Holdings, Inc.</p>
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (if not represented by attorney)</p> <p>_____ Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p>I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p>Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p>X _____ <i>Pauline K. Morgan</i> Signature of Attorney for Debtor(s)</p> <p>James I. Patton, Jr., Esq. Pauline K. Morgan, Esq. Young Conaway Stargatt & Taylor, LLP The Brandywine Building 1000 West Street, 17th Floor Wilmington, Delaware 19801 Telephone (302) 571-6600 and Facsimile (302) 571-1253</p> <p style="text-align: center;">8-6-07</p> <p>_____ Date</p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>Michael Strauss Printed Name of Authorized Individual</p> <p>Chief Executive Officer Title of Authorized Individual</p> <p style="text-align: center;">8/6/07</p> <p>_____ Date</p>	<p>_____ Address</p> <p>X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>

SCHEDULE 1

Including the debtor in this chapter 11 case, the following affiliated debtors simultaneously have filed voluntary chapter 11 petitions in this Court. Contemporaneously with the filing of these petitions, such entities filed a motion requesting that their chapter 11 cases be consolidated for procedural purposes only and jointly administered.

American Home Mortgage Acceptance, Inc.
American Home Mortgage Corp.
American Home Mortgage Holdings, Inc.
American Home Mortgage Investment Corp.
American Home Mortgage Servicing, Inc.
American Home Mortgage Ventures LLC
Great Oak Abstract Corp.
Homegate Settlement Services, Inc.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

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In re:	:	Chapter 11
	:	
AMERICAN HOME MORTGAGE HOLDINGS, INC.,	:	Case No. 07-[] ()
a Delaware corporation, et al.	:	
	:	Jointly Administered
Debtors.	:	
-----	X	

**CONSOLIDATED LIST OF CREDITORS HOLDING
40 LARGEST UNSECURED CLAIMS**

American Home Mortgage Holdings, Inc. (“AHM Holdings”), a Delaware corporation, and certain of its direct and indirect affiliates and subsidiaries, the debtors and debtors in possession in the above cases (collectively, the “Debtors”),¹ filed a voluntary petition in this Court for relief under chapter 11 of the United States Bankruptcy Code, 11 U.S.C. §§ 101, et seq. This list of creditors holding the 40 largest unsecured claims (the “Top 40 List”) has been prepared on a consolidated basis, from the Debtors’ books and records as of August 3, 2007. The Top 40 List was prepared in accordance with rule 1007(d) of the Federal Rules of Bankruptcy Procedure for filing in the Debtors’ chapter 11 cases. The Top 40 List does not include: (1) persons who come within the definition of an “insider” set forth in 11 U.S.C. § 101(31); or (2) secured creditors, unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 40 largest unsecured claims. The information presented in the Top 40 List shall not constitute an admission by, nor is it binding on, the Debtors. The information presented herein, including, without limitation (a) the failure of the Debtors to list any claim as contingent, unliquidated, disputed or subject to a setoff or (b) the listing of any claim as unsecured, does not constitute an admission by the Debtors that the secured lenders listed hold any deficiency claims, nor does it constitute a waiver of the Debtors’ rights to contest the validity, priority, nature, characterization and/or amount of any claim.

¹ The Debtors in these cases, along with the last four digits of each Debtor’s federal tax identification number, are: AHM Holdings (6303); American Home Mortgage Investment Corp. (“AHM Investment”), a Maryland corporation (3914); American Home Mortgage Acceptance, Inc. (“AHM Acceptance”), a Maryland corporation (1979); American Home Mortgage Servicing, Inc. (“AHM Servicing”), a Maryland corporation (7267); American Home Mortgage Corp. (“AHM Corp.”), a New York corporation (1558); American Home Mortgage Ventures LLC (“AHM Ventures”), a Delaware limited liability company (1407); Homegate Settlement Services, Inc. (“Homegate”), a New York corporation (7491); and Great Oak Abstract Corp. (“Great Oak”), a New York corporation (8580). The address for all of the Debtors is 538 Broadhollow Road, Melville, New York 11747, except for AHM Servicing, whose address is 4600 Regent Blvd., Suite 200, Irving, Texas 75063.

Rank	Name of creditor	Telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff ¹			Amount of claim [if secured also state value of security]
				CONTINGENT	UNLIQUIDATED	DISPUTED	
1	Deutsche Bank	31 West 52 nd Street 3 rd Floor NYC01-0304 New York, NY 10019 Tel: (212) 250-7675 Fax: (212) 797-0521	Loan Repurchase Request		X		Unliquidated
2	Wilmington Trust Company, as Debenture Trustee	Rodney Square North, 100 North Market Street, Wilmington, Delaware 19890 Telecopy: (302) 636-4140 Telephone: (302) 651-1000 Attention: Corporate Capital Markets - AHM Capital Trust I	Convertible Trust Preferred - AHM Capital Trust I		X		Unliquidated
3	JPMorgan Chase Bank, NA	194 Wood Avenue South Floor 3 Iselin, NJ 08830 Tel: (732) 452-8781 Fax: (732) 352-7511	Loan Repurchase Request		X		Unliquidated
4	Countrywide Capital	20 N. Acoma Blvd. Lake Havasu City, AZ 86403 Tel: (928) 505-1628 Fax: (928) 505-4466	Loan Repurchase Request		X		Unliquidated
5	Wilmington Trust Company, as Trustee	Rodney Square North, 1100 North Market Street, Wilmington, Delaware 19890-0001 Attn: Corporate Capital Markets	Trust Preferred - Baylis Trust III		X		Unliquidated
6	Bank of America, N.A.	901 Main Street, 66 th Fl. Dallas, TX 75202 Tel: (214) 209-9170 Fax: (214) 209-0338	Loan Repurchase Request		X		Unliquidated
7	JPMorgan Chase Bank, National Association, as Trustee	600 Travis, 50th Floor Houston, Texas 77019 Attn: Institutional Trust Services - Baylis Trust I	Trust Preferred - Baylis Trust I		X		Unliquidated
8	JPMorgan Chase Bank, National Association, as Trustee	600 Travis, 50th Floor, Houston, Texas 77019 Attn: Institutional Trust Services - Baylis Trust II	Trust Preferred - Baylis Trust II		X		Unliquidated

¹ As noted above, the Debtors reserve their rights to dispute the claims on this schedule on any basis.

Rank	Name of creditor	Telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff ¹			Amount of claim [if secured also state value of security]
				CONTINGENT	UNLIQUIDATED	DISPUTED	
9	JPMorgan Chase Bank, National Association, as Trustee	600 Travis, 50th Floor, Houston, Texas 77019 Attn: Institutional Trust Services - Baylis Trust IV	Trust Preferred - Baylis Trust IV		X		Unliquidated
10	JPMorgan Chase Bank, National Association, as Trustee	600 Travis, 50th Floor, Houston, Texas 77002, Attn: Baylis Trust V, Madassir Mohamed tel: (713) 216-2826	Trust Preferred - Baylis Trust V		X		Unliquidated
11	Citigroup	390 Greenwich Street, 6 th Fl. New York, NY 10013 Tel: 212-733-6353 Fax: 212-723-8613	Loan Repurchase Request		X		Unliquidated
12	Countrywide Capital	20 N. Acoma Blvd. Lake Havasu City, AZ 86403 Tel: (928) 505-1628 Fax: (928) 505-4466	Loan Repurchase Request		X		Unliquidated
13	Morgan Stanley	1585 Broadway New York, NY 10036 Tel: (212) 761-4000 Fax: (212) 507 4622	Loan Repurchase Request		X		Unliquidated
14	Wells Fargo Bank, N.A., as Trustee	919 North Market Street Suite 700 Wilmington, Delaware 19801 Attn: Corporate Trust Department - Baylis Trust VIII	Trust Preferred - Baylis Trust VIII		X		Unliquidated
15	SunTrust Asset Funding, LLC	Mail Code 3950 303 Peachtree Street, 23rd Floor Atlanta, Georgia 30308 Attn: Tony D. Atkins Tel: (404) 813-5244 Fax: (404) 813-5000 with a copy to: SunTrust Banks, Inc. 303 Peachtree Street, 36th Floor Atlanta, Georgia 30308 Attn: Woodruff A. Polk Tel: (404) 813-7094 Fax: (404) 581-1637	Loan Repurchase Request		X		Unliquidated
16	Impac Funding Corporation	1401 Dove Street, Suite 100, Newport Beach, CA 92660, Attn: Client Administration Tel: (800) 597-4101 Fax: (949) 260-4504	Loan Repurchase Request		X		Unliquidated

Rank	Name of creditor	Telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff ^d			Amount of claim [if secured also state value of security]
				CONTINGENT	UNLIQUIDATED	DISPUTED	
17	Wilmington Trust Company, as Trustee	Rodney Square North 1100 North Market Street Wilmington, Delaware 19890-0001 Attn: Corporate Capital Markets	Trust preferred - Baylis Trust VI		X		Unliquidated
18	Bear, Stearns & Co. Inc.	Government Operations 1 Metrotech Center North 7th Floor Brooklyn, New York 11201-3859 Attn: Sr. Managing Director Tel: (212) 272-1203	Master Repurchase Agreement		X		Unliquidated
19	Bank of America, N.A.	Agency Management Mail Code: CA5-701-05-19 1455 Market Street, 5th Floor San Francisco, CA 94103 Attention: Anthea Del Bianco Vice President Telephone No.: (415) 436-2776 Facsimile No.: (415) 503-5101 Bank of America, N.A. Portfolio Management Mail Code: TX1-492-66-01 901 Main Street, 66th Floor Dallas, TX 75202-3714 Attention: Elizabeth Kurilecz Senior Vice President Telephone No.: (214) 209-0975 Facsimile No.: (214) 209-1027	Warehouse Facility		X		Unliquidated
20	Citigroup Global Markets Realty Corp	390 Greenwich Street, 6th Floor New York, New York 10013 Attn: Peter Steinmetz	Loan Repurchase Request		X		Unliquidated

Rank	Name of creditor	Telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff ¹			Amount of claim [if secured also state value of security]
				CONTINGENT	UNLIQUIDATED	DISPUTED	
21	Bank of America, N.A.	Sears Tower 233 South Wacker Drive, Suite 2800 Chicago, IL 60606 Attention: Swap Operations Facsimile No.: 312-453-2787 Bank of America, N.A., 1133 Avenue of the Americas, 17th Floor New York, NY 10036 Attn: Ronald Jost Tel: 646-216-5311 Fax: 646-733-4090	Swap Counterparty (Commercial Paper Facility)		X		Unliquidated
22	Wilmington Trust Company, as Trustee	Rodney Square North, 1100 North Market Street, Wilmington, Delaware 19890-0001, Attn: Corporate Capital Markets	Trust preferred - Baylis Trust VII		X		Unliquidated
23	Wells Fargo	420 Montgomery Street San Francisco, CA 94104	Loan Repurchase Request		X		Unliquidated
24	Countrywide Capital	20 N. Acoma Blvd. Lake Havasu City, AZ 86403 Tel: (928) 505-1628 Fax: (928) 505-4466	Loan Repurchase Request		X		Unliquidated
25	Nomura Credit & Capital, Inc.	2 World Financial Center, Building B, 21st Floor, New York, New York 10281, Attn: Dante LaRocca, Managing Director; with a copy to NCCI Legal, 18th Floor Fax: (212) 667-1024	Loan Repurchase Request		X		Unliquidated

Rank	Name of creditor	Telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff ¹			Amount of claim [if secured also state value of security]
				CONTINGENT	UNLIQUIDATED	DISPUTED	
26	Liquid Funding, Ltd.	Canon's Court 22 Victoria Street Hamilton HM 12 Bermuda Attn: Corporate Secretary With a copy in all cases to: Bear Stearns Bank plc, Investment Manager of Liquid Funding, Ltd., Block 8, Harcourt Centre Charlotte Way Dublin 2, Ireland Attn: Jerome Schneider / Patrick Phelan Tel: (353-1) 402-6358, Fax: (353-1) 402-6308	Master Repurchase Agreement		X		Unliquidated
27	EMC	383 Madison Avenue New York, NY Tel: (212) 272-6458 Fax: (212) 272-7382	Loan Repurchase Request		X		Unliquidated
28	Greenwich Capital Financial Products, Inc.	600 Steamboat Road Greenwich, Connecticut 06830 Attn: Mortgage Finance With copies to: Greenwich Capital Financial Products, Inc. 600 Steamboat Road Greenwich, Connecticut 06830 Attn: Legal and to: Greenwich Capital Financial Products, Inc., 600 Steamboat Road Tel: (203) 625-2700	Loan Repurchase Request		X		Unliquidated
29	Lehman Brothers Inc. and Lehman Commercial Paper Inc.	745 Seventh Avenue 28th Floor New York, New York 10019 Attn: Robert Guglielmo, Senior Vice President Transaction Management Tel: (212) 526-7121 Fax: (212) 526-7672	Master Repurchase Agreement		X		Unliquidated
30	HSBC Bank	452 Fifth Avenue, 10 th Fl. New York, NY 10018 Tel: (212) 525-5040 Fax: (646) 366-3826	Loan Repurchase Request		X		Unliquidated

Rank	Name of creditor	Telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff ¹			Amount of claim [if secured also state value of security]
				CONTINGENT	UNLIQUIDATED	DISPUTED	
31	UBS	1251 Avenue of the Americas New York, NY 10019 Tel: (212) 713-3734 Fax: (212) 882-3597	Loan Repurchase Request		X		Unliquidated
32	Lehman Brothers Special Financing, Inc	c/o Lehman Brothers Transaction Management 745 Seventh Avenue, 28th Floor New York, NY 10019 Attn: Documentation Manager Tel: 212-526-7187 Fax: 212-526-7672	Derivative Transaction (Swap)		X		Unliquidated
33	FNMA	3900 Wisconsin Avenue, NW Washington, DC 20016-2892 Tel: (202) 752-7000	Loan Repurchase Request		X		Unliquidated
34	Washington Mutual Bank, FA	3200 Southwest Freeway Houston, TX 77027 Tel: (713) 543-6141 Fax: (713) 543-6727	Loan Repurchase Request		X		Unliquidated
35	Luminent Mtg (Barclays)	Suite 1350 101 California St. San Francisco CA 94111 Tel: (415) 217-4500	Loan Repurchase Request		X		Unliquidated
37	IndyMac Bank, F.S.B.	3465 East Foothill Boulevard, Pasadena, California 91107	Loan Repurchase Request		X		Unliquidated
38	Morgan Stanley Capital Services Inc.	Transaction Management Group 1585 Broadway New York, NY 10036-8293 Attn: Chief Legal Officer Fax: (212) 507 4622	Derivative Transaction (Swap)		X		Unliquidated
39	Credit Suisse First Boston	Eleven Madison Avenue New York, NY 10010 Tel: (212) 325-2000 Fax : (212) 325-6665	Loan Repurchase Request		X		Unliquidated
40	GMAC	600 Galleria Parkway, 15 th Fl Atlanta, GA 30339 Tel: (678) 324-2146 Fax: (770) 859-0148	Loan Repurchase Request		X		Unliquidated

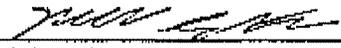
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

----- X
In re: : Chapter 11
: :
AMERICAN HOME MORTGAGE HOLDINGS, INC., : Case No. 07-[] ()
a Delaware corporation, et al. : :
: Jointly Administered
Debtors. : :
----- X

**DECLARATION CONCERNING THE DEBTORS' CONSOLIDATED LIST OF
CREDITORS HOLDING THE 40 LARGEST UNSECURED CLAIMS**

I, Michael Strauss, Chief Executive Officer of American Home Mortgage Holdings, Inc., a Delaware corporation, and the entity named as the debtor in this case, declare under penalty of perjury under the laws of the United States of America that I have reviewed the foregoing Consolidated List of Creditors holding the 40 Largest Unsecured Claims submitted herewith and that the information contained therein is true and correct to the best of my information and belief.

Date: August 6 2007



Michael Strauss
Chief Executive Officer

**ACTION BY WRITTEN CONSENT
OF THE
SOLE DIRECTOR
OF
AMERICAN HOME MORTGAGE HOLDINGS, INC.**

(Adopted by the Sole Director on August 5, 2007)

The undersigned, being the sole director (the "Director") of American Home Mortgage Holdings, Inc. (the "Company"), a Delaware corporation, acting pursuant to applicable law, hereby consents to the adoption of the following recitals and resolutions and to the actions set forth herein as of the date set forth above:

WHEREAS, the Director has reviewed and considered the financial and operational condition of the Company and the Company's business on the date hereof, including the historical performance of the Company, the assets of the Company, the current and long-term liabilities of the Company, the market for the Company's products and services, and mortgage industry and credit market conditions;

WHEREAS, the Director has received, reviewed and considered the recommendations of the senior management of the Company and the Company's legal, financial and other advisors as to the relative risks and benefits of pursuing a bankruptcy proceeding under the provisions of Chapter 11 of Title 11 of the United States Code ("Chapter 11");

NOW, THEREFORE, BE IT RESOLVED that, in the judgment of the Director, it is desirable and in the best interests of the Company, its creditors, stockholders and other interested parties, that a voluntary petition be filed by the Company under the provisions of Chapter 11;

RESOLVED FURTHER that the officers of the Company be, and they hereby are, authorized to execute and file on behalf of the Company all petitions, schedules, lists and other papers or documents, and to take any and all action which they deem necessary or proper to obtain such relief;

RESOLVED FURTHER that the officers of the Company be, and they hereby are, authorized and directed to employ the law firm of Young Conaway Stargatt & Taylor, LLP as general bankruptcy counsel, to the Company to represent and assist the Company in carrying out its duties under Title 11 of the United States Code (the "Bankruptcy Code"), and to take any and all actions to advance the Company's rights, including the preparation of pleadings and filings in the Chapter 11 proceeding, and in connection therewith, the officers of the Company are hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to and immediately upon the filing of the Chapter 11 case, and to cause to be filed appropriate applications for authority to retain the services of Young Conaway Stargatt & Taylor, LLP;

RESOLVED FURTHER that the officers of the Company be, and they hereby are, authorized and directed to enter into that certain management services agreement between Kroll Zolfo Cooper LLC and the Company, and pursuant thereto and hereto, Stephen F. Cooper

and Kevin Nystrom, of Kroll Zolfo Cooper LLC, be and hereby are, authorized, empowered and directed to represent the Company, as its Chief Restructuring Officer and Director of Restructuring, respectively, in connection with any case commenced by it under the Bankruptcy Code;

RESOLVED FURTHER, that the officers of the Company be, and they hereby are, authorized and directed to employ Milestone Advisors, LLC, as investment banker, with regard to the Chapter 11 proceeding, and in connection therewith, the officers of the Company are hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to and immediately upon the filing of the Chapter 11 case, and to cause to be filed an appropriate application for authority to retain the services of Milestone Advisors, LLC;

RESOLVED FURTHER, that the officers of the Company be, and they hereby are, authorized and directed to employ Phoenix Capital, Inc., as investment banker, with regard to the Chapter 11 proceeding, and in connection therewith, the officers of the Company are hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to and immediately upon the filing of the Chapter 11 case, and to cause to be filed an appropriate application for authority to retain the services of Phoenix Capital, Inc.;

RESOLVED FURTHER that the officers of the Company be, and they hereby are, authorized and directed to employ any other individual and/or firm as professionals or consultants or financial advisors to the Company as are deemed necessary to represent and assist the Company in carrying out its duties under the Bankruptcy Code, and in connection therewith, the officers of the Company are hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to and immediately upon the filing of the Chapter 11 case, and to cause to be filed an appropriate application for authority to retain the services of such firms;

RESOLVED FURTHER that the officers of the Company be, and they hereby are, authorized and empowered to obtain post-petition financing according to terms negotiated, or to be negotiated, by management of the Company, including under debtor-in-possession credit facilities or relating to the use of cash collateral; and to enter into any guarantees and to pledge and grant liens on its assets as may be contemplated by or required under the terms of such post-petition financing or cash collateral agreements; and in connection therewith, the officers of the Company are hereby authorized and directed to execute appropriate loan agreements, cash collateral agreements and related ancillary documents;

RESOLVED FURTHER that the officers of the Company be, and they hereby are, authorized and empowered for, in the name of, and on behalf of the Company, to take or cause to be taken any and all such other and further action, and to execute, acknowledge, deliver and file any and all such instruments as each, in his or her discretion, may deem necessary or advisable in order to carry out the purpose and intent of the foregoing resolutions; and

RESOLVED FURTHER that all of the acts and transactions relating to matters contemplated by the foregoing resolutions of management and the Director of the Company, in the name and on behalf of the Company, which acts would have been approved by the foregoing resolutions except that such acts were taken prior to the execution of these resolutions, are hereby in all respects confirmed, approved and ratified.

IN WITNESS WHEREOF, the undersigned, being the sole Director of the Company, has hereto signed his name and adopted the above resolutions as of the above date and hereby directs a fully signed copy of this Action by Written Consent of the Sole Director to be filed with the minutes of proceedings of the Board of Directors of the Company.



Michael Strauss
Sole Director and
Chief Executive Officer