

ECC Capital CORP  
Form 3/A  
April 15, 2005

# FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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## INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

<p>1. Name and Address of Reporting Person *</p> <p>Å Szpytek Steven</p> <p>(Last) (First) (Middle)</p> <p>1833 ALTON PARKWAY</p> <p>(Street)</p> <p>IRVINE, Å CA Å 92606</p> <p>(City) (State) (Zip)</p>	<p>2. Date of Event Requiring Statement</p> <p>(Month/Day/Year)</p> <p>04/14/2005</p>	<p>3. Issuer Name and Ticker or Trading Symbol</p> <p>ECC Capital CORP [ECR]</p>	<p>4. Relationship of Reporting Person(s) to Issuer</p> <p>(Check all applicable)</p> <p>____ Director      ____ 10% Owner</p> <p><input checked="" type="checkbox"/> Officer      ____ Other</p> <p>(give title below) (specify below)</p> <p>Exec. VP, Chief Operating Off.</p>	<p>5. If Amendment, Date Original Filed(Month/Day/Year)</p> <p>02/14/2005</p> <p>6. Individual or Joint/Group Filing(Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person</p> <p>____ Form filed by More than One Reporting Person</p>
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### Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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### Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable      Expiration Date	Title      Amount or Number of Shares			

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Employee Stock Option (right to buy) 07/01/2003 06/30/2013 Common Stock 23,661 <sup>(1)</sup> \$ 0.51 <sup>(2)</sup> D Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Szpytek Steven 1833 ALTON PARKWAY IRVINE, CA 92606	Â	Â	Â Exec. VP, Chief Operating Off.	Â

## Signatures

Alanna Darling,  
Attorney-In-Fact 04/14/2005

\_\_Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).  
This number gives effect to the merger of Encore Credit Corp. ("Encore"), and ECC Merger Sub, a wholly-owned subsidiary of Encore,  
(1) pursuant to which each issued and outstanding share of capital stock of Encore will receive 1.183 shares of the Issuer, which merger is scheduled to occur on February 15, 2005.  
(2) The exercise price was erroneously reported on the original Form 3 filing.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.  
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