FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL						
OMB Number:	3235-0287					
Estimated average burden						
hours per response:	0.5					

> 7. Nature of Indirect Beneficial Ownership (Instr. 4)

11. Nature of Indirect Beneficial Ownership (Instr. 4)

Check this box if no longer subject to Section 16. Form 4 or Form 5

1. Name and Address of Reporting Person*

(First)

(Last)

NEWCASTLE CAPITAL MANAGEMENT LP

(Middle)

	ions may contir tion 1(b).	nue. See		File								s Exchan			4			hours	s per	response:	0
<u>AMER</u>		Reporting Person*		NCE	2. 19	ssuei	r Name a	and Ticl	ker	or Trad	ng S		of 1940)			all app Direct Office	olicable) ctor er (give title	ng P		Owner (specify
(Last) (First) (Middle) 777 MAIN STREET, SUITE 1000					3. Date of Earliest Transaction (Month/Day/Year) 12/30/2009										below) A below) see attached explanation						
(Street)	ORTH T	K	76102		4. II	f Ame	endment	, Date o	of O	Original I	iled	(Month/Da	ay/Year)		Indivne)	Forn	n filed by On	ie Re	ing (Check A porting Pers an One Rep	son
(City)	(Si	ate)	(Zip)																		
1. Title of S	Security (Inst		le I - Nor	2. Trans Date (Month/l	action	ar)	2A. Deer Execution	ned on Date,	Ī	3. Transac Code (li	tion	4. Securit Disposed 5)	ties Acc	quired	(A) or	nd	5. Amo Securi Benefi	ount of ities icially	Fo (D)	Ownership rm: Direct or Indirect	7. Nature of Indire Beneficia
							(Month/Day/Year)		ĺ	8) Code V		Amount	(A	(A) or (D) Price		Repo Trans			(1)	(I) (Instr. 4)	Ownersh (Instr. 4)
Common	Stock			12/30)/2009	9	12/30	/2009		P		10,61	0	A	\$1.	.6	454	1,932 ⁽¹⁾⁽²⁾		D	
Common	Stock			12/31	./2009	9	12/31	/2009		P		1,252	2	A	\$1.	.6	456	5,184(1)(2)		D	
		Ta	able II - [)									sed of, onvertib				/ Ov	vned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deeme Execution if any (Month/Da	Date,	4. Transa Code (8)		of Deriv Secu Acqu (A) o Disp of (D	or osed) r. 3, 4	Ex	Date Ex opiration lonth/Da	Date		7. Title Amou Secur Under Deriva Secur and 4	int of ities rlying ative ity (Ins	str. 3			9. Number derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	,	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Natu of Indire Benefici Ownersi (Instr. 4)
					Code	v	(A)	(D)	Da Ex	ate kercisab		expiration Pate	Title	Amo or Num of Shai	nber						
ı	ICAN HA	Reporting Person*		NCE	<u>Co</u>																
(Last) 777 MA	IN STREET	(First)	(Mido	ile)		_															
(Street)	ORTH	TX	7610)2																	
(City)		(State)	(Zip)																		
		Reporting Person* PARTNERS I																			
(Last) 200 CRE STE 140	SCENT CO	(First) OURT	(Mido	ile)																	
(Street) DALLA	S	TX	7520)1		_															
(City)		(State)	(Zip)																		

200 CRESCENT	COURT	
STE 1400		
(Street) DALLAS	TX	75201
(City)	(State)	(Zip)
1. Name and Address NEWCASTLE	of Reporting Person*	OUP LLC
(Last) 200 CRESCENT (STE 1400	(First)	(Middle)
(Street) DALLAS	TX	75201
(City)	(State)	(Zip)
1. Name and Address HALLMARK	of Reporting Person* FINANCIAL SE	RVICES INC
(Last) 777 MAIN STREE STE 1000	(First) ET	(Middle)
(Street) FORT WORTH	TX	76102
(City)	(State)	(Zip)
1. Name and Address SCHWARZ M		
(Last) 200 CRESCENT (STE 1400	(First)	(Middle)
(Street) DALLAS	TX	75201
(City)	(State)	(Zip)
1. Name and Address Coleman Clint		
	(First) E CAPITAL MANA COURT, SUITE 140	
(Street) DALLAS	TX	75201
(City)	(State)	(Zip)

Explanation of Responses:

American Hallmark Insurance
Co. of Texas

Newcastle Partners, L.P., By:
Newcastle Capital
Management, L.P., its general
partner, By: Newcastle Capital
Group, L.L.C. its general
partner, By: /s/ Mark E.
Schwarz, its managing member

^{1.} Purchases made by American Hallmark Insurance Company of Texas AHIC. The Reporting Persons are members of a "group" for purposes of Section 13d3 of the Securities Exchange Act of 1934, as amended and accordingly may be deemed to beneficially own Shares of the Issuer's Common Stock owned in the aggregate by the other members of the Section 13d group. The Section 13d group consists of Newcastle Partners LP, Newcastle Capital Management LP, Newcastle Capital Group LLC, Hallmark Financial Services Inc, AHIC, Mark E. Schwarz and Clinton J. Coleman. Each Reporting Person disclaims beneficial ownership of the shares of the Issuer's Common Stock owned by the other members of the Section 13d group except to the extent of its pecuniary interest therein

^{2.} NCM is the general partner of each of NP. NCG is the general partner of NCM, and Schwarz is the managing member of NCG. Accordingly, each of NCM, NCG and Schwarz may be deemed to beneficially own the shares directly owned by NP. In addition, Hallmark is the parent company of AHIC and, accordingly, may be deemed to beneficially own the shares directly owned by AHIC.

01/04/2010 Newcastle Capital

Management, L.P., its general partner, By: Newcastle Capital Group, L.L.C. its general partner, By: /s/ Mark E. Schwarz, its managing member

Newcastle Capital Group,

L.L.C. its general partner, By: 01/04/2010

/s/ Mark E. Schwarz, its managing member

Hallmark Financial Services,

01/04/2010

Inc.

01/04/2010

/s/ Mark E. Schwarz /s/ Clinton J.Coleman 01/04/2010

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (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).

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.