

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **1999-09-10** | Period of Report: **1999-08-31**
SEC Accession No. **0000950123-99-008469**

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SUBJECT COMPANY

HANOVER CAPITAL MORTGAGE HOLDINGS INC

CIK: **1040719** | IRS No.: **133950486** | State of Incorporation: **MD** | Fiscal Year End: **1231**
Type: **4** | Act: **34** | File No.: **001-13417** | Film No.: **99709712**
SIC: **6162** Mortgage bankers & loan correspondents

Mailing Address
90 WEST ST STE 1508
NEW YORK NY 10006

Business Address
90 WEST ST STE 1508
NEW YORK NY 10006
2127325086

REPORTING OWNER

CURRAN JULIA

CIK: **1078670**
Type: **4**

Business Address
C/O HANOVER CAPITAL
MORTGAGE HOLDINGS
100 METROPLEX DRIVE
SUITE 301
EDISON NJ 08817

1. Title of Security (Instr. 3)	Transaction Date (Month/Day/Year)	(Instr. 8) Code	V	Amount	(A) or (D)	Price	of Month (Instr. 3 and 4)	Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)
<S> Common Stock	<C>	<C>	<C>	<C>	<C>	<C>	<C> 0	<C>	<C>

</TABLE>

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).

(Over)
SEC 7474 (7096)

FORM 4 (continued)

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

<TABLE>
<CAPTION>

1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exer- cise Price of Deriv- ative Secur- ity	3. Trans- action Date (Month/ Day/ Year)	4. Trans- action Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) (D)	6. Date Exercisable and Expiration Date (Month/Day/Year) Date Expira- tion	7. Title and Amount of Underlying Securities (Instr. 3 and 4) Amount or Number of Shares	8. Price of Deriv- ative Secur- ity (Instr. 5)	9. Number of Deriv- ative Secur- ities Bene- ficially Owned at End Month (Instr. 4)	10. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I) (Instr. 4)	11. Nature of In- direct Bene- ficial Owner- ship (Instr. 4)
<S> Stock options (rights to acquire)	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
	15.75				* *	Common Stock	15,000	15,000	D	
Options	4.625	8/29/99	A	5,000	** **	Common Stock	5,000	5,000	D	

</TABLE>

Explanation of Responses:

- * Subject to certain requirements, options vest on a ratable, monthly basis over a 48 month period commencing with the month that includes the closing of the initial public offering. Options may expire one day less than ten years from the date of the initial public offering.
- ** Grant of options exercisable as follows: 1/3 at 8/29/00, 1/3 at 8/29/01, 1/3 at 8/29/02 and shall expire one day less than ten years from grant date.

/s/ Julia Curran

8/10/99

**Signature of Reporting Person

Date

** 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.

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

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