

NEW CENTURY FINANCIAL CORP  
Form 8-K  
July 22, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(D)**  
**OF THE SECURITIES EXCHANGE ACT OF 1934**

**Date of report (Date of earliest event reported): July 21, 2004**

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**NEW CENTURY FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in Charter)

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**Delaware**  
(State or Other Jurisdiction  
  
of Incorporation)

**000-22633**  
(Commission File Number)

**33-0683629**  
(IRS Employer  
  
Identification No.)

**18400 Von Karman Avenue, Suite 1000, Irvine, California**  
(Address of Principal Executive Offices)

**92612**  
(Zip Code)

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Registrant's telephone number, including area code: (949) 440-7030

Former name or former address, if changed since last report: N/A

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**ITEM 5. OTHER EVENTS**

On July 21, 2004, New Century Financial Corporation issued a press release announcing its financial results for the quarter ended June 30, 2004. The full text of the press release is attached as Exhibit 99.1 to this current report and is incorporated herein by reference.

**ITEM 7. EXHIBITS**

(c) Exhibits.

| <u>Exhibit No.</u> | <u>Description of Exhibit</u>   |
|--------------------|---|
| 99.1               | Press Release, dated July 21, 2004, issued by New Century Financial Corporation |

**ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

The press release referred to under Item 5 above is also being furnished pursuant to Item 12. The full text of the press release is attached as Exhibit 99.1 to this current report and is incorporated herein by reference.

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Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**NEW CENTURY FINANCIAL CORPORATION**

July 21, 2004

By:           /s/ ROBERT K. COLE          

Robert K. Cole  
*Chairman and Chief Executive Officer*

**EXHIBIT INDEX**

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