

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

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

Washington, D.C. 20549

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**FORM 8-K**

**CURRENT REPORT**

PURSUANT TO SECTION 13 OR 15(D)

OF THE SECURITIES EXCHANGE ACT OF 1934

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

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**NEW CENTURY FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in Charter)

Delaware  
(State or Other Jurisdiction)

000-22633  
(Commission)

33-0683629  
(IRS Employer)

of Incorporation)

File Number)

Identification No.)

18400 Von Karman Avenue, Suite 1000,

Irvine, California  
(Address of Principal Executive Offices)

92612  
(Zip Code)

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 January 21, 2004, New Century Financial Corporation (the Company ) issued a press release announcing its financial results for the quarter and year ended December 31, 2003. The full text of the press release is attached as Exhibit 99.1 to this current report and is incorporated herein by reference. References to the Company s website under the caption Loan Performance Data in the press release do not incorporate by reference the information on the Company s website into this current report and the Company disclaims any such incorporation by reference.

**ITEM 7. EXHIBITS**

(c) Exhibits.

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
99.1	Press Release, dated January 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**

January 21, 2004

By:

*/s/ Robert K. Cole*

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Robert K. Cole

*Chairman and Chief Executive Officer*

**EXHIBIT INDEX**

**Exhibit No.**

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**Description of Exhibit**

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99.1

Press release, dated January 21, 2004, issued by New Century Financial Corporation