

NEW CENTURY FINANCIAL CORP  
Form 8-K  
July 13, 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): **July 1, 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 File

**33-0683629**  
(IRS Employer

of Incorporation)

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**

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

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**ITEM 5. OTHER EVENTS**

On July 1, 2004, New Century Mortgage Corporation, a wholly-owned subsidiary of New Century Financial Corporation, and NC Capital Corporation, a wholly-owned subsidiary of New Century Mortgage, entered into a letter agreement with CDC Mortgage Capital, Inc. which extends the expiration date of the credit facility with CDC from July 7, 2004 until July 21, 2004. This letter agreement is filed as Exhibit 10.1 to this Current Report and is incorporated herein by reference.

**ITEM 7. EXHIBITS**

(c) Exhibits.

**Exhibit No.**

**Description of Exhibit**

10.1

Letter Agreement, dated as of July 1, 2004, among New Century Mortgage Corporation, NC Capital Corporation and CDC Mortgage Capital Inc.

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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 12, 2004

By: /s/ ROBERT K. COLE  
Robert K. Cole

*Chairman and Chief Executive Officer*

**EXHIBIT INDEX**

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