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FREMONT GENERAL CORP  
Form 8-K  
July 29, 2004

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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 29, 2004

FREMONT GENERAL CORPORATION  
(Exact Name of Registrant as Specified in Its Charter)

NEVADA  
(State or Other Jurisdiction of Incorporation)

1-8007  
(Commission File Number)

95-2815260  
(I.R.S. Employer Identification No.)

2020 SANTA MONICA BOULEVARD - SUITE 600 SANTA MONICA, CA 90404  
(Address of Principal Executive Offices) (Zip Code)

(310) 315-5500  
(Registrant's Telephone Number, Including Area Code)

N/A  
(Former Name or Former Address, if Changes Since Last Report)

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ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 29, 2004, Fremont General Corporation issued a news release to report its results of operations and financial condition at, and for the three and six months ended, June 30, 2004. The information set forth in the attached Exhibit 99.1 is incorporated in the Item by reference and is being furnished and shall not be deemed "filed" for the purposes of the Securities Exchange Act of 1934, as amended.

SIGNATURES

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

FREMONT GENERAL CORPORATION

Date: July 29, 2004

BY: /s/ Patrick E. Lamb

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Patrick E. Lamb  
Senior Vice President Chief Financial  
Officer and Treasurer  
(Principal Accounting Officer)