

NEW CENTURY FINANCIAL CORP  
Form 8-K  
August 02, 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 29, 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)

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**

Credit Facilities

On July 29, 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 30, 2004 until August 15, 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.

| <b>Exhibit No.</b> | <b>Description of Exhibit</b>   |
|--------------------|---|
| 10.1               | Letter Agreement, dated as of July 29, 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**

August 2, 2004

By:           /s/ ROBERT K. COLE          

Robert K. Cole  
*Chairman and Chief Executive Officer*

**EXHIBIT INDEX**

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