

NEW CENTURY FINANCIAL CORP  
Form 8-K  
July 20, 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 15, 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 15, 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 21, 2004 until July 30, 2004. This letter agreement is filed as Exhibit 10.1 to this Current Report and is incorporated herein by reference.

**Announcement of New Chief Financial Officer**

On July 20, 2004, New Century Financial issued a press release announcing the appointment of Ms. Patti M. Dodge as the Chief Financial Officer of the company. The full text of the press release is filed 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>   |
|--------------------|---|
| 10.1               | Letter Agreement, dated as of July 15, 2004, among New Century Mortgage Corporation, NC Capital Corporation and CDC Mortgage Capital Inc. |
| 99.1               | Press release issued by New Century Financial Corporation on July 20, 2004.   |

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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 20, 2004

By: /s/ ROBERT K. COLE

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Robert K. Cole  
*Chairman and Chief Executive Officer*

**EXHIBIT INDEX**

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