

FALCON FINANCIAL INVESTMENT TRUST  
Form 8-K  
August 13, 2004

**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):  
**August 13, 2004**

Commission File Number:  
**0-50509**

**FALCON FINANCIAL INVESTMENT TRUST**  
(Exact name of registrant as specified in its charter)

**Maryland**  
(State or other jurisdiction  
of incorporation)

**57-6208172**  
(IRS Employer  
Identification Number)

**15 Commerce Road**  
**Stamford, CT 06902**  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code:  
**(203) 967-0000**  
(Former name or former address, if changed since last report)

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**Item 12. Results of Operations and Financial Condition.**

On August 12, 2004, Falcon Financial Investment Trust issued a press release to announce its financial results for the quarter ended June 30, 2004. A copy of the press release is being furnished as exhibit 99.1 to this Form 8-K.

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**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 hereunto duly authorized.

Date: August 13, 2004

FALCON FINANCIAL INVESTMENT TRUST  
By: /s/ David A. Karp

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David A. Karp  
President and Chief Financial Officer

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**Exhibit Index**

| <b><u>Exhibit No.</u></b> | <b><u>Description</u></b>                                                                                   |
|---------------------------|-------------------------------------------------------------------------------------------------------------|
| 99.1                      | Press release, dated August 12, 2004, announcing the financial results for the quarter ended June 30, 2004. |