

NEW CENTURY FINANCIAL CORP  
Form 8-K  
September 27, 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 1, 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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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ..  Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ..  Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ..  Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ..  Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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This Report on Form 8-K is being effected to file a corrected version of that certain New Century Financial Corporation Deferred Compensation Plan, that was amended and restated July 1, 2004, that was filed as Exhibit 10.1 to the Form 10-Q filed by New Century Financial Corporation on August 9, 2004.

**SECTION 1 REGISTRANT'S BUSINESS AND OPERATIONS**

**Item 1.01 Entry into a Material Definitive Agreement**

On July 1, 2004, New Century Financial Corporation (the Company) amended and restated the New Century Financial Corporation Deferred Compensation Plan (the Plan). The purpose of the Plan is to make additional retirement benefits and increased financial security, on a tax favored basis, available to certain key employees, in recognition of the services these employees have provided the Company. The Plan is filed as Exhibit 10.1 to this Current Report and is incorporated herein by reference.

**SECTION 9 FINANCIAL STATEMENTS AND EXHIBITS**

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits.

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
10.1	Corrected version of New Century Financial Corporation Deferred Compensation Plan, Amended and Restated July 1, 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.

September 27, 2004

**NEW CENTURY FINANCIAL CORPORATION**

By: */s/ Brad A. Morrice*

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Brad A. Morrice  
*President and Chief Operating Officer*

**EXHIBIT INDEX**

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