

NEW CENTURY FINANCIAL CORP  
Form 8-K  
November 03, 2005

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

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**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): November 2, 2005

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**NEW CENTURY FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in Charter)

**Maryland**  
(State or Other Jurisdiction  
  
of Incorporation)

**001-32314**  
(Commission File Number)

**56-2451736**  
(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

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Former name or former address, if changed since last report: N/A

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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**SECTION 2 FINANCIAL INFORMATION**

**Item 2.02. Results of Operations and Financial Condition.**

On November 3, 2005, the registrant issued a press release announcing its financial results for the quarter ended September 30, 2005. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K. References to the registrant's Web site in the press release do not incorporate by reference the information on the registrant's Web site into this Current Report on Form 8-K and the registrant disclaims any such incorporation by reference.

The press release attached hereto as Exhibit 99.1 and the information contained therein shall not be deemed to be *filed* for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section. The press release shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such a filing.

**SECTION 8 OTHER EVENTS**

**Item 8.01. Other Events.**

On November 2, 2005, the registrant's board of directors authorized a stock repurchase program of up to an aggregate of 5 million shares of the registrant's common stock, currently representing approximately 9.0 percent of common shares outstanding. The registrant expects to fund these repurchases with excess corporate liquidity. Stock repurchases may be made on the open market, through block trades or in privately negotiated transactions in accordance with applicable law. The number of shares to be purchased and the timing of the purchases will be based upon the level of the registrant's cash balances, general business conditions and other factors including alternative investment opportunities. The registrant reserves the right to terminate, reduce or increase the size of the stock repurchase program at any time.

**SECTION 9 FINANCIAL STATEMENTS AND EXHIBITS**

**Item 9.01. Financial Statements and Exhibits.**

(c) Exhibits.

**Exhibit No. Description of Exhibit**

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99.1 Press Release dated November 3, 2005, issued by New Century Financial Corporation announcing its financial results for the quarter ended September 30, 2005.

[Signature Page Follows.]

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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**

November 3, 2005

By: /s/ Robert K. Cole  
Robert K. Cole

*Chairman and Chief Executive Officer*

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
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