

NEW CENTURY FINANCIAL CORP  
Form 8-K  
September 26, 2003

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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): September 23, 2003

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**NEW CENTURY FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in Charter)

|   |                                  |                                     |
|---|----------------------------------|-------------------------------------|
| <b>Delaware</b><br>(State or Other)   | <b>000-22633</b><br>(Commission) | <b>33-0683629</b><br>(IRS Employer) |
| <b>Jurisdiction of Incorporation)</b>   | <b>File Number)</b>              | <b>Identification No.)</b>          |
| <b>18400 Von Karman Avenue,</b>   |                                  |                                     |
| <b>Suite 1000, Irvine, California</b><br>(Address of Principal Executive Offices) |                                  | <b>92612</b><br>(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**

On September 23, 2003, New Century Financial Corporation issued a press release announcing that New Century Mortgage Corporation, one of New Century Financial Corporation's subsidiaries, settled a lawsuit it had filed against Encore Credit Corp. The press release is filed as an exhibit to this current report and is incorporated herein by reference.

**ITEM 7. EXHIBITS**

(c) Exhibits.

| <u>Exhibit No.</u> | <u>Description</u>   |
|--------------------|--|
| 99.1               | Press Release, dated September 23, 2003, issued by New Century Financial Corporation |

**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.

NEW CENTURY FINANCIAL CORPORATION

September 25, 2003

By:

/s/ ROBERT K. COLE

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Robert K. Cole

*Chairman and Chief Executive Officer*

**EXHIBIT INDEX**

**Exhibit**

**No.**

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99.1 Press Release, dated September 23, 2003, issued by New Century Financial Corporation