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FRANKLIN CREDIT MANAGEMENT CORP/DE/  
Form 8-K  
August 15, 2005

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): August 15, 2005  
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FRANKLIN CREDIT MANAGEMENT CORPORATION  
(Exact name of registrant as specified in its charter)

|   |                          |   |
|---|--------------------------|---|
| Delaware  | 0-17771                  | 75-2243266                              |
| (State or other jurisdiction of<br>incorporation or organization) | (Commission file number) | (I.R.S. employer<br>identification no.) |

|  |            |
|--|------------|
| Six Harrison Street                      |            |
| New York, New York                       | 10013      |
| (Address of principal executive offices) | (Zip code) |

Registrant's telephone number, including area code: (212) 925-8745  
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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 (see General Instruction A.2. below):  
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- 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))

Item 2.02 Results of Operations and Financial Condition.

On August 15, 2005, Franklin Credit Management Corporation (the "Company")  
issued a press release announcing its financial results for the quarter ended  
June 30, 2005. A copy of the press release is furnished as Exhibit 99.1 to this

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report and is incorporated herein by reference. The information in this Current Report on Form 8-K, including the exhibit, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

Exhibit No. Description  
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99.1 Press Release, dated August 15, 2005, entitled "Franklin Credit Management Reports 29% Increase in Second Quarter Earnings Compared with Prior Year."

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, Franklin Credit Management Corporation has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: August 15, 2005

FRANKLIN CREDIT MANAGEMENT CORPORATION

By: /s/ Paul D. Colasono

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Name: Paul D. Colasono  
Title: Chief Financial  
Officer and Executive Vice President