

FRANKLIN CREDIT MANAGEMENT CORP/DE/  
Form 8-K  
July 20, 2004

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): July 19, 2004

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Franklin Credit Management Corp.  
(Exact name of registrant as specified in its charter)

Delaware  
(State or other jurisdiction of incorporation)

0-17771  
(Commission File Number)

75-2243266  
(I.R.S. Employer Identification No.)

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

Registrant's telephone number, including area code: (212) 925-8745

Item 5. Other Events and Regulation FD Disclosure.

On July 19, 2004, Franklin Credit Management Corporation (the "Company"), a Delaware corporation, issued a press release entitled, "Franklin Credit Announces Purchase of \$310 Million Subprime Mortgage Portfolio." A copy of the Company's press release is attached as Exhibit 99.1.

Item 7. Exhibits.

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Exhibit No. Description

99.1 Press Release, dated July 19, 2004, entitled "Franklin Credit Announces Purchase of \$310 Million Subprime Mortgage Portfolio".

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 thereunto duly authorized.

FRANKLIN CREDIT MANAGEMENT CORPORATION

By: /s/ Thomas J. Axon  
Thomas Axon  
Chairman and Chief Executive Officer

Date: July 19, 2004