

CONSUMER PORTFOLIO SERVICES INC  
Form 8-K  
November 09, 2006

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SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON DC 20549

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 8, 2006

**CONSUMER PORTFOLIO  
SERVICES, INC.**

(Exact Name of Registrant as  
Specified in Charter)

CALIFORNIA  
(State or Other Jurisdiction  
of Incorporation)

001-14116  
(Commission  
File Number)

33-0459135  
(IRS Employer  
Identification No.)

16355 Laguna Canyon Road,  
Irvine, CA 92618  
(Address of Principal Executive  
Offices) (Zip Code)

Registrant's telephone number, including area code (949) 753-6800

Not Applicable  
(Former name or  
former address, if  
changed since last  
report)

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):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

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- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEM 7.01 REGULATION FD DISCLOSURE**

The registrant, Consumer Portfolio Services, Inc. ("CPS") is today making available a presentation. A copy is attached as an exhibit. Although the exhibit is an update of a similar document filed as an exhibit to a current report that CPS filed on August 7, 2006, CPS is not undertaking to update further any information contained in this presentation.

The information furnished in this report shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.**

Neither financial statements nor pro forma financial information are filed with this report.

One exhibit is filed:

| <u>Exhibit</u><br><u>Number</u> | <u>Description</u> |
|---------------------------------|--------------------|
| 99.1                            | Company Summary    |

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**SIGNATURES**

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, thereunto duly authorized.

**CONSUMER PORTFOLIO  
SERVICES, INC.**

Dated: November 8, 2006

By: /s/ Charles E. Bradley,  
Jr.

Charles E. Bradley, Jr.  
President and Chief Executive Officer  
Signing on behalf of the registrant  
and as Principal Executive Officer

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**EXHIBIT INDEX**

| <u>Exhibit<br/>Number</u> | <u>Description</u> |
|---------------------------|--------------------|
| 99.1                      | Company Summary    |