

REDWOOD TRUST INC  
Form 8-K  
February 27, 2004

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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

February 26, 2004  
Date of Report (Date of earliest event reported)

REDWOOD TRUST, INC.

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(Exact Name of Registrant as Specified in Charter)

Maryland

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(State or Other Jurisdiction  
of Incorporation)

001-13759

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(Commission File Number)

68-0329422

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(I.R.S. Employer Identification No.)

One Belvedere Place  
Suite 300  
Mill Valley, California

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(Address of Principal Executive Offices)

94941

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(Zip Code)

(415) 389-7373

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(Registrant's Telephone Number,  
Including Area Code)

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INFORMATION TO BE INCLUDED IN THE REPORT  
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Item 7(c). Exhibit

Item 12. Results of Operation and Financial Condition

SIGNATURE

Exhibit Index

Exhibit 99.1

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Item 7(c).            **Exhibit**

99.1   Redwood Trust Reports Record Earnings for the Fourth Quarter of 2003.

Item 12.            **Results of Operation and Financial Condition**

Redwood Trust, Inc. is hereby furnishing, as an Exhibit to this current report on Form 8-K, a copy of its earnings release for the fourth quarter of 2003, publicly released on February 26, 2004.

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SIGNATURE

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

Date: February 26, 2004

REDWOOD TRUST, INC.

By: /s/ Harold F. Zagunis

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Harold F. Zagunis  
Vice President, Chief Financial Officer,  
Treasurer and Secretary

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**Exhibit Index**

**Exhibit Number**

99.1	Redwood Trust Reports Record Earnings for the Fourth Quarter of 2003.
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