

REDWOOD TRUST INC  
Form 8-K  
November 24, 2004

**Table of Contents**

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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): November 10, 2004**

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**REDWOOD TRUST, INC.**

(Exact name of registrant as specified in its charter)

**Maryland**  
(State or other  
jurisdiction of  
Incorporation)

**001-13759**  
(Commission File  
Number)

**68-0329422**  
(I.R.S. Employer  
Identification No.)

**One Belvedere Place  
Suite 300  
Mill Valley, California 94941**  
(Address of principal executive offices and Zip Code)

**(415) 389-7373**  
(Registrant's telephone number, including area code)

**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)
  - 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))
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**TABLE OF CONTENTS**

Item 2.02. Results of Operation and Financial Condition.

Item 9.01. Financial Statements and Exhibits.

SIGNATURE

Index to Exhibits

EXHIBIT 99.1

EXHIBIT 99.2

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**Table of Contents**

**Item 2.02. Results of Operation and Financial Condition.**

On November 10, 2004, Redwood Trust, Inc. issued a press release and supplemental financial information regarding its financial results for the third quarter of 2004. Redwood Trust, Inc. hereby furnishes, as exhibits to this current report on Form 8-K, a copy of its supplemental financial information for the third quarter of 2004 and a copy of its earnings release for the third quarter of 2004.

**Item 9.01. Financial Statements and Exhibits.**

(c)

99.1 Supplemental Financial Information for the Quarter Ended September 30, 2004.

99.2 Press Release, dated November 10, 2004, reporting Redwood Trust's earnings for the third quarter of 2004.

-2-

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**Table of Contents**

**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: November 23, 2004

REDWOOD TRUST, INC.

By: /s/ Harold F. Zagunis  
Harold F. Zagunis  
Vice President, Chief Financial Officer,  
Secretary and Controller

-3-

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**Table of Contents**

**Index to Exhibits**

<b><u>Number</u></b>	<b><u>Description</u></b>
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99.2	Press Release, dated November 10, 2004, reporting Redwood Trust's earnings for the third quarter of 2004.