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Lenders from time to time parties thereto, Goldman Sachs Credit Partners L.P., as Administrative Agent, and Deutsche Bank Trust Company Americas as Collateral Agent, including the exhibits thereto.

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 hereunto duly authorized.

METRIS COMPANIES INC.

By: /s/ Scott R. Fjellman
Scott R. Fjellman
Senior Vice President, Treasurer

Dated: July 11, 2003

EXHIBIT INDEX

Exhibit No.	Description
10.	Amended and Restated Senior Secured Credit Agreement, dated as of June 18, 2003, among Metris Companies Inc as Borrower, the Lenders from time to time parties thereto, Goldman Sachs Credit Partners L.P., as Administrative Agent, and Deutsche Bank Trust Company Americas as Collateral Agent, including the exhibits thereto.