

REDWOOD TRUST INC  
Form 8-K  
July 25, 2003

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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

July 24, 2003  
Date of Report (Date of earliest event reported)

REDWOOD TRUST, INC.

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(Exact Name of Registrant as Specified in Charter)

Maryland

001-13759

68-0329422

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(State or Other Jurisdiction  
of Incorporation)

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(Commission File Number)

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

591 Redwood Highway Suite 3100 Mill Valley, California

94941

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(Address of Principal Executive Offices)

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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

Item 7(c). Exhibit

Item 9. Information Provided Pursuant to Item 12

SIGNATURE

Exhibit Index

Exhibit 99.1

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**INFORMATION TO BE INCLUDED IN THE REPORT**

Item 7(c). **Exhibit**

99.1 Press Release, dated July 24, 2003 Redwood Trust's Earnings Increase in Second Quarter 2003 .

Item 9. **Information Provided Pursuant to Item 12**

Pursuant to Item 12 (Results of Operations and Financial Condition) of Form 8-K, 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 second quarter of 2003, publicly released on July 24, 2003.

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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: July 24, 2003

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 Press Release dated July 24, 2003 Redwood Trust's Earnings Increase in Second Quarter 2003 .  
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