

REDWOOD TRUST INC  
Form 8-K  
October 24, 2003

**Table of Contents**

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

**FORM 8-K**

CURRENT REPORT  
PURSUANT TO SECTION 13 or 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

October 23, 2003  
Date of Report (Date of earliest event reported)

**REDWOOD TRUST, INC.**

(Exact Name of Registrant as Specified in Charter)

Maryland

001-13759

68-0329422

(State or Other Jurisdiction  
of Incorporation)

(Commission File Number)

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

One Belvedere Place  
Suite 300  
Mill Valley, California

94941

(Address of Principal Executive Offices)

(Zip  
Code)

(415) 389-7373

(Registrant's Telephone Number,  
Including Area Code)

**TABLE OF CONTENTS**

Item 7(c). Exhibit

Item 12. Results of Operation and Financial Condition

SIGNATURE

Exhibit Index

Exhibit 99.1

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**Table of Contents**

**INFORMATION TO BE INCLUDED IN THE REPORT**

Item 7(c). **Exhibit**

99.1 Press Release, dated October 23, 2003 Redwood Trust Reports Third Quarter 2003 Earnings .

Item 12. **Results of Operations 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 third quarter of 2003, publicly released on October 23, 2003.

**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: October 23, 2003

REDWOOD TRUST, INC.

By: /s/ Harold F. Zagunis

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

3

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**Table of Contents**

**Exhibit Index**

Exhibit Number

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4