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FREMONT GENERAL CORP  
Form 8-K  
April 28, 2004

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UNITED STATES  
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

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED): APRIL 28, 2004

FREMONT GENERAL CORPORATION  
(Exact Name of Registrant as Specified in Its Charter)

NEVADA  
(State or Other Jurisdiction of Incorporation)

1-8007  
(Commission File Number)

95-2815260  
(I.R.S. Employer Identification No.)

2020 SANTA MONICA BOULEVARD - SUITE 600 SANTA MONICA, CA 90404  
(Address of Principal Executive Offices) (Zip Code)

(310) 315-5500  
(Registrant's Telephone Number, Including Area Code)

N/A  
(Former Name or Former Address, if Changes Since Last Report)

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ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On April 28, 2004, Fremont General Corporation issued a news release to report its results of operations and financial condition at, and for the three months ended, March 31, 2004. The information set forth in the attached Exhibit 99.1 is incorporated in the Item by reference and is being furnished and shall not be deemed "filed" for the purposes of the Securities Exchange Act of 1934, as amended.

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 thereunto duly authorized.

FREMONT GENERAL CORPORATION

Date: April 28, 2004

BY: /s/ Patrick E. Lamb

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Patrick E. Lamb, Senior Vice President,  
Controller and Chief Accounting Officer