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OCWEN FINANCIAL CORP  
Form 8-K  
July 20, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K  
CURRENT REPORT

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Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934

Date of report

-----  
(Date of earliest event reported): July 20, 2004

OCWEN FINANCIAL CORPORATION

-----  
(Exact name of registrant as specified in its charter)

|  |                                      |  |
|--|--------------------------------------|--|
| Florida  | 1-13219                              | 65-0039856                                       |
| -----<br>(State or other jurisdiction<br>of incorporation) | -----<br>(Commission<br>File Number) | -----<br>(I.R.S. Employer<br>Identification No.) |

The Forum, Suite 1000  
1675 Palm Beach Lakes Boulevard, West Palm Beach, Florida 33401

-----  
(Address of principal executive office) (Zip Code)

Registrant's telephone number, including area code: (561) 682-8000  
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N/A

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(Former name or former address, if changed since last report)

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Item 5. Other Events

The news release of the Registrant dated July 20, 2004, announcing the order of a federal judge vacating a jury award of \$9.3 million against the Registrant's subsidiaries, Ocwen Federal Bank FSB and Ocwen Technology Xchange, and ordering a new trial on damages is attached hereto and filed herewith as Exhibit 99.2.

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Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(a) - (b) Not applicable.

(c) Exhibits

The following exhibits are filed as part of this report:

- 99.1 Text of a press release by the Registrant dated July 20, 2004.
- 99.2 Text of a press release by the Registrant dated July 20, 2004.

Item 12. Disclosure of Results of Operations and Financial Condition

The news release of the Registrant dated July 20, 2004, announcing increased second quarter 2004 net income is attached hereto and filed herewith as Exhibit 99.1.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

OCWEN FINANCIAL CORPORATION  
(Registrant)

By: /s/ MARK S. ZEIDMAN

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Mark S. Zeidman  
Senior Vice President and  
Chief Financial Officer

Date: July 20, 2004

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INDEX TO EXHIBIT

| Exhibit No.<br>----- | Description<br>-----   | Page<br>---- |
|----------------------|--|--------------|
| 99.1                 | News release of Ocwen Financial Corporation, dated July 20, 2004, announcing increased second quarter 2004 net income and certain other information. | 5            |

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99.2

The news release of Ocwen Financial Corporation dated July 20, 2004, announcing the order of a federal judge vacating a jury award of \$9.3 million against its subsidiaries, Ocwen Federal Bank FSB and Ocwen Technology Xchange, and ordering a new trial on damages.

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