

RADIAN GROUP INC  
Form 5  
February 14, 2005

# FORM 5

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
**RICHARDS ROBERT**  
  
(Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
**RADIAN GROUP INC [RDN]**

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director  10% Owner  
 Officer (give title below)  Other (specify below)

**RADIAN GROUP INC., 1601 MARKET STREET**  
  
(Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2004**

4. If Amendment, Date Original Filed (Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

**PHILADELPHIA, PA 19103**  
  
(City) (State) (Zip)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or (D) Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 2270 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Security (Instr. 3 and 4)
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	Derivative Security				Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares
					(A)	(D)				
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	09/30/1999	Â	A4	1	Â	04/13/2009 <sup>(2)</sup>	04/13/2009 <sup>(2)</sup>	Common Stock	1
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	03/02/2000	Â	A4	1	Â	04/13/2009 <sup>(2)</sup>	04/13/2009 <sup>(2)</sup>	Common Stock	1
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	06/02/2000	Â	A4	1	Â	12/17/2009 <sup>(2)</sup>	12/17/2009 <sup>(2)</sup>	Common Stock	1
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	03/01/2001	Â	A4	1	Â	12/17/2009 <sup>(2)</sup>	12/17/2009 <sup>(2)</sup>	Common Stock	1
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	06/29/2001	Â	A4	2	Â	04/13/2009 <sup>(2)</sup>	04/13/2009 <sup>(2)</sup>	Common Stock	2
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	09/11/2001	Â	A4	2	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock	2
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	12/05/2001	Â	A4	1	Â	04/13/2009 <sup>(2)</sup>	04/13/2009 <sup>(2)</sup>	Common Stock	1
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	03/18/2002	Â	A4	1	Â	04/13/2009 <sup>(2)</sup>	04/13/2009 <sup>(2)</sup>	Common Stock	1
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	06/19/2002	Â	A4	3	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock	3
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	12/18/2002	Â	A4	2	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock	2
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	03/19/2003	Â	A4	2	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock	2
Dividend	\$ 0 <sup>(1)</sup>	06/25/2003	Â	A4	1	Â	12/05/2010 <sup>(2)</sup>	12/05/2010 <sup>(2)</sup>	Common	1

Equivalent Rights									Stock
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	09/17/2003	Â	A4	3	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	12/24/2003	Â	A4	1	Â	04/13/2009 <sup>(2)</sup>	04/13/2009 <sup>(2)</sup>	Common Stock
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	03/24/2004	Â	A4	2	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	06/23/2004	Â	A4	3	Â	11/06/2011 <sup>(2)</sup>	11/06/2011 <sup>(2)</sup>	Common Stock
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	09/22/2004	Â	A4	2	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock
Dividend Equivalent Rights	\$ 0 <sup>(1)</sup>	12/22/2004	Â	A4	3	Â	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RICHARDS ROBERT RADIAN GROUP INC. 1601 MARKET STREET PHILADELPHIA, PA 19103	Â X	Â	Â	Â

## Signatures

Howard S. Yaruss /s/ Howard S. Yaruss (power of attorney) 02/14/2005

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) 1-for-1
- (2) The dividend equivalent rights were credited on shares of phantom stock held by the reporting person and will be settled concurrently with the phantom stock unit grant the dividend equivalent was associated with.
- (3) N/A
- (4) This Form 5 reports a total of 32 additional shares that were acquired between 1999-2004 as a result of dividend equivalents credited based on outstanding phantom stock units.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

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