

FREMONT GENERAL CORP

Form 8-K

February 06, 2008

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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): **February 6, 2008 (February 5, 2008)**

**FREMONT GENERAL CORPORATION**

(Exact Name of Registrant as Specified in Charter)

**Nevada**

**001-08007**

**95-2815260**

(State or Other Jurisdiction  
of Incorporation)

(Commission File Number)

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

2727 East Imperial Highway  
Brea, California

92821

(Address of Principal Executive Offices)

(Zip Code)

(Registrant's Telephone Number, Including Area Code) (714) 961-5000  
Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

**Item 7.01 Regulation FD Disclosure.**

On February 5, 2008, Standard and Poor's Ratings Services ( S&P ) issued a press release downgrading the long-term counterparty credit rating of Fremont General Corporation (the Company ) to CCC+ from B- . S&P also changed the Company's rating to CreditWatch Negative from CreditWatch Developing. For additional information about S&P's change in the Company's ratings, see the copy of the S&P press release, which is attached to this Form 8-K as Exhibit 99.1 and is incorporated by reference herein.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits.

Exhibit

Number

Description

Exhibit 99.1 Press Release issued by S&P, dated February 5, 2008

---

**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 hereunto duly authorized.

FREMONT GENERAL CORPORATION

Date: February 6, 2008

By: /s/ Stephen H. Gordon  
Name: Stephen H. Gordon  
Title: Chairman and Chief Executive  
Officer

---

**EXHIBIT INDEX**

Exhibit Number	Description
Exhibit 99.1	Press Release issued by S&P, dated February 5, 2008