

REDWOOD TRUST INC  
Form 8-K  
February 20, 2007

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

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**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 20, 2007**

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**REDWOOD TRUST, INC.**

( Exact name of registrant as specified in its charter)

**Maryland**  
(State or other  
jurisdiction of  
incorporation)

**001-13759**  
(Commission File Number)

**68-0329422**  
(I.R.S. Employer  
Identification No.)

**One Belvedere Place  
Suite 300  
Mill Valley, California 94941**  
(Address of principal executive offices and Zip Code)

**(415) 389-7373**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(Former name or former address, if changed since last report)

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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 (see General Instruction A.2. below):

- 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 2.02. Results of Operations and Financial Condition; Item 7.01. Regulation FD Disclosure.**

On February 20, 2007, Redwood Trust, Inc. issued a press release regarding its financial results for the year ended December 31, 2006. Redwood Trust, Inc. hereby furnishes a copy of such press release, as Exhibit 99.1 to this current report on Form 8-K.

On February 20, 2007, Redwood Trust, Inc. issued "The Redwood Review - 4th Quarter 2006." Redwood Trust, Inc. hereby furnishes a copy of such document, as Exhibit 99.2 to this current report on Form 8-K.

The information contained in this Item 2.02 and the attached Exhibits 99.1 and 99.2 are furnished to and not filed with the Securities and Exchange Commission and shall not be incorporated by reference into any registration statement or other document filed under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as shall be expressly set forth by specific reference in such filing.

**Item 9.01. Financial Statements and Exhibits.**

(d) Exhibits

Exhibit 99.1 Press Release, dated February 20, 2007

Exhibit 99.2 The Redwood Review - 4<sup>th</sup> Quarter 2006

**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.

Date: February 20, 2007

REDWOOD TRUST, INC.

By: /s/ Martin S. Hughes

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Martin S. Hughes  
Vice President, Chief Financial Officer, and Secretary

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**Exhibit Index**

**Exhibit No.**

**Exhibit Title**

99.1

Press Release, dated February 20, 2007

99.2

The Redwood Review - 4<sup>th</sup> Quarter 2006

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