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FRANKLIN CREDIT MANAGEMENT CORP/DE/  
Form 8-K  
April 26, 2006

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 25, 2006

FRANKLIN CREDIT MANAGEMENT CORPORATION  
(Exact name of registrant as specified in its charter)

Delaware 0-17771 75-2243266  
(State or other jurisdiction of (Commission file number) (I.R.S. employer  
incorporation or organization) identification no.)

Six Harrison Street  
New York, New York 10013  
(Address of principal executive (Zip code)  
offices)

Registrant's telephone number, including area code: (201) 604-4402

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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.

On April 25, 2006, Franklin Credit Management Corporation (the "Company")  
issued a press release announcing its financial results for the full year and  
quarter ended December 31, 2005. A copy of the press release is furnished as  
Exhibit 99.1 to this report and is incorporated herein by reference. The  
information in this Current Report on Form 8-K, including the exhibit, shall not  
be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of  
1934, as amended (the "Exchange Act"), or incorporated by reference in any

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filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description
99.1	Press Release, dated April 25, 2006, entitled "Franklin Credit Management Reports Full Year and Fourth Quarter 2005 Earnings."

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, Franklin Credit Management Corporation has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: April 25, 2006

FRANKLIN CREDIT MANAGEMENT  
CORPORATION

By: /s/ Paul D. Colasono

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Name: Paul D. Colasono  
Title: Chief Financial Officer and  
Executive Vice President