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FRANKLIN CREDIT MANAGEMENT CORP/DE/

Form NT 10-K March 31, 2004

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 12b-25

Commission File Number: 811-01639 NOTIFICATION OF LATE FILING

(Check One): [X] Form 10-K [_] I	Form 11-K	[_] Form 20-F	[_] Form 10-Q
For Period Ended: 12/31/2003 [_] Transition Report on Form 10-K [_] Transition Report on Form 20-F [_] Transition Report on Form 11-K [_] Transition Report on Form 10-Q [_] Transition Report on Form N-SAI For the Transition Period Ended Read attached instruction sheet type.	d:	paring form. Plea	se print or
Nothing in this form shall be verified any information contained \boldsymbol{l}		imply that the C	Commission has
If the notification relates to identify the item(s) to which the no	-	-	eked above,
	PART I		
REGIST	RANT INFORMAT	TION	
Franklin Credit Management Corporat			
Full Name of Registrant			
Former Name if Applicable			
Six Harrison Street			
Address of Principal Executive Office			
New York, New York 10013			
City, State and Zip Code			
	PART II		
RULE 1:	2b-25(b) AND	(c)	
If the subject report could not expense and the registrant seeks re			

[X] (a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;

following should be completed. (Check box if appropriate.)

[X] (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K or Form N-SAR, or portion thereof will be filed on or before the 15th calendar day following the prescribed due date; or the subject quarterly report or transition report on Form

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10-Q, or portion thereof will be filed on or before the fifth calendar day following the prescribed due date; and

[_] (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III NARRATIVE

State below in reasonable detail why the Form 10-K, 11-K, 20-F, 10-Q, N-SAR or the transition report or portion thereof could not be filed within the prescribed time period. (Attach extra sheets if needed.)

Registrant is revising narrative text to address certain comments provided by its auditors shortly before the filing date.

PART IV OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification

Kimberly Shaw	212	925-8745
(Name)	(Area Code)	(Telephone Number)

- (2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s). [X] Yes [_] No
- (3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof? [_] Yes [X] No

If so: attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

Franklin Credit Management Services Corporation
-----(Name of Registrant as Specified in Charter)

Has caused this notification to be signed on its behalf by the undersigned thereunto duly authorized.

Date: March 31, 2004 By /s/ Kimberley Shaw

Name: Kimberley Shaw

Title: Vice President of Finance