

CENTEX CORP  
Form 424B3  
January 28, 2005

Filed Pursuant to  
 Rule 424(b)(3)  
 Registration File  
 No. 333-49966  
 Registration File  
 No. 333-122355

Pricing Supplement No. 6 dated January 28, 2005  
 (To Prospectus Supplement dated March 22, 2001 and Prospectus dated December 7, 2000)

CENTEX CORPORATION

Senior Medium-Term Notes, Series E  
 Floating Rate Notes

|  |   |
|--|---|
| Principal Amount:  | \$170,000,000   |
| CUSIP No.:   | 15231EBK3   |
| Type:  | Regular Floating Rate   |
| Interest Rate Basis:   | 3 month LIBOR   |
| Designated LIBOR Page:   | Telerate 3750   |
| Initial Interest Rate:   | 2.9925%   |
| Original Issue Date:   | February 1, 2005  |
| Stated Maturity:   | August 1, 2007  |
| Price to Public (Issue Price per<br>\$1,000 Principal Amount): | 100.00%   |
| Agents Discount or Commission:                                 | \$425,000   |
| Net Proceeds to Centex:  | \$169,575,000   |
| Spread:  | +25 Basis Points  |
| Interest Rate Reset Period:                                    | Quarterly   |
| Interest Determination Dates:                                  | Two London Business Days prior<br>to each Interest Reset Date |
| Interest Payment and Reset Dates:                              | February 1, May 1<br>August 1, November 1                     |

(commencing May 1, 2005)

This Pricing Supplement relates to the original issuance and sale by Centex Corporation of the \$170,000,000 Senior Medium-Term Notes, Series E (the Notes ), described herein through Banc of America Securities LLC and Credit Suisse First Boston, as agents. It is expected that delivery of the Notes will be made against payment therefor on or about February 1, 2005.

We may issue Senior Medium-Term Notes, Series E, and Subordinated Medium-Term Notes, Series E, under Registration Statement No. 333-49966 and Registration Statement No. 333-122355 in a principal amount of up to \$377,000,000 in gross proceeds and, to date, including this offering, an aggregate of \$377,000,000 has been issued.