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FALCON FINANCIAL INVESTMENT TRUST

Form 8-K

November 12, 2004

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): November 12, 2004

FALCON FINANCIAL INVESTMENT TRUST

(Exact name of registrant as specified in its charter)

Maryland
(State or other jurisdiction of incorporation)

0-50509 (Commission File Number)

57-6208172 (IRS Employer Identification Number)

15 Commerce Road Stamford, CT **06902** (Zip Code)

(Address of principal executive offices)

(203) 967-0000

Registrant s telephone number, including area code

Not applicable

(Former name or former address, if changed since last report)

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))

Item 2.02 Results of Operations and Financial Condition.

On November 11, 2004, Falcon Financial Investment Trust issued a press release to announce its financial results for the quarter ended September 30, 2004. A copy of the press release is being furnished as exhibit 99.1 to this Form 8-K.

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits.

[_]

Exhibit 99.1 Press release, dated November 11, 2004, announcing the financial results for the quarter ended September 30, 2004.

SIGNATURES

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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.

FALCON FINANCIAL INVESTMENT TRUST

Date: November 12, 2004 By: David A. Karp

David A. Karp President and Chief Financial Officer

EXHIBIT INDEX

Exhibit Document

99.1 Press release, dated November 11, 2004, announcing the financial results for the quarter ended September 30, 2004.