

OCEANFIRST FINANCIAL CORP  
Form 8-K  
July 23, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, DC 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the**  
**Securities Exchange Act of 1934**

Date of report (Date of earliest event reported): July 22, 2004

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**OCEANFIRST FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**0-27428**  
(Commission File No.)

**22-3412577**  
(IRS Employer

Identification No.)

**975 HOOPER AVENUE, TOMS RIVER, NEW JERSEY 08753**

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(Address of principal executive offices, including zip code)

(732)240-4500

(Registrant's telephone number, including area code)

Not Applicable

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

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ITEMS 1 THROUGH 6 AND 8. NOT APPLICABLE

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(C) EXHIBITS

The following Exhibits are filed as part of this report:

99.1- Press Release dated July 22, 2004.

ITEM 12. REGULATION FD DISCLOSURE

On July 22, 2004, OceanFirst Financial Corp., the holding company for OceanFirst Bank, announced its financial results for the quarter ended June 30, 2004. The press release announcing financial results for the quarter ended June 30, 2004 is filed as Exhibit 99.1 and incorporated herein by reference.

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 hereunto duly authorized.

OCEANFIRST FINANCIAL CORP.

/S/ Michael Fitzpatrick

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Michael Fitzpatrick  
Executive Vice President and  
Chief Financial Officer

Dated: July 23, 2004

EXHIBIT INDEX

**Exhibit**

<b>Number</b>	<b>Description</b>
99.1	Press Release dated July 22, 2004.