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): August 26, 2004 NVR, Inc. (Exact name of registrant as specified in its charter) Virginia 1-12378 54-1394360 (State or other jurisdiction of (Commission File Number) (I.R.S. Employer incorporation or organization) **Identification No.)** 7601 Lewinsville Road, Suite 300, McLean, Virginia 22102 (Address of principal executive offices) (Zip Code)

Registrant s telephone number, including area code: 703-761-2000

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

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- " 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 240.133-4(c))

Items 1.01; 2.03. Entry Into a Material Definitive Agreement; Creation of a Direct Financial Obligation or an Obligation Under an Off-Balance Sheet Arrangement.

On August 26, 2004, NVR Mortgage Finance, Inc., a wholly owned subsidiary of NVR, Inc., extended it existing \$175 million warehouse credit facility for one year to August 25, 2005 by executing The Eleventh Amendment to Loan Agreement dated as of August 26, 2004 with U.S. Bank National Association, Guaranty Bank, Comerica Bank, National City Bank of Kentucky and JPMorgan Chase Bank (Credit Facility). The amendment does not amend any other material terms of the Loan Agreement dated as of September 7, 1999 between NVR Mortgage Finance, Inc. and the lenders.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

| Number | Description |
|--------|---|
| 10.1 | Eleventh Amendment to Loan Agreement dated as of August 26, 2004 between NVR Mortgage Finance, Inc. and U.S. Bank National Association, Guaranty Bank, Comerica Bank, National City Bank of Kentucky and JPMorgan Chase Bank. |

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.

NVR, Inc.

Date: August 27, 2004 By: /s/ Paul C. Saville

Name: Paul C. Saville

Title: Executive Vice President and

Chief Financial Officer

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INDEX TO EXHIBITS

| Exhibit Number | Exhibit Description |
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