

PORTFOLIO RECOVERY ASSOCIATES INC  
Form 8-K  
July 22, 2004

**UNITED STATES**

**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

**CURRENT REPORT**

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

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

**Portfolio Recovery Associates, Inc.**  
**(Exact name of registrant as specified in its charter) DE**  
**(State or other jurisdiction of incorporation) 000-50058**  
**(Commission File Number) 75-3078675**  
**(IRS Employer Identification Number) 120 Corporate Boulevard, Norfolk, Virginia**  
**(Address of principal executive offices) 23502**  
**(Zip Code)**  
**Registrant's telephone number, including area code: 888-772-7326**

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**Item 7. Financial Statements and Exhibits**  
**(c) Exhibits**

99.1 Press Release of Portfolio Recovery Associates, Inc. dated July 22, 2004

**Item 9. Regulation FD Disclosure**

In accordance with guidance from the Securities and Exchange Commission in Release No. 33-8216, the information furnished under this Item 9 ("Regulation FD Disclosure") is intended to be furnished under Item 12 ("Results of Operations and Financial Condition"). The information in this Current Report on Form 8-K and the Exhibit attached hereto shall not be deemed to be "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section.

On July 22, 2004, Portfolio Recovery Associates, Inc. issued a press release, attached hereto as Exhibit 99.1, which is incorporated herein by reference.

**SIGNATURE**

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.

Dated: July 22, 2004

**PORTFOLIO RECOVERY ASSOCIATES, INC.**

By: /s/ Kevin P. Stevenson

Kevin P. Stevenson

*EVP/CFO*