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DYNEX CAPITAL INC  
Form 8-K  
November 12, 2003

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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: November 10, 2003

DYNEX CAPITAL, INC.  
(Exact Name of Registrant as Specified in Charter)

1-9819  
(Commission File Number)

Virginia  
(State or other jurisdiction of  
incorporation or organization)

4551 Cox Road, Suite 300, Glen Allen, Virginia  
(Address of principal executive offices)

(804) 217-5800  
(Registrant's telephone number, including area code)

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52-1549  
(I.R.S. Em  
Identificat

2306  
(Zip Co

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Item 7. Exhibits.

(c) Exhibits

99.1 Press Release dated November 10, 2003 of Dynex Capital, Inc. (the "Company").

Item 9. Regulation FD Disclosure.

The information contained in this Item 9 of this Current Report is being furnished pursuant to "Item 12. Results of Operations and Financial Condition" of Form 8-K in accordance with Release Nos. 33-8216 and 34-47583.

The information in this Current Report is being furnished and shall not be deemed "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. The information in this Current Report shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended.

On November 10, 2003, the Company issued a Press Release announcing the Company's results for the quarter ending September 30, 2003. A copy of the Press Release has been furnished as an exhibit to this report and is incorporated by reference herein.

The Press Release in Exhibit 99.1 includes forward-looking statements within the meaning of the federal securities laws. Actual results and developments could differ materially from those expressed in or contemplated by the forward-looking statements due to a number of factors, including general economic and market conditions, disruptions in the capital markets, fluctuations in interest rates, the accuracy of subjective estimates used in determining the fair value of certain financial assets of the Company, the impact of recently issued financial accounting standards, increases in costs, other general competitive factors, and other risk factors discussed in the Company's SEC filings. The Company does not undertake to update, revise or correct any of the forward-looking information.

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.

DYNEX CAPITAL, INC.

Date: November 10, 2003

By: /s/ Stephen J. Benedetti

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Stephen J. Benedetti  
Executive Vice President and  
Chief Financial Officer

EXHIBIT INDEX

Exhibit                    Name of  
Number                    Exhibit

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99.1

Press Release dated November 10, 2003.