

BFC FINANCIAL CORP  
Form 8-K  
September 22, 2004

**Table of Contents**

---

---

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549**

---

**FORM 8-K**

**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

---

**Date of Report**

**September 22, 2004**  
(Date of earliest event reported)

**BFC Financial Corporation**

---

(Exact name of registrant as specified in its Charter)

**Florida**

---

**333-72213**

---

**59-2022148**

---

(State or other jurisdiction of  
incorporation or organization)

(Commission File Number)

(IRS Employer Identification No.)

**1750 East Sunrise Blvd., Ft. Lauderdale, Florida**

---

**33304**

---

(Address of principal executive offices)

(Zip Code)

**(954) 760-5200**

---

(Registrant's telephone number, including area code)

**Not Applicable**

---

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

---

---

---

**TABLE OF CONTENTS**

Item 7.01. Regulation FD Disclosure

SIGNATURES

Presentation Materials

---

**Table of Contents**

**Item 7.01. Regulation FD Disclosure**

BFC Financial Corporation ( Company ) is furnishing presentation materials included as Exhibit 99.1 to this report pursuant to Item 7.01 of Form 8-K. The presentation materials were prepared to be included in presentations by Company management during the third quarter of 2004. The Company is not undertaking to update this presentation. The information in this report (including Exhibit 99.1) is being furnished pursuant to Item 7.01 and shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934 (the Exchange Act ) or otherwise subject to the liabilities of that section, nor shall it be deemed to be incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act. This report will not be deemed an admission as to the materiality of any information herein (including Exhibit 99.1).

<b>Exhibit</b>	<b>Description</b>
<b>99.1</b>	<b>Presentation Materials</b>

---

**Table of Contents**

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BFC FINANCIAL CORPORATION

By: /s/ GLEN R. GILBERT  
Glen R. Gilbert  
Executive Vice President - Chief  
Financial Officer

**Dated: September 22, 2004**