

MDC HOLDINGS INC  
Form 8-K  
November 25, 2002

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: November 25, 2002

**M.D.C. Holdings, Inc.**

(Exact Name of Registrant as Specified in Charter)

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

**1-8951**  
(Commission  
File Number)

**84-0622967**  
(IRS Employer  
Identification #)

**3600 South Yosemite Street, Suite 900, Denver, CO 80237**  
(Address of Principal Executive Office)

**(303) 773-1100**  
(Registrant's telephone number, including area code)

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**ITEM 5. OTHER EVENTS**

On November 25, 2002, the Registrant issued the Computation of Ratio of Earnings to Fixed Charges attached as Exhibit 12.1 to this Current Report on Form 8-K.

**ITEM 7. EXHIBITS**

12.1 Computation of Ratio of Earnings to Fixed Charges.

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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.

M.D.C. HOLDINGS, INC.

Dated: November 25, 2002

By: /s/ Joseph H. Fretz

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Joseph H. Fretz  
Secretary and Corporate Counsel

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EXHIBIT INDEX

<b>Exhibit Number</b>	<b>Description</b>
12.1	Computation of Ratio of Earnings to Fixed Charges.