

WINTRUST FINANCIAL CORP

Form 8-K

May 20, 2004

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**UNITED STATES
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): May 19, 2004

WINTRUST FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in its Charter)

Commission File Number 0-21923

Illinois

36-3873352

(State or other Jurisdiction of Incorporation)

(I.R.S. Employer Identification No.)

727 North Bank Lane
Lake Forest, Illinois 60045

(Address of Principal Executive Offices)
(847) 615-4096

(Registrant's Telephone Number, Including Area Code)

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Item 9. Regulation FD Disclosure.

On May 19, 2004, Wintrust Financial Corporation (the Company) announced the completion of its previously announced merger transactions with SGB Corporation d/b/a WestAmerica Mortgage Company (WAMC) and WAMC s affiliate Guardian Real Estate Services, Inc. Attached as Exhibit 99.1 is a copy of the press release relating to the announcement, which is incorporated herein by reference.

Note: the information in this report (including the exhibits) is furnished pursuant to Item 9 and shall not be deemed to be filed for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section, or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing. This report will not be deemed a determination or an admission as to the materiality of any information in the report that is required to be disclosed solely by Regulation FD.

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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, thereunto duly authorized.

WINTRUST FINANCIAL CORPORATION

(Registrant)

Date: May 20, 2004

/s/ David L. Stoehr

David L. Stoehr
Executive Vice President &
Chief Financial Officer

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Exhibit

99.1 Press release dated May 19, 2004.

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