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at maturity in five years with an interest rate of 5.45% and \$40 million due at maturity in seven years with an interest rate of 5.56%. Interest is payable semi-annually. Prepayment of the notes is subject to a premium based on a yield maintenance formula. The restrictive covenants in the note agreement are substantially the same as the restrictive covenants in the subsidiary's existing note agreements and include limitations on its indebtedness, encumbrances, investments, dividends and other distributions to the Registrant, sales of assets, mergers and other business combinations, capital expenditures, interest coverage and net worth. The note agreement does not have a material adverse change clause.

Item 9.01 Financial Statements and Exhibits  
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(d) Exhibits:

| Exhibit No. | Description of Exhibit                                       |
|-------------|--|
| -----       | -----  |
| 99.1        | Press Release dated March 24, 2006 announcing term financing |

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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.

FINANCIAL FEDERAL CORPORATION  
(Registrant)

By: /s/ Steven F. Groth  
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Senior Vice President and  
Chief Financial Officer  
(Principal Financial Officer)

March 27, 2006  
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(Date)

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