

Edgar Filing: MDC HOLDINGS INC - Form 11-K

MDC HOLDINGS INC  
Form 11-K  
May 30, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 11-K

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2002

Commission file number 1-8951

M.D.C. Holdings, Inc.  
401(k) Savings Plan  
3600 South Yosemite  
Suite 900  
Denver, Colorado 80237  
(Full Title and Address of the Plan)

M.D.C. Holdings, Inc.

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(Name and Issuer of Securities Held Pursuant to the Plan)

3600 South Yosemite Street  
Suite 900  
Denver, Colorado 80237  
(Address of Principal Executive Office of Issuer  
of the Securities Held Pursuant to the Plan)

REQUIRED INFORMATION

1. Audited Statements of Net Assets Available for Benefits as of December 31, 2002 and 2001 (incorporated by reference to the M.D.C. Holdings, Inc. 401(k) Savings Plan Financial Statements and Supplemental Schedule attached hereto as Exhibit 99.1).
2. Audited Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2002 (incorporated by reference to the M.D.C. Holdings, Inc. 401(k) Savings Plan Financial Statements and Supplemental Schedule attached hereto as Exhibit 99.1).
3. Notes to Financial Statements (incorporated by reference to the M.D.C.

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Holdings, Inc. 401(k) Savings Plan Financial Statements and Supplemental Schedule attached hereto as Exhibit 99.1).

4. Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2002 (incorporated by reference to the M.D.C. Holdings, Inc. 401(k) Savings Plan Financial Statements and Supplemental Schedule attached hereto as Exhibit 99.1).

Pursuant to the requirements of the Securities Exchange Act of 1934, the administrator of the Plan has duly caused the annual report to be signed by the undersigned thereunto duly authorized.

Date: May 30, 2003

M.D.C. Holdings, Inc.

By: /s/ Paris G. Reece III

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Paris G. Reece III,  
Executive Vice President  
Chief Financial Officer and  
Principal Accounting Officer

### EXHIBITS

Exhibit Number	Description
23.1	Consent of Ernst & Young LLP, Independent Auditors
99.1	M.D.C. Holdings, Inc. 401(k) Savings Plan Financial Statements and Supplemental Schedule as of December 31, 2002 and 2001, and for the year ended December 31, 2002, including Report of Independent Auditors