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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.

(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

- 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

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