

Edgar Filing: GUARANTY FINANCIAL CORP /VA/ - Form NT 10-K

GUARANTY FINANCIAL CORP /VA/  
Form NT 10-K  
March 31, 2004

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 12b-25

Commission File Number 0-25905

NOTIFICATION OF LATE FILING

(Check One):             Form 10-K     Form 20-F     Form 11-K  
                          Form 10-Q     Form N-SAR    Form N-CSR

For Period Ended: December 31, 2003

Transition Report on Form 10-K  
 Transition Report on Form 20-F  
 Transition Report on Form 11-K  
 Transition Report on Form 10-Q  
 Transition Report on Form N-SAR

For the Transition Period Ended: n/a

Read Instruction (on back page) Before Preparing Form. Please Print or Type.

Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates: n/a

PART I  
REGISTRANT INFORMATION

Full Name of Registrant GUARANTY FINANCIAL CORPORATION

Former Name if Applicable n/a

Address of Principal Executive Office (Street and Number)

1658 State Farm Boulevard

City, State and Zip Code Charlottesville, Virginia 22911

PART II  
RULES 12b-25(b) AND (c)

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate.)

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- [X] | (a) The reason described in reasonable detail in Part  
 | | III of this form could not be eliminated without  
 | | unreasonable effort or expense;  
 | |  
 | | (b) The subject annual report, semi-annual report,  
 | | transition report on Form 10-K, Form 20-F, Form  
 | | 11-K, Form N-SAR or Form N-CSR, or portion thereof,  
 | | will be filed on or before the 15th calendar day  
 | | following the prescribed due date; or the subject  
 | | quarterly report or transition report on Form 10-Q,  
 | | or portion thereof, will be filed on or before  
 | | the fifth calendar day following the prescribed due  
 | | date; and  
 | |  
 | | (c) The accountant's statement or other exhibit required  
 | | by Rule 12b-25(c) has been attached if applicable.

PART III  
 NARRATIVE

State below in reasonable detail the reasons why Form 10-K, 11-K, 20-F, 10-Q, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed period. (Attach extra sheets if needed.)

The Registrant has previously disclosed that it has entered into a reorganization agreement with Union Bankshares Corporation ("Union"), pursuant to which the Registrant will merge with Union, which will be the surviving company. As a result, the Registrant's financial reporting staff is dealing with merger-related matters and has experienced difficulty in finalizing certain required disclosures in order to complete the filing of its Form 10-KSB for the year ended December 31, 2003 by the prescribed due date. It is anticipated that such information will be produced and that the Form 10-KSB will be filed shortly. The foregoing difficulty could not be eliminated by the Registrant without unreasonable effort and expense, including hiring (if available) additional professional staff on a short-term basis.

PART IV  
 OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification

Tara Y. Harrison 434 970-1100

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 (Name) (Area Code) (Telephone Number)

(2) Have all other periodic reports required under section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s). [ X ] Yes [ ] No

(3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof? [ ] [ ] Yes [ X ] No

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If so: attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

GUARANTY FINANCIAL CORPORATION  
(Name of Registrant as specified in charter)

has caused this notification to be signed on its behalf by the undersigned thereunto duly authorized.

Date: March 31, 2004

By: /s/ Tara Y. Harrison

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Tara Y. Harrison  
Chief Financial Officer

Instruction. The form may be signed by an executive officer of the registrant or by any other duly authorized representative. The name and title of the person signing the form shall be typed or printed beneath the signature. If the statement is signed on behalf of the registrant by an authorized representative (other than an executive officer), evidence of the representative's authority to sign on behalf of the registrant shall be filed with the form.

ATTENTION

Intentional misstatements or omissions of fact constitute Federal criminal violations (see 18 U.S.C. 1001).