

GUARANTY BANCSHARES INC /TX/  
Form 8-K  
July 29, 2004

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**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): July 28, 2004

**GUARANTY BANCSHARES, INC.**

(Exact name of registrant as specified in its charter)

Texas  
(State or other jurisdiction of  
incorporation or organization)

0-23113  
(Commission File Number)

75-1656431  
(I.R.S. Employer  
Identification No.)

100 West Arkansas  
Mount Pleasant, Texas  
(Address of principal executive offices)

75455  
(Zip Code)

Registrant's telephone number, including area code: (903) 572-9881

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**Item 7. Financial Statements and Exhibits.**

Exhibits. The following materials are filed as exhibits to this Current Report on Form 8-K:

99.1 - Press Release issued by Guaranty Bancshares, Inc. dated July 28, 2004.

**Item 12. Disclosure of Results of Operations and Financial Condition.**

On July 28, 2004, Guaranty Bancshares, Inc. publicly disseminated a press release announcing its financial results for the second quarter ended June 30, 2004. A copy of the press release is attached as Exhibit 99.1 and is incorporated herein by reference.



**EXHIBIT INDEX**

<b>Exhibit Number</b>	<b>Description</b>
99.1	Press Release issued by Guaranty Bancshares, Inc. dated July 28, 2004.