

HMN FINANCIAL INC  
Form 8-K  
October 24, 2007

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

**Washington, DC 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): **October 19, 2007**

**HMN Financial, Inc.**

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(Exact name of registrant as specified in its chapter)

**Delaware**

(State or other jurisdiction of  
incorporation)

**0-24100**

(Commission File Number)

**41-1777397**

(IRS Employer Identification No.)

**1016 Civic Center Drive Northwest  
PO Box 6057**

**Rochester, Minnesota**

(Address of principal executive offices)

**55903-6057**

(Zip Code)

Registrant's telephone number, including area code **(507) 535-1200**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 2.02. Results of Operations and Financial Condition.**

On October 19, 2007, HMN Financial, Inc. (the "Company") reported its financial results for its second fiscal quarter ended September 30, 2007. See the Company's press release dated October 19, 2007, which is furnished as Exhibit 99 and incorporated by reference in this Current Report on Form 8-K.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits (the following exhibits are furnished to the SEC)

| <u>Exhibit Number</u> | <u>Description</u>                   |
|-----------------------|--------------------------------------|
| 99                    | Press release dated October 19, 2007 |

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**SIGNATURES**

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.

**HMN Financial, Inc.**  
(Registrant)

Date: October  
24, 2007

/s/ Jon Eberle

Jon Eberle, SVP/CFO/Treasurer