



**UNITED STATES  
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): September 25, 2007**

**MONARCH FINANCIAL HOLDINGS, INC.**

(Exact name of registrant as specified in its charter)

**Virginia**  
(State or other jurisdiction  
of incorporation)

**000-52032**  
(Commission File Number)

**20-4985388**  
(IRS Employer  
Identification No.)

**1101 Executive Boulevard Chesapeake, Virginia**  
(Address of principal executive offices)

**23320**  
(Zip Code)

**Registrant's telephone number, including area code: (757) 389-5111**

**Not Applicable**  
(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:

- 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 7.01 - Regulation FD Disclosure. – Stock Dividend**

Monarch Financial Holdings, Inc. announced their fifth stock dividend in the Company's history. The Board of Directors, at their September 18, 2007 meeting, declared a 20% stock split, to be effected as a stock dividend. This 6-for-5 stock split equals one additional share for every five shares owned, and is payable November 1, 2007 to shareholders of record on October 10, 2007. A copy of the release is attached hereto as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99.1 Press Release on Stock Dividend

The Company's common stock is traded over the counter under the symbol MNRK.



**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.

**MONARCH FINANCIAL HOLDINGS, INC.**

Date: September 25, 2007

/s/ Brad E. Schwartz  
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Brad E. Schwartz, Executive Vice President  
Chief Financial & Operating Officer



**Exhibit 99.1**

**FOR IMMEDIATE RELEASE:**

For Media Inquiries:

Brad E. Schwartz, executive vice president, COO & CFO  
(757) 389-5111

**Monarch Financial Holdings Declares 20% Stock Dividend**

**CHESAPEAKE, Va., September 18, 2007** – Monarch Financial Holdings, Inc., parent of Monarch Bank, (NASDAQ:MNRK) announced their fifth stock dividend in the Company’s history. The Board of Directors, at their September 18, 2007 meeting, declared a 20% stock split, to be effected as a stock dividend. This 6-for-5 stock split equals one additional share for every five shares owned, and is payable November 1, 2007 to shareholders of record on October 10, 2007.

Monarch Financial Holdings, Inc. is the one-bank holding company for Monarch Bank. Monarch Bank is a community bank with two offices in Chesapeake, four offices in Virginia Beach, and three offices in Norfolk, Virginia. OBX Bank, a division of Monarch, operates one office in Kitty Hawk, North Carolina. Services are also provided through fifty ATMs located in the South Hampton Roads area and the Outer Banks of North Carolina, and “Monarch Online” consumer and business internet banking (www.monarchbank.com). Our subsidiaries/divisions include Monarch Bank, OBX Bank, Monarch Mortgage (residential mortgage lending), Virginia Asset Group, LLC/Monarch Investment (investment and insurance solutions) and Monarch Capital, LLC (commercial mortgage brokerage). We offer investment services through our ownership in BI Investments, LLC (investments and asset management), and insurance services through our ownership in Bankers Insurance, LLC (full-service insurance agency). The shares of Monarch Financial Holdings, Inc. are publicly traded on the NASDAQ Capital Market under the symbol “MNRK”.

*This press release may contain “forward-looking statements,” within the meaning of federal securities laws that involve significant risks and uncertainties. Statements herein are based on certain assumptions and analyses by the Company and are factors it believes are appropriate in the circumstances. Actual results could differ materially from those contained in or implied by such statements for a variety of reasons including, but not limited to: changes in interest rates; changes in accounting principles, policies, or guidelines; significant changes in the economic scenario; significant changes in regulatory requirements; and significant changes in securities markets. Consequently, all forward-looking statements made herein are qualified by these cautionary statements and the cautionary language in the Company’s most recent Form 10-K and 10-Q reports and other documents filed with the Securities and Exchange Commission. The Company does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.*

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