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DOWNEY FINANCIAL CORP  
Form 8-K  
October 16, 2001

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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): OCTOBER 16, 2001

DOWNEY FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

DELAWARE  
(State or other jurisdiction of  
incorporation or organization)

33-0633413  
(I.R.S. employer  
identification number)

COMMISSION FILE NUMBER: 1-13578

3501 JAMBOREE ROAD  
NEWPORT BEACH, CALIFORNIA 92660  
(Address of principal executive offices and zip code)

REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE: (949)854-0300

ITEM 5. OTHER EVENTS.

On October 16, 2001, Downey Financial Corp. issued a press release reporting its results of operations during the three and nine months ended September 30, 2001.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

99.1 Press release dated October 16, 2001 reporting results of operations during the three and nine months ended September 30, 2001.

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

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undersigned hereunto duly authorized.

DOWNEY FINANCIAL CORP.

Date: October 16, 2001

By

/s/ Thomas E. Prince

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Thomas E. Prince  
Executive Vice President and  
Chief Financial Officer