

DOWNEY FINANCIAL CORP  
Form 8-K  
April 19, 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): April 19, 2004**

**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 No.)

**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**

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**Item 5. Other Events.**

On April 19, 2004, Downey Financial Corp. (the "Company") issued a news release reporting that the Executive Vice President and Chief Administrative Officer, Jane Wolfe, will retire as of June 1, 2004. The news release of the Company reporting this announcement is attached hereto as Exhibit 99.1 and incorporated herein by this reference.

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits

**99.1** News release dated April 19, 2004, announcing retirement of senior manager.

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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.

Date: April 19, 2004

**Downey Financial Corp.**

By           /s/ Thomas E. Prince          

Thomas E. Prince  
Executive Vice President and  
Chief Financial Officer

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