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DOWNEY FINANCIAL CORP  
Form 8-K  
July 17, 2002

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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 17, 2002

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 July 17, 2002, Downey Financial Corp. issued a press release reporting its results of operations during the three and six months ended June 30, 2002.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

99.1 Press release dated July 17, 2002 reporting results of operations during the three and six months ended June 30, 2002.

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: July 17, 2002

By /s/ Thomas E. Prince

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Thomas E. Prince  
Executive Vice President and  
Chief Financial Officer