

DOWNEY FINANCIAL CORP  
Form 8-K  
January 23, 2004  
**Table of Contents**

- [FORM 8-K Cover Page](#)
- [Items Reported](#)
- [Signatures](#)

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**Table of Contents**

**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): January 23, 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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**Table of Contents**

**Item 5. Other Events.**

On January 23, 2004, Downey Financial Corp. (the "Company") issued a news release reporting the appointment of Marangal "Marito" Domingo to President and Chief Executive Officer of both Downey Financial Corp. and its principal subsidiary, Downey Savings and Loan Association, F.A. effective February 2, 2004. The news release of the Company reporting this appointment 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 January 23, 2004, announcing senior management transition.

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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.

**Downey Financial Corp.**

Date: January 23, 2004

By           /s/ Thomas E. Prince            
Thomas E. Prince  
Executive Vice President and  
Chief Financial Officer

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