

DOWNEY FINANCIAL CORP  
Form 8-K  
December 15, 2004  
**Table of Contents**

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

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Table of Contents

**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **December 15, 2004**

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**DOWNEY FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

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

**1-13578**  
(Commission File Number)

**33-0633413**  
(IRS Employer Identification  
Number)

**3501 Jamboree Road**  
**Newport Beach, California**  
(Address of principal executive  
offices)

**92660**  
(Zip Code)

Registrant's telephone number, including area code: **(949) 854-0300**

**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))
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**Table of Contents**

**Item 7.01 Regulation FD Disclosure.**

The Registrant hereby incorporates by reference into this Item 7.01 the monthly selected financial data for the thirteen months ended November 30, 2004 attached as Exhibit 99.1.

This information is being presented by management of the Registrant in response to the request of various analysts and investors for additional information.

A discussion of the Registrant's overall business and financial performance can be found in the Registrant's other reports filed with the Securities and Exchange Commission. Given that the information in this filing relates only to selected financial data, analysts and investors should not place undue reliance on the enclosed data. The Registrant undertakes no obligation to publicly update or revise the information contained herein, although it may do so from time to time as management of the Registrant believes is warranted.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

**99.1** Press release dated December 15, 2004 reporting monthly selected financial data for the thirteen months ended November 30, 2004.

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**Table of Contents**

**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.**  
(Registrant)

Date: December 15, 2004

By           /s/ Thomas E. Prince            
Thomas E. Prince  
Chief Operating Officer and  
Chief Financial Officer

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**Table of Contents**

**EXHIBIT  
NUMBER**

**DESCRIPTION**

**99.1**

Press release dated December 15, 2004 reporting monthly selected financial data for the thirteen months ended November 30, 2004.

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