

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

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FILER

COUNTRYWIDE CREDIT INDUSTRIES INC

CIK: **25191** | IRS No.: **954083087** | State of Incorporation: **DE** | Fiscal Year End: **0228**
Type: **424B3** | Act: **33** | File No.: **333-55536** | Film No.: **1696983**
SIC: **6162** Mortgage bankers & loan correspondents

Mailing Address
4500 PARK GRANADA BLVD
CALABASAS CA 91302

Business Address
4500 PARK GRANADA BLVD
CALABASAS CA 91302
8182253000

COUNTRYWIDE HOME LOANS INC

CIK: **814509** | IRS No.: **132631719** | State of Incorporation: **NY** | Fiscal Year End: **0228**
Type: **424B3** | Act: **33** | File No.: **333-55536-01** | Film No.: **1696984**
SIC: **6162** Mortgage bankers & loan correspondents

Mailing Address
4500 PARK GRANADA
CALABASAS CA 91302

Business Address
4500 PARK GRANADA BLVD
CALABASAS CA 91302
8182253000

PRICING SUPPLEMENT NO.25 DATED August 1, 2001
(To Prospectus Dated March 13, 2001, as Supplemented March 15, 2001)

COUNTRYWIDE HOME LOANS, INC.
Medium-Term Notes, Series J
due Nine Months or More from Date of Issue
Payment of Principal, Premium, if any,
and Interest Fully and Unconditionally Guaranteed by
COUNTRYWIDE CREDIT INDUSTRIES, INC.
Floating Rate Notes

Trade Date: August 1, 2001 Book Entry:
Issue Price: 100% Certificated:
Original Issue Date: August 6, 2001 Principal Amount: \$100,000,000.00
Stated Maturity Date: August 6, 2002 Net Proceeds: \$99,975,000.00
Specified Currency: U. S. Dollars

Base Rate(s): CD Rate Eleventh District Prime Rate
 Commercial Paper Rate Federal Funds Rate Treasury Rate
 CMT Rate LIBOR Other
Telerate Page 3750
Cost of Funds Rate

Exchange Rate Agent: N/A

Minimum Denomination: \$1,000 Maximum Interest Rate: N/A
Initial Interest Rate: 3.75% Minimum Interest Rate: N/A
Interest Determination Dates: Two London Business Days Interest Factor
Convention: N/A

prior to each Interest
Payment Date
Index Maturity: 3 months
Interest Reset Dates: Same as Interest Payment Dates Spread (plus or
minus): plus 10 basis points
Interest Payment Dates: Quarterly, on the 6th of each Spread Multiplier:
N/A

February, May, August and
November, commencing on
November 6, 2001

Fixed Rate Commencement Date: N/A
Fixed Interest Rate: N/A

Agent: ABN-AMRO Inc., as principal

Calculation Agent: The Bank of New York

Redemption:

Repayment:

Check box opposite applicable paragraph: Check box opposite applicable paragraph:

The Notes cannot be redeemed prior to maturity. The Notes cannot be repaid prior to maturity.

The Notes may be redeemed prior to maturity. The Notes may be repaid prior to maturity.

Initial Redemption Date:

Optional Repayment Dates:

Initial Redemption Percentage:

Annual Redemption Percentage Reduction, if any:

Additional/Other Terms:

N/A

The Notes to which this Pricing Supplement relates will constitute unsecured and unsubordinated indebtedness of Countrywide Home Loans and will rank equally with Countrywide Home Loan's other unsecured and unsubordinated indebtedness. As of May 31, 2001, Countrywide Credit Industries did not have any secured indebtedness outstanding, and Countrywide Home Loans had \$13,106,000 aggregate principal amount of secured indebtedness outstanding, all of which was short-term indebtedness. As of that date, Countrywide Home Loans had \$12,151,677,773 aggregate principal amount of unsecured and unsubordinated indebtedness outstanding, which indebtedness ranked equally with the other unsecured and unsubordinated indebtedness of Countrywide Home Loans and will rank equally with the Notes to which this Pricing Supplement relates.