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COMMERCIAL FEDERAL CORP
Form 15-15D
December 02, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 15

CERTIFICATION AND NOTICE OF TERMINATION OF REGISTRATION UNDER SECTION 12(g)
OF THE SECURITIES EXCHANGE ACT OF 1934 OR SUSPENSION OF DUTY TO FILE REPORTS
UNDER SECTIONS 13 AND 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.

Commission File No. 001-11515

COMMERCIAL FEDERAL CORPORATION

(Exact name of registrant as specified in its charter)

13220 CALIFORNIA STREET, OMAHA, NEBRASKA 68154, (402) 554-9200

(Address, including zip code and telephone number, including area code,
of registrant's principal executive offices)

SUBORDINATED NOTES DUE DECEMBER 2006

(Title of each class of securities covered by this Form)

COMMON STOCK, PAR VALUE \$.01 PER SHARE
SHAREHOLDER RIGHTS PLAN

(Titles of all other classes of securities for which a duty to file reports
under section 13(a) or 15(d) remains)

Please place an X in the box(es) to designate the appropriate rule
provision(s) relied upon to terminate or suspend the duty to file reports:

Rule 12g-4(a)(1)(i) []	Rule 12h-3(b)(1)(i) [X]
Rule 12g-4(a)(1)(ii) []	Rule 12h-3(b)(1)(ii) []
Rule 12g-4(a)(2)(i) []	Rule 12h-3(b)(2)(i) []
Rule 12g-4(a)(2)(ii) []	Rule 12h-3(b)(2)(ii) []
	Rule 15d-6 []

Approximate number of holders of record as of the certification or
notice date: NONE

Pursuant to the requirements of the Securities Exchange Act of 1934,
Commercial Federal Corporation has caused this certification/notice to be signed
on its behalf by the undersigned duly authorized person.

DATE: December 1, 2004

BY: /s/ David S. Fisher

David S. Fisher
Executive Vice President and Chief Financial
Officer