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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

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(Exact name of registrant as specified in its charter)

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

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

SUBORDINATED NOTES DUE DECEMBER 2006

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

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

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(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

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David S. Fisher  
Executive Vice President and Chief Financial  
Officer