

O NEIL MICHAEL T  
 Form 4  
 December 06, 2005

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 O NEIL MICHAEL T

2. Issuer Name and Ticker or Trading Symbol  
 COMMERCIAL FEDERAL CORP  
 [CFB]

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
 13500 COMMERCIAL FEDERAL  
 PLAZA  
 (Street)

3. Date of Earliest Transaction  
 (Month/Day/Year)  
 12/02/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)

OMAHA, NE 68154

(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A) or (D)	Price		
				Code V	Amount		
Common Stock	12/02/2005		D	14,353	D	\$ 34 (1)	0 D
Common Stock	12/02/2005		D	205	D	\$ 34 (1)	0 I Dividend Reinvestment Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474  
 (9-02)

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	
Stock Option (right to buy)	\$ 22.17	12/02/2005		D	4,500	05/14/1997	05/14/2007	Common Stock	4,500
Stock Option (Right to Buy)	\$ 34.16	12/02/2005		D	5,000	05/13/1998	05/13/2008	Common Stock	5,000
Stock Option (right to buy)	\$ 24.19	12/02/2005		D	5,000	05/12/1999	05/12/2009	Common Stock	5,000
Stock Option (Right to Buy)	\$ 17.67	12/02/2005		D	1,145	09/30/1999	09/30/2009	Common Stock	1,145
Stock Option (Right to Buy)	\$ 22	12/02/2005		D	5,000	03/01/2001	03/01/2011	Common Stock	5,000
Stock Option (Right to Buy)	\$ 16.43	12/02/2005		D	1,234	06/30/2001	06/30/2011	Common Stock	1,234
Stock Option (Right to Buy)	\$ 17.29	12/02/2005		D	1,042	09/30/2001	09/30/2011	Common Stock	1,042
Stock Option (Right to Buy)	\$ 17.99	12/02/2005		D	751	12/31/2001	12/31/2011	Common Stock	751

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Stock Option (Right to Buy)	\$ 25	12/02/2005	D	5,000	03/01/2002	03/01/2012	Common Stock	5,000
Stock Option (Right to Buy)	\$ 17.66	12/02/2005	D	1,146	03/31/2002	03/31/2012	Common Stock	1,146
Stock Option (Right to Buy)	\$ 20.06	12/02/2005	D	898	06/30/2002	06/30/2012	Common Stock	898
Stock Option (Right to Buy)	\$ 21.23	12/02/2005	D	848	09/30/2002	09/30/2012	Common Stock	848
Stock Option (Right to Buy)	\$ 16.88	12/02/2005	D	1,065	12/31/2002	12/31/2012	Common Stock	1,065
Stock Option (Right to Buy)	\$ 22.54	12/02/2005	D	5,000	02/27/2003	02/27/2013	Common Stock	5,000
Stock Option (Right to Buy)	\$ 17.67	12/02/2005	D	1,104	03/31/2003	03/31/2013	Common Stock	1,104
Stock Option (Right to Buy)	\$ 16.3	12/02/2005	D	1,381	06/30/2003	06/30/2013	Common Stock	1,381
Stock Option (Right to Buy)	\$ 15.85	12/02/2005	D	1,231	09/30/2003	09/30/2013	Common Stock	1,231
Stock Option (Right to Buy)	\$ 18.4	12/02/2005	D	1,060	12/31/2003	12/31/2013	Common Stock	1,060
Stock Option (Right to Buy)	\$ 27.9	12/02/2005	D	5,000	02/25/2004	02/25/2014	Common Stock	5,000
	\$ 20.06	12/02/2005	D	972	03/31/2004	03/31/2014		972

Stock Option (Right to Buy)								Common Stock	
Stock Option (Right to Buy)	\$ 20.96	12/02/2005	D	1,074	06/30/2004	06/30/2014		Common Stock	1,074
Stock Option (Right to Buy)	\$ 20.22	12/02/2005	D	965	09/30/2004	09/30/2014		Common Stock	965
Stock Option (Right to Buy)	\$ 20.47	12/02/2005	D	953	12/31/2004	12/31/2014		Common Stock	953
Stock Option (Right to Buy)	\$ 27.06	12/02/2005	D	5,000	02/23/2005	02/23/2015		Common Stock	5,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
O NEIL MICHAEL T 13500 COMMERCIAL FEDERAL PLAZA OMAHA, NE 68154	X			

## Signatures

By: Joel E. Rappoport,  
Attorney-in-Fact

12/06/2005

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Disposed of pursuant to the merger agreement between Commercial Federal Corporation and Bank of the West in exchange for cash consideration of \$34.00 per share.
- (2) This form reflects increases in beneficial ownership resulting from exempt acquisitions under the Commercial Federal Corporation Dividend Reinvestment Plan pursuant to Rule 16a-11.
- (3) This option was canceled in the merger in exchange for a cash payment representing the difference between the merger consideration of \$34.00 per share and the exercise price of the option.
- (4) Because the exercise price of this option exceeded the merger consideration of \$34.00 per share, a \$0.50 cash dividend was paid for each share subject to this option and the option was then cancelled.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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