

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)  
 OMAHA, NE 68154  
 (City) (State) (Zip)

3. Date of Earliest Transaction (Month/Day/Year)  
 12/02/2005  
 4. If Amendment, Date Original Filed(Month/Day/Year)

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 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 (2)   | 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) | Exercise Price | Grant Date | Expiration Date | Relationship | Quantity | Acquisition Date | Disposal Date | Common Stock | Quantity |
|-----------------------------|----------------|------------|-----------------|--------------|----------|------------------|---------------|--------------|----------|
| 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<br>13500 COMMERCIAL FEDERAL PLAZA<br>OMAHA, NE 68154 | X             |           |         |       |

## Signatures

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