89-3957
DELAWARE COUNTY IOWA
FILED
1998 JN 15 AM 11:13
BOOK 19 PAGE 328
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
$16.00

(X) **PREPARED BY & RETURN TO: KENDRA MCCONNELL-WILKE (402) 554-9349**
COMMERCIAL FEDERAL MORTGAGE CORP.
ACQUISITIONS/ASSIGNMENTS
4501 DODGE ST., 4TH FL.
OMAHA, NE 68132

AFFIDAVIT

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

JAMES C. PALMER, BEING FIRST DULY SWORN ON OATH, DEPOSES AND SAYS AS FOLLOWS:

I HEREBY CERTIFY THE FOREGOING ARTICLES OF COMBINATION OF COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK AND LIBERTY BANK & TRUST IS A TRUE AND ACCURATE COPY OF THE DOCUMENT FILED WITH THE CORPORATE SECRETARY OF THE OFFICE OF THE THRIFT SUPERVISION, AND ENDORSED PURSUANT TO 12 C.F.R. SECTION 552.13 OF THE RULES AND REGULATIONS FOR FEDERAL ASSOCIATIONS EFFECTIVE ON THE 13TH DAY OF FEBRUARY, 1998.

COMMERCIAL FEDERAL BANK,
A FEDERAL SAVINGS BANK

JAMES C. PALMER, VICE PRESIDENT

STATE OF NEBRASKA)
)
COUNTY OF DOUGLAS)

On May 27, 1998 before me, George A. Warmer, personally appeared James C. Palmer, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature George A. Warmer

GENERAL NOTARY-State of Nebraska
GEORGE A. WARMER
My Comm. Exp. 1/27/01

DATE 6-15-98 BOOK 19 PAGE 328

Office of Thrift Supervision

Department of the Treasury

I certify that annexed hereto are true copies of documents described below made from records of the Office of Thrift Supervision, Department of the Treasury, successor to the Federal Home Loan Bank Board. Said records are in the official custody of the Dissemination Branch, Records Management and Information Policy Division, and are maintained in its offices at 1700 G Street, Northwest, Washington, District of Columbia.

Copy of The Articles of Combination and Plan of Merger for Liberty Bank & Trust, Johnson, Iowa ("Liberty-Johnston"), with and into Commercial Federal Bank, a Federal Savings Bank, Omaha, Nebraska ("Commercial"), consisting of thirteen (13) pages including the endorsement page.

Signed in Washington, District of Columbia, and the Seal of the Office of Thrift Supervision affixed, this 28th day of April , 1998

Cheryl C. Wright
Supervisory Information Specialist
Office of Thrift Supervision

Dissemination Dr.

ARTICLES OF COMBINATION

1. Attached hereto as Exhibit A is the Plan of Merger that sets forth the plan of combination under which Liberty Bank & Trust, Johnston, Iowa ("Liberty-Johnston") is to be merged with and into Commercial Federal Bank, a Federal Savings Bank, Omaha, Nebraska ("Commercial Federal").

2. The number of outstanding shares of Commercial Federal eligible to vote is 8,977,560 shares of Common Stock.

3. The number of shares of Commercial Federal cast for and against such combination is as follows:

For	8,977,560
Against	0

4. The number of outstanding shares of Liberty-Johnston eligible to vote is 800,000 shares of Common Stock.

5. The number of shares of Liberty-Johnston cast for and against such combination is as follows:

For	800,000
Against	0

Each party hereto has caused these articles to be executed on its behalf by its Chief Executive Officer and Secretary as of _____, 1998. Each of the undersigned affirms under penalty of perjury that the statements contained in the foregoing articles are true and correct.

COMMERCIAL FEDERAL BANK,
A FEDERAL SAVINGS BANK

By: William A. Fitzgerald
William A. Fitzgerald
Chief Executive Officer

By: Gary L. Matter
Gary L. Matter
Secretary

LIBERTY BANK & TRUST

By: William A. Pres & CEO
Bill Tank
Chief Executive Officer

By: Mark Opsal, Secy.
Mark Opsal
Secretary

These Articles of Combination are endorsed pursuant to 12 C.F.R. Section 552.13 as of February 13, 1998.

OFFICE OF THRIFT SUPERVISION

By: Nadine Y. Washington
Its: Corporate Secretary

BOOK 19 PAGE 228

PLAN OF MERGER

OF

LIBERTY BANK & TRUST

INTO

COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK

PLAN OF MERGER, dated as of the 30th day of January, 1998 by and between Commercial Federal Bank, a Federal Savings Bank, a savings bank chartered under the laws of the United States of A+merica (the "Bank" or the "Resulting Bank"), and Liberty Bank & Trust, Johnston, a savings bank chartered under the laws of the State of Iowa ("Liberty"), such institutions being sometimes hereinafter called the "Constituent Banks" or, individually, "Constituent Bank."

WITNESSETH:

WHEREAS, all of the outstanding capital stock of the Bank is owned directly or indirectly by Commercial Federal Corporation ("Commercial") and all of the outstanding capital stock of Liberty is owned directly or indirectly by Liberty Financial Corporation, the parent company of Liberty ("Corporation") .

WHEREAS, Commercial, and the Corporation have entered into a Reorganization and Merger Agreement ("Reorganization Agreement") dated August 18, 1997 pursuant to which, following the merger of the Corporation with and into Commercial, Liberty shall be merged with and into the Bank; and

WHEREAS, the Boards of Directors of the Bank and Liberty each believe that it is in the best interests of the institutions and their stockholders to merge the Bank and Liberty into a single federally chartered savings bank in order that (i) the merged institution may operate with an improved competitive position and operating efficiency and (ii) the parent company of the Bank, Commercial, will retain the advantage of a unitary savings and loan holding company status.

NOW, THEREFORE, in consideration of the mutual covenants, agreements and provisions hereinafter contained, and for the purpose of prescribing the terms and conditions of said merger and mode of carrying the same into effect, the Bank and Liberty have agreed and do hereby agree and covenant as follows:

1. Plan of Merger: The merger provided for herein shall be effected as follows:

   (a) The execution and delivery of this Agreement by the Bank and Liberty shall have been duly approved by at least a two-thirds (2/3) vote of the Board of Directors of the Bank and Liberty, respectively.

   (b) All applicable federal and state regulatory authorities, including the Office of Thrift Supervision or any successor thereto ("OTS") shall have approved the merger.

(c) The merger shall be approved by the sole shareholder of the Bank and by the shareholders of Liberty.

(d) Thereupon Liberty shall be merged with and into the Bank.

2. Effect of Merger: When this Plan of Merger shall become effective in accordance with the laws and regulations of the United States of America and the State of Iowa:

(a) The separate existence of Liberty shall cease and Liberty shall be merged into the Bank, which shall be the savings bank resulting from the merger and shall continue its existence under the name "Commercial Federal Bank, a Federal Savings Bank". The date on which such merger becomes effective is hereinafter called the "Effective Time."

(b) The Charter and Bylaws of the Bank as in effect on the Effective Time shall be and remain the Charter and Bylaws of the Resulting Bank.

(c) The Directors of the Resulting Bank from and after the Effective Time shall be eleven (11) in number and shall be those persons whose name, residence address and terms of office are identified in Exhibit 1 hereto.

(d) The officers of the Bank immediately prior to the Effective Time shall be the officers of the Resulting Bank and shall continue in office until their successors are duly elected or otherwise duly selected.

(e) All savings accounts of Liberty shall be and become savings accounts in the Resulting Bank without change in their respective terms, maturity, minimum required balances or withdrawal value. Each savings account of Liberty shall, as of the Effective Time, be considered, for purpose of interest declared by the Resulting Bank thereafter, as if it had been a savings account of the Resulting Bank at the time said savings account was opened in Liberty and at all times thereafter until such savings account ceases to be a savings account of the Resulting Bank. Appropriate evidence of account ownership interest in the Resulting Bank shall be provided, as necessary, after consummation of the merger by the Resulting Bank to each savings account holder of Liberty.

(f) All savings accounts of the Bank prior to consummation of the merger shall continue to be savings accounts in the Resulting Bank after consummation of the merger without any change whatsoever in any of the provisions of such savings accounts, including, without limitation, their respective terms, maturity, minimum required balances or withdrawal value.

(g) All of the assets, properties, obligations and liabilities of every kind and character, real, personal and mixed, tangible and intangible, choses in action, rights, and credits then owned by either the Bank of Liberty, or which would inure or be subject to

either of them, shall immediately by operation of law and without any conveyance or transfer and without any further act or deed, be vested in and become the property and obligations of the Resulting Bank which shall have, hold and enjoy the same in its own right as fully and to the same extent as the same were possessed, held and enjoyed by the Bank and Liberty immediately prior to the consummation of the merger. The Resulting Bank shall be deemed to be and shall be a continuation of the entity and identity both of the Bank and of Liberty and the rights and obligations of the Bank and of Liberty shall remain unimpaired; and the Resulting Bank, upon the consummation of the merger, shall succeed to all of such rights and obligations and the duties and liabilities connected therewith.

(h) The main office of the Bank at 2120 South 72nd Street, Omaha, Nebraska, shall be the main office of the Resulting Bank and branch offices thereof will be located at the locations set forth in Exhibit 2 hereof.

(i) The liquidation account of Liberty as in effect as of the Effective Time shall be assumed in full by the Resulting Bank.

3. Disposition of Shares:

(a) All of the shares of Liberty capital stock issued and outstanding on the Effective Time and owned of record by Commercial, and all rights in respect thereof, shall be cancelled.

(b) The shares of capital stock of the Bank outstanding immediately prior to consummation of the merger shall constitute the only outstanding shares of capital stock of the Resulting Bank following consummation of the merger.

4. Effective Time of Merger: The merger provided for herein shall become effective on the date of endorsement of the Articles of Combination by the Secretary of the OTS (the "Effective Time"). The merger shall not be effective unless and until approved by the OTS. The merger shall also not be effective until after the effective time of the merger of Corporation with and into Commercial as set forth in the Reorganization Agreement by and between Corporation and Commercial.

5. Action by Shareholders: The shareholders of the Bank and Liberty, respectively, shall take appropriate action to vote to approve this Plan of Merger.

6. Condition of Closing: The obligations of the parties hereto to consummate the transactions contemplated herein shall be subject to approval by the OTS.

7. Amendment: This Agreement may be amended or modified at any time by a written instrument signed by the Bank and Liberty.

8. Paragraph Headings: The paragraph headings in this Plan of Merger are for convenience only: they form no part of this Plan of Merger and shall not affect its interpretation.

9. Governing Law: This Plan of Merger shall be governed by all applicable federal laws.

10. Termination: This Plan of Merger shall automatically terminate without any further action of the parties hereto upon termination of the Reorganization Agreement.

11. Miscellaneous: This Plan of Merger may be executed in counterparts, each of which shall be deemed an original and all of which constitute one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have caused this Plan of Merger to be executed on their behalf by their duly authorized representatives as of the day and year first above written.

LIBERTY BANK & TRUST

By: W. M. Tank, Pres & CEO
Name: Bill Tank
Title: Chief Executive Officer

By: Mark Opsal, Secy.
Name: mark Opsal
Title: Secretary

COMMERCIAL FEDERAL BANK,
A FEDERAL SAVINGS BANK

By: _____
Name: James A. Laphen
Title: President

By: _____
Name: Gary L. Matter
Title: Secretary

EXHIBIT 1

COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK
BOARD OF DIRECTORS
Name/Address/Term of Office
January 30, 1998

Mr. Talton K. Anderson, President
Baxter Chrysler Plymouth Jaguar
11910 W. Dodge Road
Omaha, NE 68154
Term of office expires: November, 2000

Mr. William A. Fitzgerald, Chairman and CEO
Commercial Federal Corporation
2120 S. 72nd St. - 15th Floor
Omaha, NE 68124
Term of office expires: November, 1999

Mr. Robert F. Krohn, Vice Chairman and CEO
PSI Group, Inc.
10011 J Street
Omaha, NE 68127
Term of office expires: November, 1999

Mr. Carl G. Mammel, Chairman
Mammel & Associates
8805 Indian Hills Drive
Suite 375
Omaha, NE 68114
Term of office expires: November, 1998

Mrs. Sharon G. Marvin
NP Dodge Company
13915 Gold Circle
Omaha, NE 68144
Term of office expires: November, 1998

Mr. Robert S. Milligan, Chairman and CEO
MI Industries
6200 N. 56th Street
P.O. Box 29345
Lincoln, NE 68529
Term of office expires: November, 1998

Mr. James P. O'Donnell
Senior Vice President & CFO
ConAgra, Inc.
One ConAgra Drive
Omaha, NE 68102-5001
Term of office expires: November, 2000

Dr. Michael T. O'Neil
409 The Doctors Bldg.
Omaha, NE 68131
Term of office expires: November, 2000

Mr. Aldo J. Tesi, President
First Data Card Enterprise Group
10825 Farnam
Omaha, NE 68154
Term of office expires: November, 1998

Mr. Michael P. Glinsky, President and CFO
U.S. West, Inc.
7800 East Orchard Street, Suite 200
P.O. Box 6508
Englewood, CO 80155-6508
Term of office expires: November, 1999

Mr. Robert D. Taylor, President
Taylor Financial
1313 N. Webb Road, Suite 260
Wichita, KS 67206
Term of office expires: November, 1999

I:\1072\MISC\Clos-First\BOD Lst1.wpd

BOOK 19 PAGE 328

COMMERCIAL FEDERAL BANK
IOWA BRANCH OFFICES

Exhibit 2

7 Branches - 10/02/96

703 HARLAN
Mike Cain/#6703 (CAIN)
712 Durant Street
P.O. Box 711
Harlan, IA 51537
712-755-2188
FAX 712-755-7590

704 BOONE
Kent Patterson/#6704 (PATT)
715 8th Street
Boone, IA 50036
515-432-1220
FAX 515-432-1688

705 CARROLL
Mike Becker/#6705 (MBECK)
109 East 7th Street
Carroll, IA 51401
712-792-4397
FAX 712-792-5863

706 LAKE CITY
Kathy Steffes/#6706 (STEF)
106 North Illinois
Lake City, IA 51449
712-464-3153
FAX 712-464-3154

707 MADRID
Norma Shepard/#6707(SHEP)
114 South Kennedy
Madrid, IA 50156
515-795-2244
FAX 515-795-3883

708 MANNING
Geri Spies/#6708 (SPIE)
304 Main Street
Manning, IA 51455
712-653-3516
FAX 712-653-2809

709 OGDEN
Joie Lonergan/#6779
(JLONE)
638 West Walnut
Ogden, IA 50212
515-275-4501
FAX 515-275-4502

COMMERCIAL FEDERAL BANK
KANSAS BRANCH OFFICES

27 Locations

Revised 05/01/97

39 LENEXA
Nick Beal/#6039 (BEAL)
13080 W. 87th Parkway
Lenexa, KS 66215
913-894-1191
FAX 913-541-0165

653 DODGE CITY
Patty Dunkle (DUNK)
400 Frontview
Dodge City, KS 67801
316-225-4147
FAX 316-227-9872

654 KINSLEY
Roberta Stauth (STAU)
112 E. 6th
Kinsley, KS 67801
316-659-2144
FAX 316-659-2452

658 TOPEKA
Jerry Brown/#6658 (JBRO)
1535 SW Fairlawn
Topeka, KS 66604
913-228-1133
FAX 913-228-1130

661 LYNDON
Carolyn Holland/#6061
(HOLL)
730 Topeka Avenue
Lyndon, KS 66451
913-828-4421
FAX 913-828-3544

662 MISSON
Donna Montague/#6662
(MONT)
6263 Nall Ave.
Mission, KS 66202
913-362-8900
FAX 913-362-0634

663 IOLA
Kathy Haar/#6663 (HAAR)
120 East Madison
Iola, KS 66749
316-365-7666
FAX 316-365-5534

664 OTTAWA
Kay Larrick/#6664 (LARR)
700 South Main
Ottawa, KS 56067
913-242-2804
FAX 913-242-7831

669 NEWTON
JoAnn TenBarge/#6669
(TENB)
129 E. Broadway
Newton, KS 67114
316-283-3130
FAX 316-283-3084

670 GARDEN CITY
Paul Woerth/#6370(WOER)
1301 E. Kansas Ave
Garden City, KS 67846
316-276-7000
FAX 316-276-2718

671 HUTCHINSON
Joyce Zerger/#6671 (ZERG)
829 E. 30th
Hutchinson, KS 67501
316-662-1269
FAX 316-662-5832

672 WICHITA
Debbie Rogers/#6672
(DROGE)
120 S. Main Street
Wichita, KS 67202
316-269-0374
FAX 316-269-0393

673 McPHERSON
Debbie Sheets/#6673 (SHEE)
822 No. Main
PO Box 1104
McPherson, KS 67460
316-241-4468
FAX 316-241-4495

674 DERBY
Christina Stovall/#6674
(STOV)
255 N. Rock Road
Derby, KS 67037
316-788-4888
FAX 316-788-6156

677 WEST WICHITA
Darrin Brungardt/#6677
(DBRUN)
8404 W 13th Ste 190
Wichita, KS 67212
316-729-7642
FAX 316-729-7645

678 EAST WICHITA
Keith Geist/#6678 (GEIS)
8118 E. Douglas Ste 101
Wichita, KS 67206
316-689-6848
FAX 316-689-6995

679 LAWRENCE
Alan Hoggan/#6679 (HOGG)
3110 Mesa Way, Suite B
Lawrence, KS 66049
913-749-4600
FAX 913-749-4888

680 WELLINGTON
Cliff Goggans/#6680(GOGG)
119 S. Washington
Wellington, KS 67152
316-326-5929
FAX 316-326-7969

681 ARKANSAS CITY
Cliff Goggans/#6681(GOGG)
125 N. Summit
Arkansas City, KS 67005
316-442-6500
FAX 316-442-6900

682 COLBY
Lynda Sloan/#6682(SLOAN)
360 N. Franklin
PO Box 549
Colby, KS 67701
913-462-6791
FAX 913-462-6794

683 OBERLIN
JoAnn Shuler/#6683 (SHULE)
101 N. Penn
Oberlin, KS 67749
913-475-3011
FAX 913-475-3627

684 GREENSBURG
Roberta Stauth#6684 (STAU)
202 S. Main
PO Box 515
Greensburg, KS 67054
316-723-2761
FAX 316-723-2064

685 LARNED
Deborah Lewis/#6685
(DLEW)
205 E. 6th
PO Box K
Larned, KS 67550
316-285-2147
FAX 316-285-2017

686 WAMEGO
Elouise Janke/#6686(JAIN)
6th & Lincoln
PO Box 59
Wamego, KS 66547
913-456-2001
FAX 913-456-9151

687 OSAGE CITY
Carolyn Holland/#6687
(HOLL)
505 Market Street
Osage City, KS 66523
913-528-3521
FAX 913-528-3563

688 FREDONIA
Marilyn Neill/#6688 (NEIL)
733 Madison
PO Box 110
Fredonia, KS 66736
316-378-4411
FAX 316-378-3039

689 OVERLAND PARK
Martin Fries/#6665 (FRIES)
9400 Antioch Road
Overland Park, KS 66212
913-642-3030
FAX 913-642-6328

COMMERCIAL FEDERAL BANK
OKLAHOMA BRANCH OFFICES

Steve Tucker - North Oklahoma/ 405-755-6474 (TUCK) Monte Deere - South Oklahoma Sales Manager 405-755-6474 (DEER)

19 locations
Revised 02/10/97

609 EDMOND
Denise Manning/#6509(MANN)
901 W. Edmond Road
Edmond, OK 73003
405-348-8701
FAX 405-330-4636

610 89TH & PENN
OPEN/#6610
1600 S.W. 89th Street
Oklahoma City, OK 73159
405-691-8874
FAX 405-691-0214

611 ARDMORE
Sharon Hanson/#6611 (SHAN)
321 N. Commerce
Ardmore, OK 73401
405-226-3290
FAX 405-226-3294

612 BARTLESVILLE
Scott Wilson/#6612 (SWILS)
100 SE 4th
Bartlesville, OK 74003
918-336-6670
FAX 918-336-6673

613 CUSHING
Cindy Heppel/#6613 (HEPP)
323 E. Broadway
Cushing, OK 74023
918-225-4440
FAX 918-225-4444

614 ENID
Doug Dickerson/#6614 (DDICK)
701 W. Broadway
Enid, OK 73701
405-233-3200
FAX 405-233-0688

615 NW EXPRESSWAY
Linda Dobson/#6615 (DOBS)
5757 NW Expressway
Oklahoma City, OK 73132
405-722-0959
FAX 405-722-0994

616 PENN PLAZA
Pam Oelke/#6616 (OELK)
5603 N. Pennsylvania
Oklahoma City, OK 73112
405-848-3354
FAX 405-843-8490

617 QUAIL CREEK
Maria Mustin/#6617 (MUST)
12401 N. May
Oklahoma City, OK 73120
405-755-9797
FAX 405-755-9824

618 WINDSOR HILLS
Carter McCall/#6618 (MCCAL)
5401 NW 23rd
Oklahoma City, OK 73127
405-946-3526
FAX 405-946-7489

619 PONCA MAIN
Glenda Phillips/#6728 (GPHIL)
400 East Central
Ponca City, OK 74601
405-765-2442
FAX 405-765-5048

620 PONCA PLAZA
Debbie Loch/#6755 (LOCH)
1417 E. Hartford
Ponca City, OK 74604
405-767-0755
FAX 405-762-2751

621 SOUTHEAST
Kevin Spears/#6621 (SPEA)
6100 E. 51st
Tulsa, OK 74135
918-664-2640
FAX 918-664-2548

622 UTICA
Vicki Hickman/#6622 (VHICK)
2201 E. 21st
Tulsa, OK 74114
918-745-6666
FAX 918-745-6081

625 BROADWAY
Don Griffith/#6625 (DGRIF)
301 S. Broadway
Ada, OK 74820
405-332-2057
FAX 405-332-0233
Mortg. 405-436-0895

626 MAIN
Michael Mariano/#6626 (MARI)
606 E. Main
Ada, OK 74820
405-332-2910
FAX 405-332-2087

627 BIXBY
Brent Byers/#6627 (BBYER)
11845 S. Memorial Drive
Bixby, OK 74008
918-369-6505
FAX 918-369-6508

628 NORMAN
Kellye Clubb #6628 (CLUB)
2122 West Main
Norman, OK 73069
405-447-3211
FAX 405-447-3269

629 SEMINOLE
Sandy Kiker/#6029 (SJON)
1907 N. Milt Phillips
Seminole, OK 74868
405-382-1907
FAX 405-382-1236

COMMERCIAL FEDERAL BANK
NEBRASKA BRANCH OFFICES

Karen Morey - Omaha (MORY)x1723
Chip Wedberg - Lincoln/Outstate (WEDB)x1722

Barb Hinchey-Sales Assistant(HINC)x1720
34 Branches - Revised 06/10/97

1 44TH/FARNAM
Laurie Fleischman/
5690 (FLEI)
4444 Farnam St.
Omaha, NE 68131
402-554-5690
FAX 402-554-9486 x5456

2 24TH/L
Charla Knapp/5300(KNAP)
4724 So. 24th St.
Omaha, NE 68107
402-554-9300
FAX 402-554-9305 x5305

3 138TH/O
Kathy Kimball/1285(KIMB)
13737 "Q" St.
Omaha, NE 68137
402-390-5285
FAX 402-896-9946 x1286

4 BENSON
Karen Foster/5333(KFOS)
5901 N.W. Radial Hwy.
Omaha, NE 68104
402-554-9333
FAX 402-553-8549

5 85TH/DODGE
Jean McGrory/1190(SHEL)
8510 Dodge St.
Omaha, NE 68114
402-390-5190
FAX 402-392-0570

6 30TH/AMES
Cheryll Johnson/5222(DRIG)
4503 No. 30th St.
Omaha, NE 68111
402-554-9222
FAX 402-554-9428 x5428

7 NORFOLK
Jane Parker/#6007(PARK)
602 Norfolk Ave.
Norfolk, NE 68701
402-371-8400
FAX 402-371-7248

8 122ND/WEST CENTER
Ed Lamoureux/1370(LAMO)
12255 W. Center Road
Omaha, NE 68144
402-390-5370
FAX 402-330-1608

9 90TH/MAPLEWOOD
Sally Klingforth/1225(KLIN)
3520 No. 90th St.
Omaha, NE 68134
402-390-5225
FAX 402-573-1489

10 20TH & HARNEY
Barb Vick/5250(VICK)
1921 Harney
Omaha, NE 68102
402-554-9250
FAX 402-554-9252 x5252

11 96TH & L
Mike Becker/1280(MBECK)
4860 So. 96th St.
Omaha, NE 68127
402-390-5280
FAX 402-390-5282 x1282

12 84TH & GILES
Pam Albert/1270(ALBT)
8125 So. 84th St.
LaVista, NE 68128
402-390-5270
FAX 402-331-8309

13 156th/W CENTER
Geri Moloney/1146(MOLO)
2725 S. 156th Street
Omaha, NE 68130
402-390-5146
FAX 402-330-3029

15 CENTER
Nancy Dudgeon/1290(DUDG)
8707 W. Center Road
Omaha, NE 68124
402-390-5290
FAX 402-392-2413

16 13TH & O
Lindy Hoelting/4207(HOEL)
1314 "O" St.
Lincoln, NE 68508
402-473-0707
FAX 402-473-0730 x4230

17 56TH & O
Nancy Russo/4300(RUSS)
5555 "O" St.
Lincoln, NE 68510
402-473-0800
FAX 402-473-0802 x4302

18 OLD MILL
Judy Weier/5362(WEIE)
11207 W. Dodge Road
Omaha, NE 68154
402-554-9362
FAX 402-554-9369

20 BEATRICE
John Blas, Jr/#6020(BLAS)
633 No. Sixth
Beatrice, NE 68310
402-228-3445
FAX 402-223-2168

21 70TH & ADAMS
RebelaSwenson/4265(SWEN)
3045 No. 70th St.
Lincoln, NE 68507
402-473-0765
FAX 402-464-0479

22 36TH & O
Caroline Wilson /5375
(CWILS)
3605 "Q" St.
Omaha, NE 68107
402-554-9375
FAX 402-731-4886

23 EAGLE RUN
Kevin Straub/#1340(STRA)
13506 W. Maple Rd.
Omaha, NE 68164
402-390-5340
FAX 402-493-9680

24 BELLEVUE
Cyndi Buetzel/5425(BUEL)
505 Galvin Road
Bellevue, NE 68005
402-554-9425
FAX 402-731-4424

25 CENTRAL PARK
Karen Wilson/4273(LNCH)
2103 So. 16th St.
Lincoln, NE 68502
402-473-0773
FAX 402-473-0774 x4274

26 KEARNEY
Ron Eckloff/#6026(ECKL)
4407 Second Ave.
Kearney, NE 68847
308-234-4511
FAX 308-236-6411

27 SOUTH SIOUX CITY
Robyn Hansen
#6027(RHANS)
1001 Dakota Ave.
So. Sioux City, NE 68776
402-494-4777
FAX 402-494-1383

31 GRAND ISLAND
Michelle Callahan
#6031(CALL)
3301 W. State St.
Grand Island, NE 68801
308-384-4310
FAX 308-384-1901

32 50TH & GROVER
Matt Bierman/5550(BIER)
5007 Grover St.
Omaha, NE 68106
402-554-9550
FAX 402-551-1891

33 FREMONT
Cindi Lehman/#6033(MOSS)
1330 E. 23rd St.
Fremont, NE 68025
402-727-7521
FAX 402-727-0516

36 COLUMBUS HWY
Chuck Gonka/#6036
2714 23rd Street
Columbus, NE 68601
402-564-7181
FAX 402-564-2508

37 TOWER
Nancy Dudgeon/1804(DUDG)
2120 So. 72nd Street
Omaha, NE 68124
402-390-2804
FAX: 402-390-2809

42 38TH & NORMAL
Heidi Johnson/4640(HJOH)
3800 Normal Blvd
Lincoln, NE 68506
402-434-8640
FAX 402-434-8648

BOOK 19 PAGE 208

COMMERCIAL FEDERAL BANK
NEBRASKA BRANCH OFFICES

Karen Morey - Omaha (MORY)x1723
Chip Wedberg - Lincoln/Outstate (WEDB)x1722

Barb Hinchey-Sales Assistant(HINC)x1720
34 Branches - Revised 06/10/97

43 WILLIAMSBURG
Deb Dewitt/4660(DEWI)
5700 Village Blvd
Lincoln, NE 68516
402-434-8660
FAX 402-434-8669

47 NORTHPLATTE
Norm Pavel/#6047(PAVE)
301 W. Fourth Street
North Platte, NE 69101
308-534-9400
FAX 308-534-0257

48 HAVELOCK
Pam Schmidt/4620(SCHM)
6345 Havelock Ave.
Lincoln, NE 68507
402-434-8620
FAX 402-434-8624

COMMERCIAL FEDERAL BANK
COLORADO BRANCH OFFICES

Diane Bader - North Area Sales Manager (BADE) x3567
Nicky Cook - Sales Assistant (COOK) x3012

Mike Powell - South Area Sales Manager (MPOWE) x3541
Stacy Riemer - Res. Lend. Prod. Assistant x3548

800 DENVER DOWNTOWN
Deborah Davidson/3660 (DDAVI)
600 17th Street, Suite 100 N
Denver, CO 80202
303-629-5232
FAX 303-331-3661 x3661

801 BROOMFIELD
Gina Lockhart/3635(LOCK))
One Garden Center
Broomfield, CO 80303
303-469-1912
FAX 303-331-3539

802 LONGMONT
Felice Foster/3695 (FOST)
700 5th Avenue
Longmont, CO 80501
303-776-3653
FAX 303-776-3658

803 LOVELAND
Nancy Roelfs/3710 (ROEL)
303 E. 6th Street
Loveland, CO 80537
970-667-5150
FAX 970-669-7164

804 GREELEY
Peggy Stemer/3685(PSTER)
1111 11th Street
Greeley, CO 80631
970-353-2640
FAX 970-352-2773

805 WESTLAND
John Klipka/3765 (KLIP)
9425 West Colfax Ave
Lakewood, CO 80215
303-232-8532
FAX 303-238-1963

806 UNIVERSITY HILLS
Scott Hitt/3755 (HITT)
2720 South Colorado Blvd.
Suite 700
Denver, CO 80222
303-757-3367
FAX 303-331-3756 x3756

807 BEAR VALLEY
Nancy Boldiszar/3625 (BOLD)
3102 South Sheridan Blvd.
Denver, CO 80227
303-936-7311
FAX 303-331-3626 x3626

808 NORTHGLENN
Carole Frank/3715 (FRNK)
10393 N. Huron St.
Northglenn, CO 80221
303-451-0434
FAX 303-331-3716 x3716

809 ARVADA
Gloria Auringer/3610 (AURI)
7355 Ralston Rd., Bldg 1
Arvada, CO 80002
303-421-5950
FAX 303-423-3586

810 WHEAT RIDGE
John Weber/3770 (WEBE)
7575 W. 44th Ave.
Wheat Ridge, CO 80033
303-422-8044
FAX 303-431-8344

815 AURORA MALL
Bryan Watkins/3615 (WATK)
700 S. Abilene St.
Aurora, CO 80012
303-337-5311
FAX 303-331-3616 x3616

816 TAMARAC SQUARE
Stan Holtan/3750 (HOLT)
7995 East Hampden Ave.
Denver, CO 80122
303-750-3161
FAX 303-331-3751 x3751

817 SOUTHGLENN
Jody McNerney/3735 (McNE)
6941 South University
Littleton, CO 80122
303-795-7500
FAX 303-331-3736 x3736

814 FT. COLLINS
Jane Peters
181 W. Boardwalk Dr. #101
Ft. Collins, CO 80525

821 ARAPAHOE PLAZA
Jim Cook/3080 (JCOOK)
7310 East Arapahoe Rd.
Englewood, CO 80112
303-331-3680
FAX 303-331-3672

828 CHERRY CREEK
Connie Wells/3500 (WELL)
2 Steele Street
Denver, CO 80206
303-331-3500
FAX 303-331-3589 x3589

830 WINDSOR GARDENS
Bryan Watkins/3775(WATK)
330 South Dayton St.
Denver, CO 80231
303-340-2820
FAX 303-340-2822

834 VILLA ITALIA
Geno Lavigna/3760 (LAVI)
7111 West Alameda Ave., Unit E
Lakewood, CO 80226
303-233-8705
FAX 303-331-3761 x3761

839 SOUTHWEST PLAZA
Lisa Spamfore/3007 (SPAT)
9111 West Bowles Ave.
Littleton, CO 80123
303-932-3007
FAX 303-932-1988

852 ENGLEWOOD
Nancy Boldiszar/3625(BOLD)
Connie Wells/3697 (WELL) Asst
3531 South Logan, Suite A
Englewood, CO 80110
303-761-2537
FAX 303-331-3698 x3698

~~30~~ Branches
Revised ~~06/01/99~~

BOOK 19 PAGE 228