

FILED NO. 5271  
BOOK 45 PAGE 140

98 JUN 15 PH 4:06

MICHELLE UTSLER  
RECORDER  
MADISON COUNTY, IOWA

COMPUTER   
RECORDED   
COMPARED

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

REC \$ 25.00  
AUD \$  
R.M.F. \$ 00

AFFIDAVIT

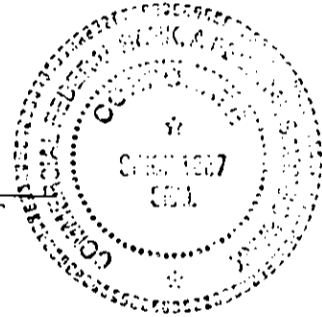
STATE OF NEBRASKA )  
                              )     ss.  
COUNTY OF DOUGLAS )

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

*[Signature]*  
\_\_\_\_\_  
JAMES C. PALMER, VICE PRESIDENT

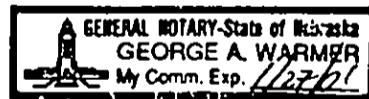


STATE OF NEBRASKA )  
                              )  
COUNTY OF DOUGLAS )

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 *[Signature]*



# Office of Thrift Supervision

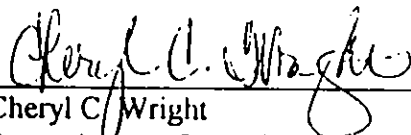
Department of the Treasury



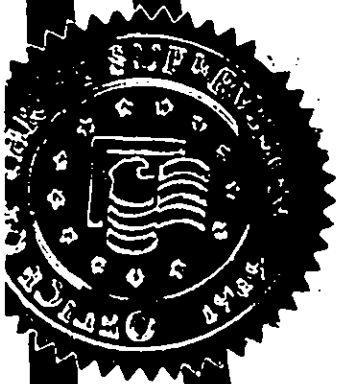
*I certify that annexed hereto are true copies of documents described below made from records of the Office of Thrift Supervision, Department of the Treasury, successor to the Federal Home Loan Bank Board. Said records are in the official custody of the Dissemination Branch, Records Management and Information 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 28<sup>th</sup> day of April, 1998*



Cheryl C. Wright  
Supervisory Information Specialist  
Office of Thrift Supervision



*Dissemination Br.*

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	<u>8,977,560</u>
Against	<u>0</u>

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	<u>800,000</u>
Against	<u>0</u>

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

LIBERTY BANK & TRUST

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

By: *William Tanky Pres & CEO*  
Bill Tank  
Chief Executive Officer

By: *Gary L. Matter*  
Gary L. Matter  
Secretary

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: Nadine Y. Washington  
Corporate Secretary

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 America (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 72<sup>nd</sup> 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: [Signature]  
Name: James A. Laphen  
Title: President

By: [Signature]  
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

COMMERCIAL FEDERAL BANK  
IOWA BRANCH OFFICES

Exhibit 2

Branches - 10/02/96

03 HARLAN

Mike Cain/#6703 (CAIN)  
112 Durant Street  
P.O. Box 711  
Harlan, IA 51537  
712-735-2188  
FAX 712-735-7390

04 BOONE

Cent Patterson/#6704 (PATT)  
115 8th Street  
Boone, IA 50036  
515-432-1220  
AX 515-432-1688

05 CARROLL

Mike Becker/#6705 (MBECK)  
09 East 7th Street  
Carroll, IA 51401  
712-792-4397  
AX 712-792-5863

06 LAKE CITY

Stacy Steffen/#6706 (STEF)  
106 North Illinois  
Lake City, IA 51449  
712-464-3153  
AX 712-464-3154

07 MADRID

Norma Shepard/#6707 (SHEP)  
4 South Kennedy  
Madrid, IA 50156  
515-795-2244  
AX 515-795-3883

08 MANNING

Terri Spies/#6708 (SPIE)  
4 Main Street  
Manning, IA 51455  
712-653-3516  
AX 712-653-2809

09 OGDEN

Debra Lonergan/#6779  
(LONER)  
3 West Walnut  
Ogden, IA 50212  
515-275-4501  
AX 515-275-4502

COMMERCIAL FEDERAL BANK  
KANSAS BRANCH OFFICES

27 Locations

Revised 05.01.07

**39 LENEXA**  
Nick Seal/#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 (STAL)  
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 MISSION**  
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 66067  
913-242-2804  
FAX 913-242-7831

**669 NEWTON**  
JoAnn TenBarger/#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 Zenger/#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)  
322 No. Main  
PO Box 1104  
McPherson, KS 67460  
316-241-4468  
FAX 316-241-4495

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

**677 WEST WICHITA**  
Darrin Brungardt/#6677  
(DBRUN)  
3404 W 13th Ste 190  
Wichita, KS 67212  
316-729-7642  
FAX 316-729-7645

**578 EAST WICHITA**  
Keith Geiss/#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**  
Eloise Jarnke/#6686 (JARN)  
6th & Lincoln  
PO Box 59  
Wamego, KS 66547  
913-455-2001  
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 Neil/#6688 (NEIL)  
733 Madison  
PO Box 110  
Fredonia, KS 66750  
316-378-4411  
FAX 316-373-3059

**689 OVERLAND PARK**  
Martin Fries/#6689 (FRIES)  
9400 Antech 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 (DICK)  
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)  
5503 N. Pennsylvania  
Oklahoma City, OK 73112  
405-848-3354  
FAX 405-843-8490

617 QUAIL CREEK

Maria Mustiv/#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 (DORIF)  
301 S. Broadway  
Ada, OK 74820  
405-332-2057  
FAX 405-332-0233  
Morg. 405-436-0895

626 MAIN

Michael Mariano/#6626 (MARJ)  
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

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

629 SEMINOLE

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

COMMERCIAL FEDERAL BANK  
NEBRASKA BRANCH OFFICES

Karen Morcy - Omaha (MORY)x:723  
Chip Wedberg - Lincoln/Outstate (WEDB)x:1722

Barb Hinchey-Sales Assistant(HDNC)x:1720  
34 Branches - Revised 06/10/97

1 34TH/FARNAM  
Laurie Fleischer/  
5690 (FLEI)  
4444 Farnam St.  
Omaha, NE 68131  
402-554-5690  
FAX 402-554-9486 x5456

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

3 138TH/Q  
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  
Cheryl Johnson/5222(DRIG)  
4503 No. 30th St.  
Omaha, NE 68111  
402-554-9222  
FAX 402-554-9428 x5428

7 NORFOLK  
Jere 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  
402-390-3370  
FAX 402-330-1608

9 90TH/MAPLEWOOD  
Sally Klingforth/225(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 11TH & O  
Lindy Hoelting/4207(HOEL)  
1314 "O" St.  
Lincoln, NE 68508  
402-473-0707  
FAX 402-473-0730 x4230

17 56TH & Q  
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  
Rabela Swenson/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 Buelte/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

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 Pave/46047(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 Ricmer - 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 Roels/3710 (ROEL)  
303 E. 6th Street  
Loveland, CO 80537  
970-667-5150  
FAX 970-659-7164

**804 GREELEY**

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

**805 WESTLAND**

John Klipka/3765 (KLIP)  
3425 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  
303-750-5163  
FAX 303-331-3751 x3751

**817 SOUTHGLENN**

Jody McNehey/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  
303-331-3580  
FAX 303-331-3672

**828 CHERRY CREEK**

Cornie 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/3750 (LAVI)  
7111 West Alameda Ave., Unit E  
Lakewood, CO 80226  
303-233-8705  
FAX 303-331-2761 x3761

**839 SOUTHWEST PLAZA**

Lisa Spatofore/3007 (SPAT)  
9111 West Bowles Ave.  
Littleton, CO 80123  
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FAX 303-932-1588

**852 ENGLEWOOD**

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20 Branches  
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