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CENTRAL FEDERAL CORP  
Form 8-K  
July 16, 2004

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

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): July 16, 2004

CENTRAL FEDERAL CORPORATION  
(Exact name of registrant as specified in its charter)

Delaware ----- (State or other jurisdiction of incorporation or organization)	0-25045 ----- (Commission File Number)	34-1877137 ----- (IRS Employer Identification Number)
2923 Smith Road Fairlawn, Ohio ----- (Address of principal executive offices)	44333 ----- (Zip Code)	(330) 666-7979 ----- (Registrant's Telephone Number)

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 16, 2004, the registrant issued a press release announcing earnings for the second quarter of 2004.

A copy of the press release is included as Exhibit 99 to this Current Report on Form 8-K.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

99 Press release issued on July 16, 2004

SIGNATURES

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Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Central Federal Corporation

Date: July 16, 2004

By: /s/ Therese Ann Liutkus

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Therese Ann Liutkus, CPA  
Chief Financial Officer