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CENTRAL FEDERAL CORP  
Form 8-K  
July 18, 2003

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 18, 2003

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)
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601 Main Street, Wellsville, Ohio (Address of Principal Executive Offices)	43968 (Zip Code)	(330) 531-1517 (Telephone Number)
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Item 5 Other Events and Required FD Disclosure

On July 18, 2003, the registrant issued a press release announcing that it had sold 327,500 shares of its common stock in a private placement. The gross sales proceeds were approximately \$3.2 million. 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 made on July 18, 2003 announcing the sale of 327,500 shares of the registrant's common stock in a private placement

SIGNATURE

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

Dated: July 18, 2003

By: /s/ David C. Vernon

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David C. Vernon  
President

