CENTRAL FEDERAL CORP

Form 4

stock

November 15, 2007

FORM	ORM 4 UNITED STATES SECUDITIES AND EXCHANGE COMMISSION							OMB APPROVAL			
Washington, D.C. 20549								OMB Number:	3235-0287		
Check this if no longer									Expires:	January 31, 2005	
STATEMENT OF CHANGES IN BENEFICIAL OWNERS SECURITIES Form 4 or Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of							Estimated a burden hour response	verage			
obligations may contin <i>See</i> Instruct 1(b).	ue. Section 17(a) of the		ty Holdin	g Comp	any A	Act of	1935 or Section	l		
(Print or Type Re	sponses)										
1. Name and Address of Reporting Person * VERNON DAVID C			2. Issuer Name and Ticker or Trading Symbol CENTRAL FEDERAL CORP					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
			[CFBK]					(,	
(Last) (First) (Middle) 2923 SMITH RD			3. Date of Earliest Transaction (Month/Day/Year) 11/15/2007					X Director 10% OwnerX Officer (give title Other (specify below) Vice Chairman			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person			
FAIRLAWN,	OH 44333							Form filed by Moreon	ore than One Rep	porting	
(City)	(State)	(Zip)	Table I	- Non-Deri	vative Se	curitie	es Acqu	ired, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	any		beemed ation Date, if th/Day/Year)	3. Transactio Code (Instr. 8)	ransaction(A) or Disposed of ode (D) nstr. 8) (Instr. 3, 4 and 5)			Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
G 1				Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)			
Central Federal											
Corporation common	11/15/2007			P	200	A	\$ 4.53	58,079	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

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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	2.	3. Transaction Date		4.	5.	6. Date Exerc		7. Titl	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	onNumber	Expiration D	ate	Amou	int of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ities	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Own
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
									Amount		
						Date	Expiration	Title	Or		
						Exercisable	rcisable Date				
				C 1 W	(A) (D)				of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	K	eiauonsinps	

Other Director 10% Owner Officer

VERNON DAVID C

2923 SMITH RD X Vice Chairman

FAIRLAWN, OH 44333

Signatures

Therese Ann Liutkus for David C. 11/15/2007 Vernon

> **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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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