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CHEVIOT FINANCIAL CORP  
Form 8-K  
April 26, 2004

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: April 26, 2004  
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CHEVIOT FINANCIAL CORP.  
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(Exact Name of Registrant as specified in its charter)

Federal ----- (State or other jurisdiction of incorporation or organization)	0-50529 ----- (Commission File No.)	56-2423720 ----- (IRS Employer Identification Number)
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3723 Glenmore Avenue  
-----  
Cheviot, OH 45211-4744  
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(513) 661-0457  
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(Address, including zip code, and telephone number  
including area code of Registrant's  
principal executive offices)

Not Applicable  
(Former name or former address, if changed since last report)

Item 5. Other Events.

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

EXHIBIT NO.	DESCRIPTION
99	Press release of Cheviot Financial Corp., dated April 26, 2004, announcing the company's earnings for the three months ended March 31, 2004.

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SIGNATURES

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.

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Date: \_\_\_\_\_

By: \_\_\_\_\_

EXHIBIT INDEX

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