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RECENT HEADLINES

Cramer's 'Mad Money' Recap: Spot Moves Before Herd Does at TheStreet.com (Tue 7:43pm)

Commerce Bank Offers Free ATM Service at CVS Stores Throughout Metro Washington, D.C. Jul 5 2005 10:44AM ET

Commerce Bancorp To Acquire Connecticut Insurance Brokerage Jun 28 2005 11:40AM ET

BUYINS.NET: MDLK, NAT, NCRX, WPCS, CBH, DVS have been added to naked short lists today Jun 21 2005 8:57AM ET

BUYINS.NET offers a proprietary research and trading service uncovering illegal naked short selling in stocks on the NYSE, AMEX, NASDAQ, OTCBB and PINKSHEETS. For more information please visit www.buyins.net

CBH WINDING UP FOR THE PITCH

On June 21st Buyins.net announced that CBH had been added to the NYSE Naked Short Threshold List. The stock opened that day at \$29.51 and in 11 trading days has moved to an intraday price of \$30.66. Because C B Hi s approaching the 13 day mark (number of days on Naked Short List), shares CBH ofcould become more volatile with additional upside potential. The short position is 35 million+ shares.



Shares of CBH are moving up outside of a consolidation pattern and look ready to make a move.

FUNDAMENTAL HIGHLIGHTS AT CBH

Net income increased 24% for the first quarter of 2005 to \$77.1 million.

Earnings per share rose 22% for the first quarter to \$.45.

Net interest income grew 21% during the first quarter despite margin compression to 4.04% caused by the

flattening yield curve.

Core deposits, excluding time deposits, grew 33% for the prior 12 months.

Annualized deposit growth per store was \$23 million.

Total loans reached \$10.0 billion, reflecting growth of

28% over thepast twelve months.

The Company expects to meet or exceed the current First Call E.P.S.consensus projections of \$.46 for the second quarter of 2005 and \$1.90 for the year.

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Trading Solutions to Naked Short Selling

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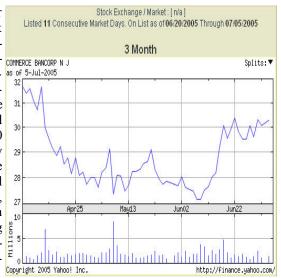
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REVERSE ENGINEERING TODAY'S TOP GAINERS FOR TOMORROW'S BIG WINNERS

FUNDAMENTALS		
Shares (Millions) 162.092	Market Cap (Millions) 4,974.592	Float (Millions) 151.226
Short Interest 35,442,590.000	Last Dividend Reported 0.110 Regular Cash	Dividend Yield (Trailing 12mo.) 1.694

CBH has been on the NASDAQ naked short list for 11 consecutive trading days. Regulation SHO took effect January 3, 2005, and provides a new regulatory framework governing short selling of securi-COMMERCE BANCORP N J ties. It was designed with the objective of simplify- as of 5-Jul-2005 ing and modernizing short sale regulation and providing controls where they are most needed. At the conclusion of each settlement day, data is provided on securities in which: 1) there are at least 10,000 shares in aggregate failed deliveries for the security for five consecutive settlement days, and 2) these failures constitute at least 0.5% of the issuer's total shares outstanding. Regulation SHO mandates that. if a clearing agent has had a fail-to-deliver position for 13 consecutive settlement days, that clearing agent, and the broker/dealer it clears for, must purchase securities to close out its fail to deliver position.





Intraday chart of CBH on July 6th shows accumulation after James Cramer Mad Money show.