

LOCAL FINANCIAL CORP /NV
Form SC 13G/A
February 14, 2005

SECURITY AND EXCHANGE COMMISSION
Washington, DC 20549

SCHEDULE 13G
Under the Securities Exchange Act of 1934
(Amendment No. 4)*

LOCAL FINANCIAL CORP
(Name of Issuer)

Common Stock
(Title of Class of Securities)

539553107
(Cusip #)

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1 Name of Reporting Person
Dalton, Greiner, Hartman, Maher & Co
IRS Identification 59-3418454

2) Check the Appropriate box if a Member of a group*

3) SEC Use Only

4) Citizenship or place of Organization
Delaware Partnership

Number of Shares Beneficially Owned by Each Reporting Person With:

5) Sole Voting Power
0

6) Shared Voting Power
0

7) Sole Dispositive Power
0

8) Shared Dispositive Power
0

9) Aggregate Amount Beneficially owned by each reporting person
0

10) Check Box if the aggregate amount in row (9) excludes certain Shares

11) Percent of Class Represented by Amount in Row 9
0.00%

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12) Type of Reporting Person
IA

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Item 1(a). Name of Issuer:
LOCAL FINANCIAL CORP

Item 1(b). Address of Issuer's Principal Executive Office:
3601 N.W. 63rd
Oklahoma City, OK 73116

Item 2(a). Name of Person Filing:
Dalton, Greiner, Hartman, Maher & Co

Item 2(b). Address of Principal Business Office:
565 Fifth Ave., Suite 2101
New York, NY 10017

Item 2(c). Citizenship:
Delaware Partnership

Item 2(d). Title of Class of Securities:
Common Stock

Item 2(e). CUSIP Number
539553107

Item 3. This statement is filed pursuant to Rules 13d-1(b), or 13d-2(b), the person filing is an Investment Adviser registered under Section 203 of the Investment Advisers Act of 1940.

Item 4. Ownership:
(a) Amount beneficially owned:
0 shares

(b) Percent of Class:
0.00%

(c) Number of shares as to which such person has:
(i) sole power to vote or to direct the vote:
0 shares
(ii) shared power to vote or to direct the vote:
0 shares
(iii) sole power to dispose or to direct the disposition:
0 shares
(iv) shared power to dispose or to direct the disposition:
0 shares

Item 5. Ownership of Five Percent or Less of a Class :
Applicable

Item 6. Ownership of more than five percent on behalf of another person:
Not Applicable

Item 7. Identification and Classification of the subsidiary which acquired the security being reported on by the parent holding company:
Not Applicable

Item 8. Identification and Classification of Members of the Group:

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Not Applicable

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Item 9. Notice of Dissolution of Group:

Not Applicable

Item 10. Certification :

The following certification shall be included if the statement is filed pursuant to Rule 13d-1(b):

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purposes of effect.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 11, 2005

Dalton, Greiner, Hartman, Maher & Co

By : /s/ Anthony Carriero

Title : Vice President-Finance