WILLIAMSON JAMES E Form 3 January 18, 2012 FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 OMB

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)											
Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.											
owned directly or ind	-	en class of securities benefier	SE SE	EC 1473 (7-02))						
Reminder: Report on	a separate line for each	ch class of securities benefici	allv								
Common Stock		0		D	Â						
(Instr. 4)		2. Amount of Beneficially ((Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nat Owner (Instr.	rship					
1.Title of Security	(1)	2. Amount of		3.		ure of Indirect Beneficial					
CHEVIOT, OH		Table I - N	(give title below) (specify belo	ow)	Person Form filed by More than One Reporting Person meficially Owned					
(Stro	eet)		XDirector10% Owner Officer Other			6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting					
3723 GLENMOF		(Check all applicable)									
(Last) (Fir	, , , ,	01/10/2012	4. Relationship of Reporting Person(s) to Issuer			5. If Amendment, Date Original Filed(Month/Day/Year)					
WILLIAMSO		(Month/Day/Year) 01/18/2012									
Person *		Statement	Cheviot Financial Corp. [CHEV]								
1. Name and Address of Reporting		2. Date of Event Requiring	3. Issuer Name and Ticker or Trading Symbol								

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of	5. Ownership Form of Derivative	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	~ /	Amount or Number of	Derivative Security	Security: Direct (D) or Indirect	

3235-0104

January 31,

2005

0.5

Number:

Expires:

response...

Estimated average burden hours per

Shares

(I) (Instr. 5)

Reporting Owners

Relationships **Reporting Owner Name / Address** Director 10% Owner Officer Other WILLIAMSON JAMES E ÂΧ Â Â Â **3723 GLENMORE AVENUE** CHEVIOT, OHÂ 45211 Signatures /s/ Alan Schick, Pursuant to Power of 01/18/2012 Attorney **Signature of Reporting Person Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 5(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.