FIRST CHARTER CORP /NC/

Form 4

November 03, 2004

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB

Estimated average

Check this box if no longer subject to

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

3235-0287 Number: January 31, Expires:

2005

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OMB APPROVAL

Section 16. Form 4 or Form 5 obligations may continue.

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

burden hours per response...

See Instruction 1(b).

(City)

(State)

(Zin)

(Print or Type Responses)

1. Name and Address of Reporting Person * GODBOLD JOHN J JR			2. Issuer Name and Ticker or Trading Symbol FIRST CHARTER CORP /NC/ [FCTR]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) 10200 DAVII	(First) D TAYLOR	(Middle) DRIVE	3. Date of Earliest Transaction (Month/Day/Year) 11/01/2004	_X_ Director 10% Owner Officer (give title below) Other (specify below)			
	(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			
CHARLOTTI	E, NC 28262	2-2373		Form filed by More than One Reporting Person			

(City)	(State) (Table	e I - Non-D	erivative	Secur	rities Acq	uired, Disposed of	f, or Beneficial	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactio Code (Instr. 8)	(Instr. 3,	ispose 4 and (A) or	d of (D) 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	11/01/2004		Code V S	Amount 100	(D)	Price \$ 25.13	219,257	D	
Common Stock	11/01/2004		S	1,471	D	\$ 25.15	217,786	D	
Common Stock	11/01/2004		S	100	D	\$ 25.16	217,686	D	
Common Stock	11/01/2004		S	300	D	\$ 25.18	217,386	D	
Common Stock	11/01/2004		S	100	D	\$ 25.25	217,286	D	

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Common Stock	11/01/2004	S	129	D	\$ 25.28	217,157	D
Common Stock	11/01/2004	S	100	D	\$ 25.29	217,057	D
Common Stock	11/01/2004	S	100	D	\$ 25.31	216,957	D
Common Stock	11/01/2004	S	200	D	\$ 25.36	216,757	D
Common Stock	11/01/2004	S	1,900	D	\$ 25.4	214,857	D
Common Stock	11/01/2004	S	100	D	\$ 25.41	214,757	D
Common Stock	11/01/2004	S	100	D	\$ 25.51	214,657	D
Common Stock	11/01/2004	S	100	D	\$ 25.52	214,557	D
Common Stock	11/01/2004	S	200	D	\$ 25.53	214,357	D
Common Stock	11/01/2004	S	5,000	D	\$ 25.65	209,357	D

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

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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 Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Titl Amou Under Securi (Instr.	nt of lying	8. Price of Derivative Security (Instr. 5)
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

GODBOLD JOHN J JR 10200 DAVID TAYLOR DRIVE X CHARLOTTE, NC 28262-2373

Signatures

Jan H. Hollar 11/03/2004

**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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