FORM 4

__Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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

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OMB APPROVAL

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Filed By Romeo & Dye's Instant Form 4 Filer www.section16.net

1. Name and Address of Reporting Person*					lame and Ticker or			6. Relationship of Reporting Person(s)				
	UNITI	ED	COMMUNITY B	ANKS,	INC. "UCBI"	to Issuer (Check all applicable)						
BREWER, HAROL						X Director10% Owner						
(Last) (F	3. I.R.S	5. Id	lentification Numb	er 4	. Statement for	X Officer (give title below) Other (specify below)						
	of Rep	ortii	ng Person,	N	Ionth/Day/Year							
PO BOX 398				ntity	v (voluntary)	1	1/21/02	EXEC VICE PRES & COO				
(5	-		*** ** ****	5.	. If Amendment,	7. Individual or Joint/Group Filing (Check Applicable Line)						
						D	ate of Original	X Form filed by One Reporting Person				
BLAIRSVILLE, GA 30514						(1	Month/Day/Year)	Form filed by More than One Reporting Person				
(City) (State) (Zip)				Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
1. Title of Security	2. Trans-	2A. Deemed	3. Trans-	-	4. Securities Acqu	ired (A)	or Disposed of (D)	5. Amount of	6. Owner-	7. Nature of Indirect		
(Instr. 3)	action	Execution	action Code (Instr. 3, 4 & 5)					Securities	ship Form:	Beneficial Ownership		
Date Date, (1								Beneficially	Direct (D)	(Instr. 4)		
	(Month/ Day/	if any	Code	V	Amount	(A)	Price	Owned Follow-	or Indirect (I)			
	Year)	(Month/Day/				or		ing Reported Transactions(s)	(Instr. 4)			
		Year)				(D)		(Instr. 3 & 4)				
COMMON STOCK	11/20/02		S	V	11,000	D	25.0618	486,930	D	N/A		
COMMON STOCK	11/21/02		S	V	10,000	D	25.1119	476,930	D	N/A		
COMMON STOCK	11/21/02		S	V	10,000	ם	25.1119	476,930	D	N/A		

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

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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

FORM 4 (continued)Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

			· ·	0/1	3	-				,		78		a
1. Title of	2. Conver-	3.	3A.	4.	5. Number of D	6. Date		7. Title	and Amount	8. Price of	9. Number of	10.	11. Nature	
Derivative	sion or	Trans-	Deemed	Trans-	Securities Acqu	Exercisable		of Und	erlying	Derivative	Derivative	Owner-	of Indirect	
Security	Exercise	action	Execution	action	Disposed of (D))	and Exp	oiration	Securit	ies	Security	Securities	ship	Beneficial
	Price of	Date	Date,	Code	- · ·		Date		(Instr. 3	3 & 4)	(Instr. 5)	Beneficially	Form	Ownership
(Instr. 3) Derivative			if any		(Instr. 3, 4 & 5)		(Month/Day/		. ,		Owned	of	(Instr. 4)	
	Security		Dav/	(Instr. 8)	ľ	Year)					Following	Deriv-	· · · ·	
											Reported	ative		
				ľ							Transaction(s)	Security:		
											(Instr. 4)	Direct		
									Î Î	(D)				
				Code V	(A)	(D)	Date	Expira-	Title A	mount or			or	
							Exer-	tion	N	umber of			Indirect	
							cisable	Date	Sł	hares			(I)	
													(Instr. 4)	

Explanation of Responses:

By: /s/ /s/ Harold Brewer

<u>11/21/02</u> Date

**Signature of Reporting Person

**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.

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