FORM 4

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

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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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(f) of the Investment Company Act of 1940

Filed By Romeo & Dye's Instant Form 4 Filer

OMB APPROVAL

(Print or Type Respons	ses)												
(Street) Blairsville, GA 30514 (City) (State) (Zip) L. Title of Security 2. Trans-action action Date (Instr. (Month/ Day/ Year) Cod			2. Issuer Name and Ticker or Trading Symbol United Community Banks, Inc. (UCBI)					6. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner Officer (give title below) Other (specify below)					
PO Box 788	,	e)	of 1	I.R.S. Identification Nu Reporting Person, In entity (voluntary)		4. Statement for Month/Year 7/29/2002	<u>X</u> F	ndividual or Joint/orm filed by One lorm filed by More	Reporting Person				
Blairsville, GA 30514	,					5. If Amendment, Date of Original (Month/Day/Year)							
(City) (State) (Zip)			Table I -	— Non-I	Derivative Securitie	es Acquired, Disposed of, or Beneficially Owned						
1. Title of Security (Instr. 3)	action Date (Month/ Day/	3. Trans- action Cod (Instr. 8) Code		4. Securities Acquired (Instr. 3, 4 & 5) Amount	(A) or Di (A) or (D)	isposed of (D) Price		Securities Beneficially Owned at	6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
Common Stock ⁽¹⁾	7/29/02	D		7200	D	26.	3193	129,674	D	N/A			

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

(Over) EC 1474 (3-

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SEC 1474 (3-99)

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

1. Title of	2. Conver-	3.	4.	5. Number of Derivative		6. Date		7. Ti	tle and Amount	8. Price of	9. Number	10.	11. Nature
Derivative	sion or	Trans-	Trans-	Securities Acquired (A) or		Exercisable		of Underlying		Derivative	of	Owner-	of Indirect
Security	Excercise	action	action	Disposed of (D)		and Expiration		Securities		Security	Derivative	ship	Beneficial
1	Price of	Date	Code] · · · · ·		Date		(Inst	r. 3 & 4)	(Instr. 5)	Securities	Form	Ownership
(Instr. 3)	Derivative			(Instr. 3, 4 & 5)		(Month/	Day/			1	Beneficially	of	(Instr. 4)
	Security	(Month	(Instr.			Year)						Deriv-	
1		Day/	8)			'					End of	ative	
1		Year)	l								Month	Security	:
1											(Instr. 4)	Direct	
1										_		(D)	
			Code	(A)	(D)	Date	Expira-	Title	Amount or			or	
1						Exer-	tion		Number of			Indirect	
1						cisable	Date		Shares			(I)	
												(Instr. 4)	
			ΙТ										

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

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Explanation of Responses:

(1). Does not include 155,092 shares owned by Mr. Hill's spouse for which he disclaims beneficial ownership.

<u>/s/ Charles Hill</u>
**Signature of Reporting Person
Date

 $\hbox{**Intentional misstatements or omissions of facts constitute Federal Criminal Violations.}$

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 provided is insufficient, See Instruction 6 for procedure.

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