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Form 3

August 02, 2006

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

OMB APPROVAL

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SECURITIES

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF

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)

1. Name and Address of Reporting Person * 2. Date of Event 3. Issuer Name and Ticker or Trading Symbol Requiring Statement Hoover Jewell D FIRST CHARTER CORP /NC/ [FCTR] (Month/Day/Year) (Last) (First) (Middle)

07/26/2006

10200 DAVID TAYLOR DRIVE

(Street)

4. Relationship of Reporting

Person(s) to Issuer

(give title below) (specify below)

5. If Amendment, Date Original Filed(Month/Day/Year)

(Check all applicable)

_X__ Director 10% Owner Other 6. Individual or Joint/Group

Filing(Check Applicable Line) _X_ Form filed by One Reporting Person

CHARLOTTE, NCÂ 28262-2373

Officer

Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)

2. Amount of Securities Beneficially Owned

(Instr. 4)

Ownership Form: Direct (D)

4. Nature of Indirect Beneficial Ownership

(Instr. 5)

or Indirect (I) (Instr. 5)

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

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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

Reporting Owners

Reporting Owner Name / Address

Director 10% Owner Officer Other

Hoover Jewell D

10200 DAVID TAYLOR DRIVE Â X Â Â

CHARLOTTE, NCÂ 28262-2373

Signatures

Robin S. Leslie 08/02/2006

**Signature of Person Date

Reporting Person

Explanation of Responses:

No securities are beneficially owned

- * 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.

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