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at this time do not know when or if a settlement agreement will be forthcoming. If a settlement is agreed upon, the Registrant's stockholders will be notified.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

COMMUNITY BANCSHARES, INC.

By:           /s/ Patrick M. Frawley  
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              Patrick M. Frawley  
              Chairman, Chief Executive Officer and President

Date: October 9, 2003