

Edgar Filing: CORR BRYAN A - Form SC 13D/A

CORR BRYAN A
Form SC 13D/A
May 23, 2002

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

SCHEDULE 13D
(RULE 13d-101)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT
TO RULE 13D-1(A) AND AMENDMENTS THERETO FILED PURSUANT TO
RULE 13d-2(a)

(AMENDMENT NO. 5) (1)

COMMUNITY BANCSHARES, INC.
(Name of Issuer)

Common Stock, par value \$.10 per share
(Title of Class of Securities)

20343H 10 6
(CUSIP Number)

J. Fred Kingren, Esq.
Feld, Hyde, Lyle, Wertheimer & Bryant, P.C.
2000 SouthBridge Parkway, Suite 500
Birmingham, Alabama 35209
(205) 802-7575
(Name, Address and Telephone Number of Person
Authorized to Receive Notices and Communications)

General Update
(Date of Event Which Requires Filing of this Statement)

If the Reporting Person has previously filed a Statement on Schedule 13G to report the acquisition that is the subject of this Statement on Schedule 13D, and is filing this Statement on Schedule 13D because of Rule 13d-1(e), 13d-1(f) or 13d-1(g), check the following box [].

Note: Statements on Schedule 13D filed in paper format shall include a signed original and five copies of the Statement on Schedule 13D, including all exhibits. See Rule 13d-7(b) for other parties to whom copies are to be sent.

(Continued on following pages)
(Page 1 of 23 Pages)

(1) The remainder of this Cover Page shall be filled out for the Reporting Person's initial filing of this Statement on Schedule 13D with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior Cover Page.

The information required on the remainder of this Cover Page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 (the "Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act.

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1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Doris S. Corr

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)

(b)

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF
SHARES

7

SOLE VOTING POWER

160,356 Shares

BENEFICIALLY
OWNED BY

8

SHARED VOTING POWER

151,362 Shares

EACH
REPORTING

9

SOLE DISPOSITIVE POWER

160,356 Shares

PERSON
WITH

10

SHARED DISPOSITIVE POWER

151,362 Shares

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

311,718 Shares

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

6.5%

14 TYPE OF REPORTING PERSON

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1 NAMES OF REPORTING PERSONS

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Bryan A. Corr, Sr.

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)

(b)

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF
SHARES

7

SOLE VOTING POWER
14 Shares

BENEFICIALLY
OWNED BY

8

SHARED VOTING POWER
192,191 Shares

EACH
REPORTING

9

SOLE DISPOSITIVE POWER
14 Shares

PERSON
WITH

10

SHARED DISPOSITIVE POWER
192,191 Shares

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

192,205 Shares

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

4.0%

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1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Tina M. Corr

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)

(b)

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF
SHARES

7 SOLE VOTING POWER
None

BENEFICIALLY
OWNED BY

8 SHARED VOTING POWER
40,829 Shares

EACH
REPORTING

9 SOLE DISPOSITIVE POWER
None

PERSON
WITH

10 SHARED DISPOSITIVE POWER
40,829 Shares

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

40,829 Shares

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

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.8%

14 TYPE OF REPORTING PERSON

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1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Joan M. Currier

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)

(b)

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF
SHARES

7 SOLE VOTING POWER
None

BENEFICIALLY
OWNED BY

8 SHARED VOTING POWER
7,880 Shares

EACH
REPORTING

9 SOLE DISPOSITIVE POWER
None

PERSON
WITH

10 SHARED DISPOSITIVE POWER
7,880 Shares

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

7,880 Shares

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES

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13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

.2%

14 TYPE OF REPORTING PERSON

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1 NAMES OF REPORTING PERSONS

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John David Currier, Sr.

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)

(b)

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF
SHARES

7 SOLE VOTING POWER

None

BENEFICIALLY
OWNED BY

8 SHARED VOTING POWER

7,880 Shares

EACH
REPORTING

9 SOLE DISPOSITIVE POWER

None

PERSON
WITH

10 SHARED DISPOSITIVE POWER

7,880 Shares

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

7,880 Shares

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES

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CERTAIN SHARES

[]

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

.2%

14 TYPE OF REPORTING PERSON

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1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Christy C. Chandler

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) [X]

(b) []

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)

[]

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF
SHARES

7 SOLE VOTING POWER
10,454 Shares

BENEFICIALLY
OWNED BY

8 SHARED VOTING POWER
None

EACH
REPORTING

9 SOLE DISPOSITIVE POWER
10,454 Shares

PERSON
WITH

10 SHARED DISPOSITIVE POWER
None

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

10,454 Shares

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES

[]

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13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

.2%

14 TYPE OF REPORTING PERSON

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1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

John David Currier, Jr.

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)

(b)

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

NUMBER OF
SHARES

7

SOLE VOTING POWER
10,454 Shares

BENEFICIALLY
OWNED BY

8

SHARED VOTING POWER
None

EACH
REPORTING

9

SOLE DISPOSITIVE POWER
10,454 Shares

PERSON
WITH

10

SHARED DISPOSITIVE POWER
None

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

10,454 Shares

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12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES []

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

.2%

14 TYPE OF REPORTING PERSON

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1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Corr, Inc. (f/k/a Oneonta Telephone Company, Inc.)

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [X]
(b) []

3 SEC USE ONLY

4 SOURCE OF FUNDS

Not Applicable

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e) []

6 CITIZENSHIP OR PLACE OF ORGANIZATION

State of Alabama

NUMBER OF SHARES 7 SOLE VOTING POWER
None

BENEFICIALLY OWNED BY 8 SHARED VOTING POWER
120,000 Shares

EACH REPORTING 9 SOLE DISPOSITIVE POWER
None

PERSON WITH 10 SHARED DISPOSITIVE POWER
120,000 Shares

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

120,000 Shares

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12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES
CERTAIN SHARES

[]

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

2.5%

14 TYPE OF REPORTING PERSON

CO

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INTRODUCTORY NOTE

This Amendment No. 5 to Statement on Schedule 13D (this "Amendment No. 5") is filed with the Securities and Exchange Commission ("SEC" or the "Commission") by Doris S. Corr, Bryan A. Corr, Sr., Tina M. Corr, Joan M. Currier, John David Currier, Sr., Christy C. Chandler (f/k/a/ Christina M. Currier), John David Currier, Jr. and Corr, Inc. (f/k/a Oneonta Telephone Company, Inc.), as joint filers (individually, a "Reporting Person", and, collectively, the "Reporting Persons"), with respect to the shares of the Common Stock, par value \$.10 per share ("Common Stock"), of Community Bancshares, Inc., a Delaware corporation (the "Issuer").

This Amendment No. 5 amends Items 2, 4, 5 and 6 of the Statement on Schedule 13D filed by R. C. Corr, Jr. and each of the Reporting Persons, as joint filers, on November 3, 1998 (the "Original Filing"), and Amendment Nos. 1, 2, 3 and 4 thereto filed by R. C. Corr, Jr., each of the Reporting Persons, and certain other persons, as joint filers, on December 31, 1998, March 22, 1999, March 17, 2000, and March 12, 2002, respectively. R.C. Corr, Jr., who was included as a Reporting Person in the Original Filing and Amendment Nos. 1, 2 and 3 thereto, died on June 22, 2001. All of the shares of Common Stock owned by R.C. Corr, Jr. on the date of his death are now owned by his widow, Doris S. Corr.

The Reporting Persons are filing this Amendment No. 5 because they may be deemed a "group" for purposes of Section 13(d)(3) of the Securities Exchange Act of 1934, as amended, although each of the Reporting Persons disclaims any membership in, and the existence of, such a group other than the group which has been previously reported and is now comprised of Doris S. Corr, Bryan A. Corr, Sr., Tina M. Corr, Joan M. Currier, John David Currier, Sr., Christy C. Chandler, John David Currier, Jr. and Corr, Inc. Neither the filing of this Amendment No. 5 nor any statement contained herein shall be deemed to be an admission by any of the Reporting Persons that any other group exists.

Information with respect to each of the Reporting Persons is given solely by such Reporting Person, and no Reporting Person assumes responsibility for the accuracy or completeness of information furnished by another Reporting Person. By executing this Amendment No. 5, each of the Reporting Persons agrees that this Amendment No. 5 is filed on behalf of such Reporting Person.

ITEM 2. IDENTITY AND BACKGROUND.

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Certain information with respect to each of the Reporting Persons is set forth on Schedule I, which is attached hereto and incorporated herein by reference. During the past five years, none of the Reporting Persons has been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors), nor has any of the Reporting Persons been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction and, as a result of such proceeding, was or is subject to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, Federal or State securities laws or finding any violation with respect to such laws. Each of the Reporting Persons, with the exception of Corr, Inc., is a citizen of the United States of America. Corr, Inc. is an Alabama corporation.

ITEM 4. PURPOSE OF TRANSACTION.

As previously reported, the Issuer has disclosed in multiple filings with the SEC that it and its principal subsidiary, Community Bank, are the subject of certain ongoing investigations by bank regulatory agencies and law enforcement authorities. Both the Issuer and the Reporting Persons have also previously disclosed in certain filings by such parties with the SEC that certain lawsuits are pending, including those specifically described in Item 4 of Amendment No. 4 to Statement on Schedule 13D. In light of the serious nature of the ongoing investigations and pending litigation, the Reporting Persons concluded that a change in the Board of Directors and management of the Issuer is necessary and in the best interests of all the shareholders of the Issuer. Accordingly, in accordance with the nomination procedures set forth in the Issuer's Bylaws, Corr, Inc. nominated Bryan A. Corr, Sr. on March 7, 2002, to fill one of the vacancies on the Board of Directors subject to election at the

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Issuer's 2002 Annual Meeting of Stockholders (the "Annual Meeting"). Nevertheless, at the time of such nomination, the Reporting Persons did not determine whether they would take any additional actions with respect to Mr. Corr's nomination, including the solicitation of proxies in connection therewith.

After determining that there had been no change in the circumstances involving the Issuer following the filing of the Issuer's proxy materials with the SEC, Corr, Inc. has determined that it should communicate with the other stockholders of the Issuer in connection with a proposed solicitation of proxies to elect Mr. Corr as a Director of the Issuer at the Annual Meeting. In this connection, Corr, Inc. has demanded and received the Issuer's stocklist materials. In addition, certain of the Reporting Persons have made a proposal to the Issuer for the settlement of all previously disclosed pending litigation with the Issuer, its principal subsidiary and certain of its officers and Directors.

Except as described in this Item 4, including the settlement of all previously disclosed pending litigation, none of the Reporting Persons has any plans or proposals as of the date hereof that relate to, or would result in, (i) the acquisition by any person of additional securities of the Issuer or the disposition of any such securities, (ii) an extraordinary corporate transaction, such as a merger, reorganization or liquidation, involving the Issuer or any of its subsidiaries, (iii) a sale or transfer of a material amount of assets of the Issuer or any of its subsidiaries, (iv) any change in the present Board or management of the Issuer, including any plans or proposals to change the number

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or term of Directors or to fill any existing vacancies on the Board, (v) any material change in the present capitalization or dividend policy of the Issuer, (vi) any other material change in the Issuer's business or corporate structure, (vii) changes in the Issuer's charter or Bylaws or other actions which may impede the acquisition of control of the Issuer by any person, (viii) causing a class of securities of the Issuer to be delisted from any national securities exchange or to cease to be authorized to be quoted in an inter-dealer quotation system of a registered national securities association, (ix) causing a class of equity securities of the Issuer to become eligible for termination of registration pursuant to Section 12 (g) (4) of the Exchange Act, or (x) any action similar to any of those enumerated in clauses (i) through (ix) above.

ITEM 5. INTEREST IN SECURITIES OF THE ISSUER.

(a), (b) The Reporting Persons beneficially own an aggregate of 381,349 shares of Common Stock, constituting approximately 7.9% of the shares of Common Stock reported by the Issuer as being outstanding on May 10, 2002. Schedule II, which is attached hereto and incorporated herein by reference, sets forth certain information with respect to the shares of Common Stock owned by each Reporting Person and the power of each Reporting Person to vote or to dispose of the shares of Common Stock owned by such Reporting Person. Each Reporting Person disclaims beneficial ownership of the shares of Common Stock beneficially owned by each of the other Reporting Persons except to the extent reflected in the notes to Schedule II.

(c) Not applicable.

(d) No person other than the Reporting Persons has the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, the shares of Common Stock beneficially owned by the Reporting Persons.

(e) Not applicable.

ITEM 6. CONTRACTS, ARRANGEMENTS, UNDERSTANDINGS OR RELATIONSHIPS WITH RESPECT TO SECURITIES OF THE ISSUER.

There are no other contracts, arrangements, understandings or relationships (legal or otherwise) to which any of the Reporting Persons is a party with respect to any shares of Common Stock, except those discussed in Items 4 and 5 of this Amendment No. 5, which discussions are hereby incorporated herein by reference.

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SIGNATURES

After reasonable inquiry and to the best of his, her or its knowledge and belief, each of the Reporting Persons does hereby certify that the information set forth in this Amendment No. 5 is true, complete and correct.

Dated: May 23, 2002.

DORIS S. CORR

Doris S. Corr

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BRYAN A. CORR, SR.

 Bryan A. Corr, Sr.

TINA M. CORR

 Tina M. Corr

JOAN M. CURRIER

 Joan M. Currier

JOHN DAVID CURRIER, SR.

 John David Currier, Sr.

CHRISTY C. CHANDLER

 Christy C. Chandler

JOHN DAVID CURRIER, JR.

 John David Currier, Jr.

CORR, INC.
 (f/k/a Oneonta Telephone Company, Inc.)

By: BRYAN A. CORR, SR.

 Bryan A. Corr, Sr.
 Its President and
 Chief Executive Officer

SCHEDULE I

INFORMATION RELATING TO REPORTING PERSONS

Name and Business or Residence Address of Reporting Person	Present Principal Occupation of Reporting Person	Principal B of Co or Orga Which Occupation Person
-----	-----	-----
Doris S. Corr (1) 600 Third Avenue East	Vice President, Secretary, Treasurer and a Director -	600 Third Oneonta,

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Oneonta, Alabama 35121	Corr, Inc. (4)	
Bryan A. Corr, Sr. (1) (2) 600 Third Avenue East Oneonta, Alabama 35121	President, Chief Executive Officer, and a Director - Corr, Inc. (4)	600 Third Oneonta,
Tina M. Corr (2) 600 Third Avenue East Oneonta, Alabama 35121	Employee - Corr Wireless Communications, LLC (5) Employee - Corr Wireless Communications, LLC (5)	600 Third Oneonta,
Joan M. Currier (1) (3) 100 Fourth Avenue West Oneonta, Alabama 35121	President, Secretary, Treasurer, a Director and an Employee - Comfort Lifestyles, Inc. (6)	100 Fourt Oneonta,
John David Currier, Sr. (3) 100 Fourth Avenue West Oneonta, Alabama 35121	President, Secretary, Treasurer, a Director and an Employee - Currier Asset Management, Inc. (7)	100 Fourt Oneonta,
Christy C. Chandler (3) 100 Fourth Avenue West Oneonta, Alabama 35121	Employee - Shelby County Board of Education	5640 Cahab Birmingham,
John David Currier, Jr. (3) 100 Fourth Avenue West Oneonta, Alabama 35121	Full-time student - Auburn University	Foy Stu Auburn, A
Corr, Inc. (f/k/a Oneonta Telephone Company, Inc.) 600 Third Avenue East Oneonta, Alabama 35121	(4)	600 Thir Oneonta,

- (1) Bryan A. Corr, Sr. and Joan M. Currier are the children of R. C. Corr, Jr., who died on June 22, 2001, and Doris S. Corr.
- (2) Bryan A. Corr, Sr. and Tina M. Corr are spouses.
- (3) Joan M. Currier and John David Currier, Sr. are spouses. Christy C. Chandler and John David Currier, Jr. are the children of Joan M. Currier and John David Currier, Sr.
- (4) All of the outstanding shares of Corr, Inc., an Alabama corporation (f/k/a Oneonta Telephone Company, Inc.), are held by Doris S. Corr, individually and as personal representative of the Estate of R. C. Corr, Jr., and Bryan A. Corr, Sr. Doris S. Corr and Bryan A. Corr, Sr. serve Corr, Inc. in the positions indicated in this Schedule I. Corr, Inc. has no other officers or Directors. Corr, Inc. is the holding company of CWC (as hereinafter defined).
- (5) Corr Wireless Communications, LLC ("CWC"), an Alabama limited liability company (f/k/a North Alabama Cellular, LLC and CorrComm, LLC), is a wholly owned subsidiary of Corr, Inc. The principal business of CWC is operating, acquiring, constructing and disposing of cellular telephone

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systems in north Alabama.

- (6) The principal business of Comfort Lifestyles, Inc. is the operation of a domiciliary in Oneonta, Alabama.
- (7) The principal business of Currier Asset Management, Inc. is the operation of a golf course located in Oneonta, Alabama.

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SCHEDULE II

INFORMATION RELATING TO BENEFICIAL OWNERSHIP OF
SHARES OF COMMON STOCK OF THE ISSUER
BY THE REPORTING PERSONS

Name of Reporting Person -----	Number and Percentage of Shares of Common Stock Beneficially Owned -----		Number of Shares of Common Stock With Respect to Which the Reporting Person Has Sole Voting and Dispositive Power -----
	Number -----	Percentage(1) -----	
Doris S. Corr	311,718 (2) (3)	6.5%	160,356
Bryan A. Corr, Sr.	192,205 (4)	4.0%	14
Tina M. Corr	40,829 (5)	*	--
Joan M. Currier	7,880 (6)	*	--
John David Currier, Sr.	7,880 (7)	*	--
Christy C. Chandler	10,454	*	10,454
John David Currier, Jr.	10,454	*	10,454
Corr, Inc. (f/k/a Oneonta Telephone Company, Inc.)	120,000	2.5%	--
Doris S. Corr, Bryan A. Corr, Sr., Tina M. Corr, Joan M. Currier, John David Currier, Sr., Christy C. Chandler, John David Currier, Jr. and Corr, Inc. as a Group	381,349	7.9%	181,278

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- (1) Percentages are determined on the basis of 4,826,601 shares of Common Stock reported by the Issuer as being outstanding on May 10, 2002.
- (2) Includes (i) 10,454 shares held as Co-custodian with Bryan A. Corr, Sr. for her minor granddaughter, Lauren M. Corr, (ii) 10,454 shares held as Co-custodian with Bryan A. Corr, Sr. for her minor granddaughter, Kelly B. Corr, (iii) 10,454 shares held as Co-custodian with Bryan A. Corr, Sr. for her minor grandson, Bryan A. Corr, Jr., and (iv) 120,000 shares held by Corr, Inc. (f/k/a Oneonta Telephone Company, Inc.).
- (3) Does not include 100,000 shares of Common Stock that are the subject of a lawsuit now styled Doris Corr, individually and as Personal Representative of the Estate of R.C. Corr, Jr., v. Hugh Don Camp, Sr., Don T. Camp, Community Bancshares, Inc., Community Bank, Inc., Kennon R. Patterson, Sr., Denny G. Kelly, Bishop K. Walker, et al. Civil Action No. CV-00-260-OHJ, which was filed in the Circuit Court of Blount County, Alabama on October 13, 2000. In this lawsuit, the plaintiffs allege that the defendants, which consist of Hugh Don Camp, Sr., his son, the Issuer, its principal subsidiary and certain of its officers and Directors, breached or induced Hugh Don Camp, Sr. to breach a contract between him and the plaintiffs for the purchase of 100,000 shares of Common Stock owned by him, and that the defendants entered into an illegal conspiracy to tortiously interfere with such contract. All of the shares of Common Stock to have been purchased in this transaction were to have been held of record by R.C. Corr, Jr. and Doris S. Corr, as joint tenants with right of survivorship, but Doris S. Corr, individually and as personal representative of the Estate of R.C. Corr, Jr., does not beneficially own any of such shares of Common Stock presently.
- (4) Includes (i) 40,829 shares held with Tina M. Corr as a joint tenant with right of survivorship and (ii) 10,454 shares held as Co-custodian with Doris S. Corr for his minor daughter, Lauren M. Corr, (iii) 10,454 shares held as Co-custodian with Doris S. Corr for his minor daughter, Kelly B. Corr, (iv) 10,454 shares held as Co-custodian with Doris S. Corr for his minor son, Bryan A. Corr, Jr., and (v) 120,000 shares held by Corr, Inc.
- (5) Held with Bryan A. Corr, Sr. as a joint tenant with right of survivorship.
- (6) Held with John David Currier, Sr. as a joint tenant with right of survivorship.
- (7) Held with Joan M. Currier as a joint tenant with right of survivorship.

* Less than 1%.