

Cape Fear Bank CORP  
Form SC 13D/A  
March 14, 2008

**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**SCHEDULE 13D**

**Under the Securities Exchange Act of 1934**

**(Amendment No. 6)\***

**Cape Fear Bank Corporation**

**(Name of Issuer)**

**Common Stock, Par Value \$3.50**

**(Title of Class of Securities)**

**139380109**

**(CUSIP Number)**

**Michael G. Keeley, Esq.**

**Hunton & Williams LLP**

**1445 Ross Ave. Suite 3700**

**Dallas, Texas 75202**

**(214) 468-3345**

**(Name, Address and Telephone Number of Person Authorized to Receive  
Notices and Communications)**

**March 12, 2008**

**(Date of Event which Requires Filing of this Statement)**

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of Section 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box.

Note: Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See Rule 13d-7 for other parties to whom copies are to be sent.

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form 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 ( Act ) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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CUSIP No. 139380109

**1** NAME OF REPORTING PERSON  
IRS IDENTIFICATION NO. OF REPORTING PERSON (ENTITIES ONLY):  
Maurice J. Koury

**2** CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions):  
(a)    
(b)

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (See Instructions):  
PF, BK

**5** CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEMS 2(d) or 2(e):

**6** CITIZENSHIP OR PLACE OF ORGANIZATION:  
United States

**7** SOLE VOTING POWER  
NUMBER OF 186,022

**8** SHARED VOTING POWER  
SHARES BENEFICIALLY OWNED BY 318,898

**9** SOLE DISPOSITIVE POWER  
EACH

REPORTING

PERSON 186,022

WITH SHARED DISPOSITIVE POWER

10

318,898

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON:

11

318,898

CHECK IF THE AGGREGATE AMOUNT IN ROW 11 EXCLUDES CERTAIN SHARES (See Instructions):

12

o

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW

13

11: 8.47% (1)

TYPE OF REPORTING PERSON (See Instructions):

14

IN

(1) Based on 3,766,295 shares of common stock of Cape Fear Bank Corp. (the Company) issued and outstanding as of November 9, 2007, as set forth in the Company's Quarterly Report under Section 13 or 15(d) of the Securities Exchange Act of 1934, for the quarterly period ended September 30, 2007.

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CUSIP No. 139380109

**1** NAME OF REPORTING PERSON  
IRS IDENTIFICATION NO. OF REPORTING PERSON (ENTITIES ONLY):

The Maurice and Ann Koury Charitable Trust 20-6718747

**2** CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions):

- (a)
- (b)

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (SEE INSTRUCTIONS):

PF

**5** CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEMS 2(d) or 2(e):

**6** CITIZENSHIP OR PLACE OF ORGANIZATION:

North Carolina

**7** SOLE VOTING POWER

NUMBER OF 127,626

**8** SHARES SHARED VOTING POWER

BENEFICIALLY OWNED BY -0-

**9** EACH SOLE DISPOSITIVE POWER

REPORTING

PERSON 127,626

WITH SHARED DISPOSITIVE POWER

10

-0-

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON:

11

127,626

CHECK IF THE AGGREGATE AMOUNT IN ROW 11 EXCLUDES CERTAIN SHARES (See Instructions):

12

o

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW

13

11: 3.4% (2)

TYPE OF REPORTING PERSON (See Instructions):

14

00

(2) Based on 3,766,295 shares of common stock of the Company issued and outstanding as of November 9, 2007, as set forth in the Company's Quarterly Report under Section 13 or 15(d) of the Securities Exchange Act of 1934, for the quarterly period ended September 30, 2007.

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CUSIP No. 139380109

NAME OF REPORTING PERSON

1

IRS IDENTIFICATION NO. OF REPORTING PERSON (ENTITIES ONLY):

The Maurice J. Koury Foundation, Inc. 56-1781568

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions):

2

(a)

(b)

SEC USE ONLY

3

SOURCE OF FUNDS (SEE INSTRUCTIONS):

4

WC

CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e):

5

CITIZENSHIP OR PLACE OF ORGANIZATION:

6

North Carolina

SOLE VOTING POWER

7

NUMBER OF 5,250

SHARED VOTING POWER

SHARES BENEFICIALLY OWNED BY 8

-0-

SOLE DISPOSITIVE POWER

EACH 9

REPORTING

PERSON 5,250

WITH SHARED DISPOSITIVE POWER

10

-0-

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11

5,250

CHECK IF THE AGGREGATE AMOUNT IN ROW 11 EXCLUDES CERTAIN SHARES (See Instructions):

12

o

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW

13

11: 0.1% (3)

TYPE OF REPORTING PERSON (See Instructions):

14

CO

(3) Based on 3,766,295 shares of common stock of the Company issued and outstanding as of November 9, 2007, as set forth in the Company's Quarterly Report under Section 13 or 15(d) of the Securities Exchange Act of 1934, for the quarterly period ended September 30, 2007.

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**SCHEDULE 13D**

This amendment number 6 ( Amendment No. 6 ) amends the Schedule 13D previously filed on October 3, 2007 and amended by Amendment No. 1 filed on October 26, 2007, Amendment No. 2 filed on November 16, 2007, Amendment No. 3 filed on November 20, 2007, Amendment No. 4 filed on December 28, 2007 and Amendment No. 5 filed on February 4, 2008 (as amended, the Schedule ) on behalf of the Reporting Persons with respect to the Reporting Persons beneficial ownership of shares of common stock, par value \$3.50 per share, of Cape Fear Bank Corp., a North Carolina corporation (the Company ). All defined terms refer to terms defined herein or in the Schedule. This Amendment No. 6 speaks only as of its date. The Schedule is amended only to the extent set forth herein.

**Item 4. Purpose of the Transaction.**

The shares covered by this statement were acquired for investment purposes. The Reporting Persons may decide, jointly or individually, to purchase additional shares of the Company. In addition, the Reporting Persons, jointly or individually, may dispose of any or all shares of the Company in any manner permitted by applicable securities laws.

On March 12, 2008, Mr. Koury, as a representative of the Reporting Persons, sent a letter to Cameron Coburn, President and CEO of the Company, in which Mr. Koury stated his intention to propose an alternate slate of directors for election at the Company s upcoming annual meeting. A copy of the letter is attached hereto as Exhibit 8 and is incorporated herein by reference.

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**Item 5. Interest in Securities of the Issuer.**

(a) As of the close of business on March 12, 2008, Mr. Koury individually holds 186,022 shares representing approximately 4.94% of the Company's common stock, the Trust holds 127,626 shares representing 3.39% of the Company's common stock and the Foundation holds 5,250 shares representing 0.14% of the Company's outstanding common stock. Accordingly, the Reporting Persons owned beneficially an aggregate of 318,898 shares of Company common stock, representing an approximately 8.47% of the Company's issued and outstanding common stock as of November 9, 2007.

(b) Mr. Koury, individually, in his capacity as a trustee of the Trust and as Chairman of the Board of Directors of the Foundation, may be deemed to own beneficially (as defined in Rule 13d-3 promulgated under the Exchange Act) 318,898 shares of common stock of the Company representing approximately 8.47% of the Company's outstanding common stock as of November 9, 2007.

(c) The Reporting Persons have not purchased any additional shares of the Company's common stock subsequent to those transactions previously reported on the Schedule.

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**Item 7. Material to Be Filed as Exhibits.**

- Exhibit 1.\* Joint Filing Agreement, dated October 3, 2007, by Maurice J. Koury, Maurice and Ann Koury Charitable Trust and the Maurice J. Koury Foundation, Inc.
- Exhibit 2.\* Promissory Note, dated August 21, 2007
- Exhibit 3.\* Letter, dated September 26, 2007, to John Cameron Coburn (Chairman, President and CEO) and Walter Lee Crouch Jr. (Vice Chairman)
- Exhibit 4.\*\* Letter, dated October 24, 2007, to John Cameron Coburn (Chairman, President and CEO)
- Exhibit 5. Letter, dated November 6, 2007, to John Cameron Coburn (Chairman, President and CEO)
- Exhibit 6. Letter, dated November 20, 2007, to Secretary of Cape Fear Bank Corp. demanding to inspect certain books and records of Cape Fear Bank Corp.
- Exhibit 7.+ Letter, dated December 20, 2007, to the Board of Directors of Cape Fear Bank Corp. proposing to purchase all of the issued and outstanding common stock.
- Exhibit 8. Letter, dated March 12, 2008, to the Board of Directors of Cape Fear Bank Corp. declaring Mr. Koury's intention to propose an alternative slate of directors for election at the Company's annual meeting.

\* Previously filed on Schedule 13D, filed on October 3, 2007.

\*\* Previously filed on Amendment No. 1 to Schedule 13D, filed on October 26, 2007.

Previously filed on Amendment No. 2 to Schedule 13D, filed on November 16, 2007.

Previously filed on Amendment No. 2 to Schedule 13D, filed on November 16, 2007.

+ Previously filed on Amendment No. 4 to Schedule 13D, filed on December 28, 2007.

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**SIGNATURE**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: March 13, 2008.

By: /s/ Maurice J. Koury  
Maurice J. Koury, Individually

Date: March 13, 2008.

By: /s/ Maurice J. Koury  
Maurice J. Koury, Trustee of the  
Maurice and  
Ann Koury Charitable Trust

Date: March 13, 2008.

By: /s/ Maurice J. Koury  
Maurice J. Koury, Chairman of the  
Board of  
the Maurice J. Koury Foundation, Inc.