C & F FINANCIAL CORP

Form 4

November 20, 2007

FORM	1							OMB AF	PPROVAL	
	UNITEDSI	TATES SECURI Wash	TIES AN ington, I			OMMISSION	OMB Number:	3235-028		
Check this be if no longer								Expires:	January 31	
subject to Section 16. Form 4 or Form 5 obligations may continu See Instructions	20(b) at the Investment Comment Act at 1040						Estimated average burden hours per response 0			
1(b).	ion									
(Print or Type Res	ponses)									
1. Name and Add McKernon Bry	ress of Reporting Per yan Edwin	Symbol	Name and T]	5. Relationship of I Issuer	Reporting Pers	on(s) to	
		C & F FI			' [CFI	FIJ	(Check	all applicable)	
(Last) 1400 ALVERS	(Month/Day	3. Date of Earliest Transaction (Month/Day/Year) 11/12/2007				below)	title 10% Owner = titleX Other (specify below) = of major subsidiary			
MIDL OTHER	(Street)	4. If Amend Filed(Month		Original			6. Individual or Joi Applicable Line) _X_ Form filed by Oi Form filed by Mo	ne Reporting Pe	rson	
MIDLOTHIA	N, VA 23113					j	Person		r8	
(City)	(State) (Zi	p) Table	I - Non-De	rivative Se	ecuriti	ies Acqu	ired, Disposed of,	or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	n Date, if Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) Day/Year) (Instr. 8) (A) or				5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
C&F Financial Corporation Common Stock	11/12/2007	11/19/2007	Code V	Amount	(D)	Price \$ 38.26	79	I	By 401(k) Plan	
C&F Financial Corporation Common Stock							6,100	D		

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

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SEC 1474 (9-02)

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onNumber	Expiration Date		Amoun	it of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underl	ying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securit	ies	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3	3 and 4)		Own
	Security				Acquired						Follo
	·				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						Ì
					4, and 5)						
									A		
									Amount		
						Date	Expiration		or		
						Exercisable	•	Title Number			
									of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

McKernon Bryan Edwin 1400 ALVERSER DRIVE MIDLOTHIAN, VA 23113

President of major subsidiary

Signatures

/S/ Bryan E. 11/20/2007 McKernon

**Signature of Reporting Date
Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(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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