

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13G  
UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 3)

HAVERTY FURNITURE COMPANIES, INC.

-----  
(Name of Issuer)

CLASS A COMMON STOCK \$1.00 PAR VALUE

-----  
(Title of Class of Securities)

419596200

-----  
(CUSIP Number)

DECEMBER 31, 2001

-----  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant  
to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

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CUSIP No. 419596200

-----  
1 NAME OF REPORTING PERSON: Bank of America Corporation

IRS IDENTIFICATION NO. OF ABOVE PERSON: 560906609  
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2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP (a)  (b)   
-----

3 SEC USE ONLY  
-----

4 CITIZENSHIP OR PLACE OF ORGANIZATION: United States  
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NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING  
PERSON WITH:

5 Sole Voting Power: 0

6 Shared Voting Power: 217,004

7 Sole Dispositive Power: 0

8 Shared Dispositive Power: 259,588

-----  
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY REPORTING PERSON

259,588  
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10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES  
CERTAIN SHARES [ ]

-----  
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 5.48%

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12 TYPE OF REPORTING PERSON: HC  
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CUSIP No. 419596200

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1 NAME OF REPORTING PERSON: NB Holdings Corporation

IRS IDENTIFICATION NO. OF ABOVE PERSON:  
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2 CHECK APPROPRIATE BOX IF MEMBER OF A GROUP: (a) [ ] (b) [ ]

-----  
3 SEC USE ONLY  
-----

4 CITIZENSHIP OR PLACE OF ORGANIZATION: United States  
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NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING  
PERSON WITH:

5 Sole Voting Power: 0

6 Shared Voting Power: 217,004

7 Sole Dispositive Power: 0

8 Shared Dispositive Power: 259,588

-----  
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING  
PERSON

259,588  
-----

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES  
CERTAIN SHARES [ ]

-----  
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 5.48%

-----  
12 TYPE OF REPORTING PERSON: HC  
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CUSIP No. 419596200

-----  
1 NAME OF REPORTING PERSON: Bank of America, N.A.

IRS IDENTIFICATION NO. OF ABOVE PERSON:  
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2 CHECK APPROPRIATE BOX IF MEMBER OF A GROUP: (a)  (b)   
-----

3 SEC USE ONLY  
-----

4 CITIZENSHIP OR PLACE OF ORGANIZATION: United States  
-----

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING  
PERSON WITH:

5 SOLE VOTING POWER: 6,000

6 SHARED VOTING POWER: 211,004

7 SOLE DISPOSITIVE POWER: 48,584

8 SHARED DISPOSITIVE POWER: 211,004  
-----

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING  
PERSON

259,588  
-----

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES  
CERTAIN SHARES [ ]  
-----

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 5.48%  
-----

12 TYPE OF REPORTING PERSON: BK  
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ITEM 1 (a) NAME OF ISSUER:

HAVERTY FURNITURE COMPANIES, INC.

(b) ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

866 WEST PEACHTREE STREET, N.W.  
ATLANTA, GEORGIA 30308

ITEM 2 (a) NAMES OF PERSONS FILING:

Bank of America Corporation  
NB Holdings Corporation  
Bank of America, N.A.

(b) ADDRESS OF PRINCIPAL BUSINESS OFFICES:

100 North Tryon Street  
Charlotte, NC 28255

(c) CITIZENSHIP:

United States

(d) TITLE OF CLASS OF SECURITIES:

CLASS A COMMON STOCK, PAR VALUE \$1.00

(e) CUSIP NUMBER: 419596200

ITEM 3 - IF THIS STATEMENT IS FILED PURSUANT TO RULES 13d-1(b) OR 13d-2(b) OR (c), CHECK WHETHER THE PERSON FILING IS A:

(b)  Bank as defined in Section 3(a)(6) of the Exchange Act.

ITEM 4 - OWNERSHIP

With respect to the beneficial ownership of each reporting person, see Items 5 through 8 of the cover pages to this Schedule 13G applicable to each such person (pp. 2-4), which are incorporated herein by reference.

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ITEM 5 - OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS:

Not Applicable.

ITEM 6 - OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON:

Not Applicable.

ITEM 7 - IDENTIFICATION OF THE SUBSIDIARIES WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY:

NB Holdings Corporation  
Bank of America, N.A.

ITEM 8 - IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP:

Not Applicable.

ITEM 9 - NOTICE OF DISSOLUTION OF GROUP:

Not Applicable.

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ITEM 10 - CERTIFICATION.

By signing below the undersigned certifies that, to the best of their knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

After reasonable inquiry and to the best of their knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

DATED: February 14, 2002

Bank of America Corporation  
Bank of America, N.A.

BY: /s/ AMY S. ANDERSON

Amy S. Anderson  
Assistant Vice President  
Corporate Compliance

NB Holdings Corporation

BY: /s/ DAVID R. SMITH

David R. Smith  
Senior Vice President

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EXHIBIT A  
JOINT FILING AGREEMENT

The undersigned hereby agrees that they are filing this statement jointly pursuant to Rule 13d-1(k)(1). Each of them is responsible for the timely filing of such Schedule 13G and any amendments thereto, and for the completeness and accuracy of the information concerning such person contained therein; but none of them is responsible for the completeness or accuracy of the information concerning the other persons making the filing, unless such person knows or has reason to believe that such information is inaccurate.

DATED: February 14, 2002

Bank of America Corporation  
Bank of America, N.A.

BY: /s/ AMY S. ANDERSON

Amy S. Anderson

Assistant Vice President  
Corporate Compliance

NB Holdings Corporation

BY: /s/ DAVID R. SMITH

David R. Smith  
Senior Vice President

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