

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 96-2464

ERNEST F. COBLE, JR.,

Plaintiff - Appellant,

versus

PIEDMONT FARM CREDIT, ACA; AGFIRST FARM CREDIT
BANK,

Defendants - Appellees.

Appeal from the United States District Court for the Middle Dis-
trict of North Carolina, at Rockingham. William L. Osteen, Sr.,
District Judge. (CA-96-17-3)

Submitted: December 19, 1996 Decided: December 30, 1996

Before ERVIN and MOTZ, Circuit Judges, and BUTZNER, Senior Circuit
Judge.

Affirmed by unpublished per curiam opinion.

Ernest F. Coble, Jr., Appellant Pro Se. Thomas William Waldrep,
Jr., BELL, DAVIS & PITT, P.A., Winston-Salem, North Carolina, for
Appellees.

Unpublished opinions are not binding precedent in this circuit.
See Local Rule 36(c).

PER CURIAM:

Appellant appeals the district court's order denying relief on Appellant's action under the Truth-In-Lending Act, 15 U.S.C.A. §§ 1601-1693r (West 1982 & Supp. 1996). We have reviewed the record and the district court's opinion and find no reversible error. Accordingly, we affirm on the reasoning of the district court. Coble v. Piedmont Farm Credit, No. CA-96-17-3 (M.D.N.C. Oct. 8, 1996). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED