



September 26, 1994

Mr. Jeff Davidson, MBA, CMC  
2417 Honeysuckle Road, Suite 2A  
Chapel Hill, NC 27514-6819

Re: Community Bankers Association Annual Meeting & Trade Show

Dear Mr. Davidson:

I enjoyed your presentation at the above-referenced meeting. It was very good to hear that we are not alone in trying to keep up with the fast pace that is facing all of us. Your comments on the elimination of impediments were right on target.

I look forward to listening to your tape on "breathing" space.

Sincerely,

A handwritten signature in cursive script, appearing to read "A.J. Braswell".

A.J. Braswell, President  
Church and Institutional Financing

AJB:mb  
SEP94:Davidson.S26