UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No.	04-2527	

MILTON MCCRAY,

Plaintiff - Appellant,

versus

SUSQUEHANNA BANK,

Defendant - Appellee.

Appeal from the United States District Court for the District of Maryland, at Baltimore. Richard D. Bennett, District Judge. (CA-04-1382-RDB)

Submitted: February 24, 2005 Decided: March 4, 2005

Before NIEMEYER, WILLIAMS, and KING, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Milton McCray, Appellant Pro Se. Donald A. Rea, Kimberly Grimsley, GORDON, FEINBLATT, ROTHMAN, HOFFBERGER & HOLLANDER, Baltimore, Maryland, for Appellee.

Unpublished opinions are not binding precedent in this circuit.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

PER CURIAM:

Milton McCray appeals the district court's order denying relief on his claims under the Fair Debt Collection Practices Act. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See McCray v. Susquehanna Bank, No. CA-04-1382-RDB (D. Md. filed Oct. 29, 2004 & entered Nov. 1, 2004). 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