

Room 4561  
via fax (410) 641-4964  
August 31, 2005

Randolph J. Cary, Jr.  
Chief Executive Officer  
Midcarolina Financial Corporation  
3101 South Church St.  
Burlington, NC 27215

Re: Midcarolina Financial Corporation  
Form 10-K for Fiscal Year Ended December 31, 2004  
Filed March 30, 2005  
Form 10-Q for Fiscal Quarter Ended March 31, 2005  
Filed May 13, 2005  
Form 10-Q for Fiscal Quarter Ended June 30, 2005  
Filed August 8, 2005

Dear Mr. Cary:

We have completed our review of your Form 10-K and related filings and do not, at this time, have any further comments.

Sincerely,

Kathleen Collins  
Accounting Branch Chief

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