

UNITED STATES COURT OF APPEALS  
FOR THE SIXTH CIRCUIT

No. 16-3355

RICHARD L. KINZEL, Individually and as  
Trustee of the Richard L. Kinzel Revocable Trust;  
JUDITH A. KINZEL, Individually and as Trustee  
of the Judith A. Kinzel Revocable Trust,  
Plaintiffs - Appellants,

v.

BANK OF AMERICA, et al.,  
Defendants,

MERRILL LYNCH BANK U.S.A.; MERRILL LYNCH,  
PIERCE, FENNER AND SMITH, INC.; MERRILL LYNCH  
BANK & TRUST COMPANY; BANK OF AMERICA  
CORPORATION,  
Defendants - Appellees.

Before: BOGGS, GILMAN, and DONALD, Circuit Judges.

**JUDGMENT**

On Appeal from the United States District Court  
for the Northern District of Ohio at Toledo.

THIS CAUSE was heard on the record from the district court and was argued by counsel.

IN CONSIDERATION WHEREOF, it is ORDERED that the judgment of the district court is  
AFFIRMED.

**ENTERED BY ORDER OF THE COURT**

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Deborah S. Hunt, Clerk

**FILED**  
Mar 02, 2017  
DEBORAH S. HUNT, Clerk