United States Bankruptcy Appellate Panel

For The Eighth Circuit Thomas F. Eagleton U.S. Courthouse 111 South 10th Street, 24th Floor St. Louis. Missouri 63102

Michael E. Gans Panel Clerk VOICE (314) 244-2430 FAX (314) 244-2431 www.ca8.uscourts.gov

April 15, 2011

Ms. Theresa L. Pockrus NIXON LAW FIRM 2340 Green Acres Road Colt Square, Suite 12 Fayetteville, AR 72703-0000

RE: 10-6057 and 10-6061 Arvest Mortgage Company v. Elizabeth Nail

Dear Counsel:

Enclosed is a copy of the opinion filed today in the referenced cases. Judgment in accordance with the opinion is also entered today.

Michael E. Gans Panel Clerk

CAH

Enclosure(s)

cc: Ms. Sara E. Heck
Ms. Jean E. Rolfs
Mr. Burton E. Stacy Jr.
Mr. Charles Tucker
Bankruptcy Court Case Number(s): 5:09-ap-07121