

**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*

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

To Whomever It May Concern:

Enclosed is a copy of the opinion of this Panel filed as noted.

Counsel who presented argument on behalf of the appellant/cross-appellee was Theresa L. Pockrus, of Fayetteville, AR.

Counsel who presented argument on behalf of the appellee/cross-appellant was Sara E. Heck, of Bentonville, AR. In addition, the following attorney(s) appeared on the appellee brief: Burton E. Stacy, Jr., of Bentonville, AR.

The judge who heard the case in the bankruptcy court was the Honorable Ben T. Barry. The judgment of the bankruptcy court was entered on July 16, 2010.

If you have any questions concerning this case, please call this office.

Michael E. Gans  
Panel Clerk

CAH

Enclosure(s)

Bankruptcy Court Case Number(s): 5:09-ap-07121