

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
Clerk of Court

VOICE (314) 244-2430
FAX (314) 244-2431
www.ca8.uscourts.gov

MEMORANDUM

TO: All Counsel of Record

FROM: Cindy A. Harrison

DATE: January 28, 2011

Re: 10-6058 Joseph Terry v. Standard Insurance Company

Earlier today, the Court issued an opinion in the referenced appeal. Please replace your opinion with the attached corrected opinion.

Correction made: In the last sentence of the first full paragraph on page 3, the word "court" was inserted after the word "bankruptcy", so that the sentence now reads "After the bankruptcy court noted its concern..."

cc: West Publishing
Hon. Jerry W. Venters
Randall Henderson
Daniel J. Casamatta

Bankruptcy Court Case Number(s): 09-03031-jwv