

**United States Court of Appeals**  
***For The Eighth Circuit***  
Thomas F. Eagleton U.S. Courthouse  
111 South 10th Street, Room 24.329  
**St. Louis, Missouri 63102**

**Michael E. Gans**  
*Clerk of Court*

**VOICE (314) 244-2400**  
**FAX (314) 244-2780**  
[www.ca8.uscourts.gov](http://www.ca8.uscourts.gov)

July 23, 2012

West Publishing  
Opinions Clerk  
610 Opperman Drive  
Building D D4-40  
Eagan, MN 55123-0000

RE: 11-2938 John S. Lovald v. Gerald Wayne Falzerano, et al

Dear Sirs:

An opinion was filed today in the above case.

Counsel who represented the appellant was Patrick T. Dougherty of Sioux Falls, SD.

Counsel who represented the appellee was Brian L. Utzman of Rapid City, SD.

The judge who heard the case in the bankruptcy court was Honorable Charles L. Nail, Jr. The matter was appealed to the Bankruptcy Appellate Panel and was heard by The Honorable Robert J. Kressel, Barry S. Schermer and Jerry W. Venters. The judgment of the Bankruptcy Appellate Panel was entered on August 10, 2011.

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

Michael E. Gans  
Clerk of Court

SRD

Enclosure(s)

cc: Lois Law  
MO Lawyers Weekly

District Court/Agency Case Number(s): 11-6036