

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

August 10, 2011

Mr. Patrick T. Dougherty
DOUGHERTY & DOUGHERTY
P.O. Box 2376
Sioux Falls, SD 57101-2376

RE: 11-6036 John S. Lovald v. Gerald Wayne Falzerano, et al

Dear Counsel:

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

Michael E. Gans
Panel Clerk

CAH

Enclosure(s)

cc: Mr. Frederick M. Entwistle
Mr. Bruce J. Gering
Mr. Brian L. Utzman
Bankruptcy Court Case Number(s): 09-05013