

United States Court of Appeals

For The Eighth Circuit

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MEMORANDUM

TO: All Counsel of Record

FROM: DeAnn M. Sharpless

DATE: January 29, 2013

Re: 12-2375 Natalia Karnatcheva, et al v. JP Morgan Chase Bank, et al.

On January 28, 2013, the Court issued an opinion in the referenced appeal. Please replace your opinion with the attached corrected opinion. The original opinion was corrected as follows:

Page 3, first full paragraph, line 4: "id. at 961" has been changed to "690 F.3d at 961,"

Page 4, line 4: "874 F. Supp. 2d" has been changed to "871 F. Supp. 2d"

cc: All Circuit Judges
St. Paul Clerk's Office
West Publishing
Missouri Lawyers Weekly

District Court/Agency Case Number(s): 0:11-cv-03452-MJD