

**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: 12-6018 Montgomery Bank, N.A. v. Marsha Steger

To Whomever It May Concern:

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

Counsel who represented the appellant was Patrick Douglas of Sikeston, MO.

Counsel who represented the appellee was Michael Alan Becker of St. Louis, MO.

The judge who heard the case in the bankruptcy court was the Honorable Barry S. Schermer. The judgment of the bankruptcy court was entered on February 22, 2012.

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): 11-01020