

**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**  
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December 03, 2012

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RE: 12-6033 David G. Velde v. Border State Bank  
12-6035 David G. Velde v. Border State Bank

To Whomever It May Concern:

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

Counsel who presented argument on behalf of the appellant was Jon R. Brakke, of Fargo, ND. The following attorney(s) appeared on the appellant brief; Caren W. Stanley, of Fargo, ND.

Counsel who presented argument on behalf of the The following attorney(s) appeared on the appellee brief; Robert L Russell, III, of Fergus Falls, MN.

The judge who heard the case in the bankruptcy court was the Honorable Dennis D. O'Brien. The judgment of the bankruptcy court was entered on May 4, 2012.

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

Michael E. Gans  
Panel Clerk

CMD

Enclosure(s)

Bankruptcy Court Case Number(s): 11-06007  
11-06007