

**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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December 03, 2012

Mr. Jon R. Brakke  
VOGEL LAW FIRM  
218 NP Avenue  
P.O. Box 1389  
Fargo, ND 58107-0000

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

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

CMD

Enclosure(s)

cc: Mr. Robert B. Raschke  
Mr. Robert L Russell III  
Ms. Caren W. Stanley  
Ms. Lori A. Vosejpka  
Bankruptcy Court Case Number(s): 11-06007  
11-06007