

**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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January 30, 2013

Mr. John Alexander Flynn  
P.O. Box 1344  
Cabot, AR 72023-0000

RE: 12-6050 Raymond Kelley, et al v. Centennial 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

CAH

Enclosure(s)

cc: Mr. William Clay Brazil  
Ms. Jean E. Rolfs  
Mr. Charles Tucker  
Bankruptcy Court Case Number(s): 4:10-bk-13597