

United States Bankruptcy Appellate Panel
For The Eighth Circuit
Thomas F. Eagleton U.S. Courthouse
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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