

**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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September 19, 2013

Ms. Susan Elizabeth Skelton  
SKELTON & MAGDY  
2702 Macklind Avenue  
Saint Louis, MO 63139

RE: 13-6013 Bank of America, N.A. v. Robert N. Armstrong

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. Michael James Durrschmidt  
Ms. Dana McWay  
Mr. Keith D. Price  
Mr. Paul Randolph  
Bankruptcy Court Case Number(s): 12-04045