

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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October 21, 2013

Ms. Wilma M. Pennington-Thurman
8722 Partridge Avenue
Saint Louis, MO 63147

RE: 13-6023 Wilma Pennington-Thurman v. Bank of America N.A.

Dear Ms. Pennington-Thurman:

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: Ms. Rhiana Luaders
Ms. Dana McWay
Mr. Paul Randolph
Mr. David Malcolm Unseth
Mr. Brian C. Walsh

Bankruptcy Court Case Number(s): 09-46628