

**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

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

To Whomever It May Concern:

Enclosed is a copy of the opinion of this Panel filed as noted.

The appellant, Wilma Pennington-Thurman of St. Louis, MO, was not represented by counsel.

Counsel who represented the appellee were Brian C. Walsh and Rhiana Luaders, both of Saint Louis, MO.

The judge who heard the case in the bankruptcy court was the Honorable Barry S. Schermer. The judgment of the bankruptcy court was entered on May 16, 2013.

If you have any questions concerning this case, please call this office.

Michael E. Gans  
Panel Clerk

CAH

Enclosure(s)

Bankruptcy Court Case Number(s): 09-46628