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 VOICE (314) 244-2430 FAX (314) 244-2431 www.ca8.uscourts.gov

March 18, 2015

Ms. Amy Lea Garza Mr. Daniel Neale Gess 3577 Feldman Avenue, S.E. Buffalo, MN 55313

RE: 14-6045 Daniel Gess, et al v. Randolph Brooks Credit Union

Dear Ms. Garza and Mr. Gess:

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. Bradley James Halberstadt
Mr. Robert B. Raschke
Ms. Lori A. Vosejpka
Bankruptcy Court Case Number(s): 14-43129