United States Bankruptcy Appellate Panel

For The Eighth Circuit

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March 18, 2015

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

To Whomever It May Concern:

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

The appellants, Daniel N. Gess and Amy L. Garza, both of Buffalo, MN, were not represented by counsel.

Counsel who represented the appellee was Bradley James Halberstadt of Roseville, MN.

The judge who heard the case in the bankruptcy court was the Honorable Robert J. Kressel. The judgment of the bankruptcy court was entered on November 13, 2014.

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): 14-43129

Appellate Case: 14-6045 Page: 1 Date Filed: 03/18/2015 Entry ID: 4255586_{Dockets.Justia.com}