

**UNITED STATES DISTRICT COURT**  
EASTERN DISTRICT OF ARKANSAS  
RICHARD SHEPPARD ARNOLD UNITED STATES COURTHOUSE  
500 W. CAPITOL, ROOM D444  
LITTLE ROCK, ARKANSAS 72201-3325  
(501) 604-5140  
Facsimile (501) 604-5149

**December 7, 2009**

Mr. E. Craig Smay  
E. Craig Smay, P.C.  
174 South Temple  
Salt Lake City, UT 84111

Re: *One Bank & Trust NA v. Larry McNeill Irrevocable Life Insurance Trust* --  
4:09-CV-00525-WRW

Dear Mr. Smay,

Since the second Answer, which was filed on November 16, 2009, was also signed by the Trustee (who is not authorized to file such an Answer), no effective answer has been filed.

Cordially,

/s/ Wm. R. Wilson, Jr.

Original to the Clerk of the Court  
cc: Other Counsel of Record