



Elroy Letcher appeals the decision of the district court affirming the order of the Bankruptcy Court of the District of North Dakota in this adversary bankruptcy proceeding.

The facts are set forth in detail in the memorandum and order of the bankruptcy court dated and filed on July 10, 1997. They need not be repeated here.

We are convinced that the well reasoned opinion of the bankruptcy court as affirmed by the district court correctly discusses and decides the issues in dispute in this case. Accordingly, no error of law or fact being evident, we affirm. See 8th Cir. R. 47B.

A true copy.

ATTEST:

CLERK, U.S. COURT OF APPEALS, EIGHTH CIRCUIT.