

Household Industrial Finance Company (Household) appeals from a decision of the Bankruptcy Appellate Panel (BAP) affirming the bankruptcy court's¹ opinion granting summary judgment in favor of Dwight Lindquist (trustee) in this Chapter 7 bankruptcy case brought by Raymond and Charlotte Vondall (debtors).

In April 2006, the trustee filed a complaint seeking to avoid Household's purported mortgage on debtors' homestead, under 11 U.S.C. §§ 544 and 547, asserting that Household had failed to provide, to subsequent transferees, inquiry notice or constructive notice of the mortgage under the Minnesota Recording Act. Household had recorded the mortgage, but the mortgage as recorded incorrectly identified debtors' property. Upon review of the bankruptcy court's factual findings for clear error, and its legal conclusions de novo, see In re Vote, 276 F.3d 1024, 1026 (8th Cir. 2002), we find no basis for reversal. We agree with the bankruptcy court's well-reasoned opinion, and accordingly affirm. See 8th Cir. R. 47B.

¹The Honorable Robert J. Kressel, United States Bankruptcy Judge for the District of Minnesota.