

Wednesday, October 4, 2006
10:00 A.M.

NO. 2

#23925

PAMELA MCDOWELL,
Plaintiff and Appellant,

vs.

CITICORP U.S.A. ;
CITIBANK OF SOUTH DAKOTA, N.A.. ;
CRAWFORD INSURANCE COMPANY,
Defendants and Appellees,

and

WAYNE KINONEN,
Defendant.

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(FOR APPELLANT)

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**(FOR APPELLEES CITICORP, USA &
CITIBANK OF SD, N.A.)**

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