



This court applies the same review standards as the BAP, reviewing the bankruptcy court's factual findings for clear error and its conclusions of law de novo. In re Vote, 276 F.3d 1024, 1026 (8th Cir. 2002). Because we agree with the BAP's reasoning and conclusion that the bankruptcy court clearly erred in finding that Waring justifiably relied on a misrepresentation by Austin, we affirm the BAP's decision. See 8th Cir. R. 47B.

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