

#8

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

Lot 5, Block 4, North Seminole Addition to the City of Seminole, Gaines County, Texas, as per plat recorded in Volume 59, Page 612, Deed Records of Gaines County, Texas.

PARCEL ID NO. 59766

Commonly Known as: 307 Northwest Avenue H, Seminole, Texas 79360.

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: December 1, 2020

Time: The sale shall begin no earlier than 1:00 p.m. or not later than three hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: Gaines County Courthouse, 101 South Main Street, Seminole, Texas 79360, in the area bounded by the west edge of the west porch of the Gaines County Courthouse and on the east by the middle landing of the inside stairs leading into the courthouse from the west door, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiled may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. The Property will be sold "AS IS." There will be no warranty relating to title, possession, quiet enjoyment, or the like.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by HERMAN P. PIPKIN and APRIL L. PIPKIN. The deed of trust is dated December 4, 2018, and is recorded in the Official Public Records of Real Property of the County Clerk of Gaines County, Texas, under Document No. 2019-00869.

5. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note dated December 4, 2018, in the principal amount of \$69,500.00, executed by Herman P. Pipkin and April L. Pipkin payable to the order of the National Asset Mortgage, LLC (hereinafter referred to as "the Note"), which is secured by the Deed of Trust dated December 4, 2018, recorded under Document No. 2019-00869, in the Official Public Records of Real Property of the County Clerk of Gaines County, Texas (hereinafter referred to as "the Deed of Trust"), said Note and Deed of Trust lien being transferred to United States Real Estate Acquisitions, LLC by Assignment of Deed of Trust acknowledged December 11, 2018, recorded under Document No. 2019-00869 of the Official Public Records of Real Property of the County Clerk of Gaines County, Texas, and said Note and Deed of Trust thereafter being transferred to Bay Area Home Financing, LLC by Assignment of Mortgage effective October 8, 2019, recorded under Document No. 2019-05771 of the Official Public Records of Real Property of the County Clerk of Gaines County, Texas. Bay Area Home Financing, LLC is the current owner and holder of the obligations and is the beneficiary under the Deed of Trust transferred as described herein.

As of November 2, 2020, there is owed \$71,863.55 on the note plus attorney's fees and collection costs as of November 2, 2020 in the amount of \$750.00. The per diem interest rate after November 2, 2020 is \$18.77.

Questions concerning the sale may be directed to the undersigned: SCOTT T. CITEK, 3730 Kirby Drive, Suite 650, Houston, Texas 77098, (713) 228-2481.

6. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Trustee, to conduct this sale. Shelley Nail and/or Donna Trout whose address is 1320 Greenway Drive, Suite 300, Irving, Texas 75038, are also designated as Trustees and, they may also conduct this sale as requested by the beneficiary. Notice is given that before the sale, the beneficiary may appoint another person substitute trustee to conduct the sale.

**7. ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF**

**THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

DATED: November 3, 2020.



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SCOTT T. CITEK, Trustee  
3730 Kirby Drive, Suite 650  
Houston, Texas 77098  
Telephone: (713) 228-2481  
FAX: (713) 651-1044

— FILED —  
11/5/20 12:50 p.m. #8  
Terri Berry, County Clerk  
Gaines County, Texas  
BY Amanda Well  
Deputy