

**IN THE UNITED STATES COURT OF APPEALS
FOR THE FIFTH CIRCUIT**

United States Court of Appeals
Fifth Circuit

FILED

July 5, 2013

Lyle W. Cayce
Clerk

No. 12-20790
Summary Calendar

WILLIAM KIPER,

Plaintiff - Appellant

v.

BAC HOME LOANS SERVICING, L.P., also known as Bank of America,
N.A.; FEDERAL HOME MORTGAGE ASSOCIATION, also known as Fannie
Mae,

Defendants - Appellees

WILLIAM KIPER,

Plaintiff - Appellant

v.

BAC HOME LOANS SERVICING, L.P., also known as Bank of America,
N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION, also known as
Fannie Mae,

Defendants - Appellees

Appeal from the United States District Court for the
Southern District of Texas, Houston
USDC No. 4:11-CV-3008

No. 12-20790

Before REAVLEY, JOLLY, and DAVIS, District Judges.

PER CURIAM:*

The judgment of the district court is affirmed. The difficulties of the Plaintiff do not support a legal claim against the defendants. No defect is alleged in the foreclosure and sale of the Skyline Lane property. No breach of contract legal claim is alleged on behalf of himself or his wife. And no plausible tort claim is alleged. This court has read the opinions of the district court dated August 2, 2012 and November 6, 2012 and finds no error there, nor has any claimed error been briefed as is required.

AFFIRMED.

* Pursuant to 5TH CIR. R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR. R. 47.5.4.