File In: Navarro County, Texas

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Notice of Foreclosure Sale

March 12, 2024

Notice is hereby given of a public nonjudicial foreclosure sale.

FILED FOR RECORD AT ______O'CLOCK ______M

2024-025

MAR 1 2 2024

SHERRY DOWN, dounty Clerk

HOMEOWNERS ASSOCIATION LIEN:

Dated: February 8, 2023

Debtor/Lot Owner: CHARLIE HICKS

Substitute Trustee: Rebecca T. Vaughn, Esq.

JOYCE W. LINDAUER ATTORNEY, PLLC

Creditor: STARCREST ESTATES HOMEOWNERS ASSOCIATION, INC., a

Texas nonprofit corporation

Recorded in: Instrument No. 2023-000927 of the Official Public Records of Navarro

County, Texas

Legal Description: S0525 STARCREST ESTATES LOT 41 0.76 ACRES.

Secures: Homeowner Association dues in the amount of at least \$23,094.87, as

owed by CHARLIE HICKS and payable to the order of STARCREST ESTATES HOMEOWNERS ASSOCIATION, INC., a Texas

nonprofit corporation

Foreclosure Sale

Date: April 2, 2024

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 2:00

P.M. local time; the earliest time at which the Foreclosure Sale will begin is

10:00 A.M.

Place: Navarro County Courthouse, at the following location:

The front steps of the Navarro County Courthouse, 300 West 3rd Avenue, Corsicana, Navarro County, Texas, or as designated by the

Navarro County Commissioners for such sales.

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Starcrest Estates Homeowners Association, Inc.'s bid, as Creditor, may be by credit against the indebtedness.

Default has occurred in the payment of the homeowner's dues and in the performance of the obligations under the Association's Declaration. Because of that default, and pursuant to the Association's Declarations, Starcrest Estates Homeowners Association, Inc. has requested the Substituted Trustee to sell the Property.

The lien may encumber both real and personal property. Formal notice is hereby given of Starcrest Estates Homeowners Association, Inc.'s election to proceed against and sell both the real property and any personal property described in the lien in accordance with Starcrest Estates Homeowners Association, Inc.'s rights and remedies under the Declarations and Section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, the Substituted Trustee will sell the Property in accordance with the Terms of Sale described above, the Declarations, and applicable Texas law.

If Starcrest Estates Homeowners Association, Inc. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Declarations and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Declarations and lien, but prospective bidders are reminded that by law the Foreclosure 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 Declarations and lien. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to Section 51.009 of the TEXAS PROPERTY CODE, the Property will be sold "AS IS," without any expressed or implied warranties. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.0075(a) of the TEXAS PROPERTY CODE, the Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

Joyce W. Lindauer Attorney, PLLC

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Rebecca T. Vaughn

State Bar No. 24098510

Email: becca@joycelindauer.com Substitute Trustee for Starcrest Estates

Homeowners Association, Inc.