

FILED FOR RECORD  
AT 12:55 O'CLOCK P.M.

JAN 18 2014

Our File Number: 220.020474

Name: WALTER ANDREW BONCZKOWSKI AND FRANCES LOUISE BONCZKOWSKI, HUSBAND AND WIFE

SHERIFF DOWD  
COUNTY CLERK NAVARRO COUNTY, TEXAS  
DEPUTY  
BY

### NOTICE OF TRUSTEE'S SALE

**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.**

WHEREAS, on November 12, 2004, WALTER ANDREW BONCZKOWSKI AND FRANCES LOUISE BONCZKOWSKI, HUSBAND AND WIFE, executed a Deed of Trust conveying to ROB V. BUDHWA as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR FIELDSTONE MORTGAGE COMPANY, in the payment of a debt therein described, said Deed of Trust being recorded under County Clerk Number 011356, Volume 1725, Page 0020 in the DEED OF TRUST OR REAL PROPERTY records of NAVARRO COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, **February 4, 2014** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM. or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in NAVARRO COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended.

Said Real Estate is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND IN THE CITY OF CORSICANA, NAVARRO COUNTY, TEXAS, AND BEING PART OF LOT G, BLOCK 446, ACCORDING TO THE OFFICIAL MAP OF SAID CITY OF CITY OF CORSICANA, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT G, BLOCK NO. 446, AT THE INTERSECTION OF WEST 3RD AVENUE AND NORTH 21-1/2 STREET, THENCE — N 30 DEG. WEST WITH SAID 21-1/2 STREET, 150 FEET FOR CORNER, THENCE-NORTH 60 DEG. EAST 75 FEET TO A STAKE; THENCE-SOUTH 30 DEG. EAST 150 FEET TO A STAKE IN NORTH LINE OF WEST 3RD AVENUE; THENCE-60 DEG. WEST 75 FEET WITH NORTH LINE OF WEST THIRD AVENUE TO THE PLACE OF BEGINNING AND BEING THE SAME IDENTICAL TRACT OF LAND AS DESCRIBED IN A DEED FROM DENNIS V. COOPER ET UX TERRY IRENE COOPER TO LYNN MARRIOTT, DATED MARCH 15, 1979, RECORDED IN VOLUME 910, PAGE 177 OF THE DEED RECORDS OF NAVARRO COUNTY, TEXAS.

Property Address: 1216 W 3RD AVENUE  
CORSICANA, TX 75110

Mortgage Servicer: OCWEN LOAN SERVICING LLC

Noteholder: HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE OF THE FIELDSTONE MORTGAGE INVESTMENT TRUST, SERIES 2005-1  
1661 WORTHINGTON RD STE 100  
WEST PALM BEACH, FL 33409

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WITNESS MY HAND this day, January 13, 2014.

*Sharon St. Pierre*  
Sharon St. Pierre, Robert LaMont, or Patricia  
Crenshaw, Substitute Trustee  
c/o Angel Reyes & Associates, P.C.  
5950 Berkshire Lane, Suite 410  
Dallas, Texas 75225  
(214) 526-7900