CONVENTIONAL Firm File Number: 25-042096

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 25, 2023, RONALD BAKER AND GWENDOLYN BAKER, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to ALLAN B. POLUNSKY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ROYAL UNITED MORTGAGE LLC in payment of a debt therein described. The Deed of Trust was filed in the real property records of **JONES** COUNTY, TX and is recorded under Clerk's File/Instrument Number 232688, to which reference is herein made for all purposes.

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 contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on, Tuesday, January 6, 2026 between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in JONES COUNTY, TX 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; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Jones, State of Texas:

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN JONES COUNTY, TEXAS, TO-WIT:

BEING LOT ONE (1) AND THE NORTH 35 FEET OF LOT TWO (2) IN BLOCK ONE (1) OF GRAY'S SUBDIVISION OF PARTS OF LOTS 1 AND 2 IN BLOCK 3 OF THE WETHERBEE ADDITION TO THE TOWN OF STAMFORD, AS THE SAME APPEAR UPON THE MAP OR PLAT OF SAID SUBDIVISION, SAID ADDITION AND SAID TOWN OF RECORD IN THE OFFICE OF THE COUNTY CLERK ON SAID COUNTY, REFERENCES TO WHICH HERE MADE.

Property Address:

804 COLUMBIA STREET

STAMFORD, TX 79553

Mortgage Servicer:

PNC BANK, N.A.

Mortgagee:

PNC BANK, NATIONAL ASSOCIATION

3232 NEWMARK DRIVE MIAMISBURG, OH 45342-5433

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. 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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER

SUBSTITUTE TRUSTEE Auction.com LLC 1 Mauchly Irvine, CA 92618

WITNESS MY HAND this day November 17, 2025.

Fing Browder

Sam 14

By:

Grant Tabor

Texas Bar No. 24027905

Kathryn Dahlin

Texas Bar No. 24053165

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Attorneys for PNC Bank, National Association

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 military service to the sender of this notice immediately.