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FILED
at 12:49 o'clock P M

SEP 03 2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Nancy E. Ruter

County Clerk, Williamson Co., TX

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.

NOTICE IS HEREBY GIVEN THAT BECAUSE THE DEFAULT IN PERFORMANCE OF THE OBLIGATIONS OF THE DEED OF TRUST, SUBSTITUTE TRUSTEE WILL SELL THE PROPERTY BY PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH AT THE PLACE AND DATE SPECIFIED TO SATISFY THE DEBT SECURED BY THE DEED OF TRUST.

INSTRUMENT / DEED OF TRUST TO BE FORECLOSED

TMLF No. 189910 Original Principal Amount: \$245,250.00
Recording Information: 2022119680 Deed of Trust Date: 10/07/2022

Grantor(s) / Mortgagor(s):

GARY R. WILKOWSKI AND ANDREA WILKOWSKI, HUSBAND AND WIFE

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ROCKET MORTGAGE, LLC, FKA QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS.

Current Mortgagee:

ROCKET MORTGAGE, LLC

PROPERTY TO BE SOLD

Property Address: 209 BILES LN, JARRELL, TX 76537

County: WILLIAMSON

Property Description: LOT 4, BLOCK "1", SONTERRA WEST SECTION ILL, PHASE I, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2010081335, OFFICIAL PUBLIC RECORDS OF WILLIAMSON COUNTY, TEXAS

FORECLOSURE SALE INFORMATION

Place of Sale: WILLIAMSON COUNTY JUSTICE CENTER
405 MARTIN LUTHER KING, GEORGETOWN, TX 78626

Sale Date: 10/06/2026 **Sale Time:** 10:00 AM



The sale will begin at the earliest time stated above or within three hours after that time. The sale will be conducted as public auction and the property will be sold to the highest bidder for cash equivalent, except that lender's bid may be by credit against the indebtedness secured by the line of the Deed of Trust.

Pursuant to Texas Property Code § 51.0075(a), 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.

Pursuant to Texas Property Code § 51.009, purchaser acquires the foreclosed property as is without any expressed or implied warranties, at the purchaser's own risk.

It is the responsibility of prospective bidders to ascertain the property status and suitability for the intended purpose. Bidders should exercise due diligence and caution throughout the bidding process. Prospective bidders are reminded that by law the Foreclosure Sale will 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 released or subordinated to the Deed of Trust or Contract Lien.

ROCKET MORTGAGE, LLC is acting as the mortgage servicer and authorized to represent the mortgagee, **ROCKET MORTGAGE, LLC**, by virtue of servicing agreement with the mortgagee. Pursuant to the servicing agreement and Texas Property Code § 51.0025, the mortgage servicer, **ROCKET MORTGAGE, LLC** is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above.

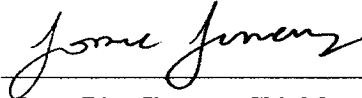
The Mortgagee's address is:
ROCKET MORTGAGE, LLC
8950 CYPRESS WATERS BLVD, COPPELL, TX 75019

If **ROCKET MORTGAGE, LLC** 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 Deed of Trust or Contract Lien and the Texas Property Code.

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.

The undersigned as attorney or authorized agent for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead **THE MORTGAGE LAW FIRM, PLLC, XOME INC., TEJAS CORPORATE SERVICES, LLC, NFPDS-TX LLC, SERVICELINK AGENCY SALES AND POSTING, LLC AND AUCTION.COM, LLC**, whose address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 Preston Road, Suite 200, Dallas, TX 75252, or either one of them, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Executed date: 8/31/2026



Jorge Rios-Jimenez, Chief Operating Officer

THE MORTGAGE LAW FIRM, PLLC
18383 PRESTON ROAD, SUITE 200
DALLAS, TX 75252
(469) 521-9700

CERTIFICATE OF POSTING

My name is Angela Zavala, and my address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 PRESTON ROAD, SUITE 200, DALLAS, TX 75252. I declare under penalty of perjury that on September 3, 2026 I filed at the office of the WILLIAMSON county Clerk and caused to be posted at the WILLIAMSON county courthouse this notice of sale.

Signature: _____



Declarant Name: Angela Zavala

Date: September 3, 2026