

**NOTICE OF FORECLOSURE SALE  
AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

March 13, 2026

**Deed of Trust ("Deed of Trust"):**

**Dated:** November 26, 2024

**Grantor:** Bryan Daniel Ibarra and Lorena Velazquez

**Trustee:** Banahan Almaguer Weatherford, PLLC

**Lender:** Topline Residential Services, LLC

**Recorded in:** Document No. 247961 of the real property records of Atascosa County, Texas

**Legal Description:** Tract 2, BEING a 11.555 acre tract situated in the Trinidad Garcia Survey, Abstract Number 279, Atascosa County, Texas, being a portion of that certain called 93.422 acre tract described in instrument to Topline Residential Services, LLC, recorded under File Number 227146 of the Official Public Records of Atascosa County, Texas (O.P.R.A.C.T.), said 11.555 acre tract being more particularly described by metes and bounds in the attached Exhibit A.

**Secures:** Promissory Note ("Note") in the original principal amount of \$207,000.00, executed by Bryan Daniel Ibarra and Lorena Velazquez ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

**Assignment:** The Note and the liens and security interests of the Deed of Trust were transferred and assigned to Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad ("Beneficiary") by an instrument dated January 3, 2025, recorded in Document No. 248917 of the real property records of Atascosa County, Texas

**Substitute Trustee:** Jason West, Nicole Baethge, Matthew D. Johnson, Nicole W. Greer or David Garvin

FILED 10:19 O'CLOCK A M  
THERESA CARRASCO COUNTRY CLERK

MAR 17 2026

ATASCOSA COUNTY, TEXAS  
BY S. O. [Signature] DEPUTY

**Substitute Trustee's**

**Address:** c/o Foreclosure Services, LLC  
8101 Boat Club Rd., Suite 320  
Fort Worth, Texas, 76179

**Mortgage Servicer:** Texstar Escrow

**Mortgage Servicer's**

**Address:** 5809 Acacia Circler, El Paso, Texas, 79912

**Foreclosure Sale:**

**Date:** Tuesday, April 7, 2026

**Time:** The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 and not later than three hours thereafter.

**Place:** Atascosa County Courthouse located at 1 Courthouse Circle Dr., Jourdanton, Texas 78026, or as designated by the Commissioner's Court, of said county pursuant to Section 51.002 of the Texas Property Code; if no area is designated by the Commissioner's Court, the sale will be conducted in the area

**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 Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Mortgage Servicer is representing Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Directed Trust Company

FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad. The address of Mortgage Servicer is set forth above.

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

If Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad 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 and the Texas Property Code.

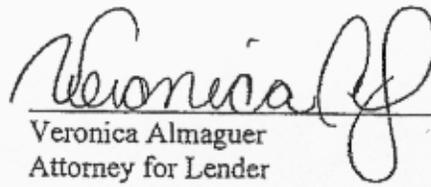
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Directed Trust Company FBO Chin Diversified Retirement Plan Trust, Charles W Chin 401(k) Trad. 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, except as to the warranties (if any) provided for under the Deed of Trust. 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, 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.

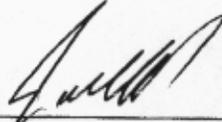
**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

**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.**



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Veronica Almaguer  
Attorney for Lender



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Jason West, Nicole Baethge, Matthew D. Johnson,  
Nicole W. Greer or David Garvin  
c/o Foreclosure Services, LLC  
8101 Boat Club Rd., Suite 320  
Fort Worth, Texas, 76179

EXHIBIT H

JA 24 5494E

**TEXAS PROFESSIONAL SURVEYING, LLC.**

3032 N. FRAZIER STREET, CONROE, TEXAS 77303  
 (936)756-7447 FAX (936)756-7448  
 FIRM REGISTRATION No. 100834-00

**FIELD NOTE DESCRIPTION****TRACT 2****11.555 ACRES****IN THE TRINIDAD GARCIA SURVEY, ABSTRACT NUMBER 279  
ATASCOSA COUNTY, TEXAS**

BEING a 11.555 acre tract situated in the Trinidad Garcia Survey, Abstract Number 279, Atascosa County, Texas, being a portion of that certain called 93.422 acre tract described in instrument to Topline Residential Services, L.L.C., recorded under File Number 227146 of the Official Public Records of Atascosa County, Texas (O.P.R.A.C.T.), said 11.555 acre tract being more particularly described by metes and bounds as follows:

COMMENCING at a 1 inch iron pipe found in the westerly margin of Farm to Market Road 1784 (FM 1784), for the common easterly corner said 93.422 acre tract and the remainder of that certain called 60.93 acre tract now or formerly described as "Tract U" in instrument to John Ray Bond, recorded in Volume 209, Page 221, O.P.R.A.C.T.:

THENCE South 22°39'16" East, 1455.12 feet, with the westerly margin of said FM 1784, the easterly line of said 93.422 acre tract, to a 1/2 inch iron rod with cap stamped "GPS 100834-00" set for the northeasterly corner of the herein described 11.555 acre tract, said POINT OF BEGINNING having a Texas State Plane Coordinate value of N: 13,557,215.112, E: 2,162,254.172, Texas South Central Zone, (4204), grid measurements;

THENCE South 22°39'16" East, 234.98 feet, with the westerly margin of said FM 1784, the easterly line of said 93.422 acre tract, to a 1/2 inch iron rod with cap stamped "GPS 100834-00" set for the southeasterly corner of the herein described 11.555 acre tract;

THENCE South 89°35'54" West, 2360.59 feet, severing over and across said 93.422 acre tract, to a 1/2 inch iron rod with cap stamped "GPS 100834-00" set in an easterly line of that certain called 10.00 acre tract described in instrument to Paul Macmanus and Tera Macmanus, recorded under File Number 104950, O.P.R.A.C.T., common to a westerly line of said 93.422 acre tract, for the southwesterly corner of the herein described 11.555 acre tract;

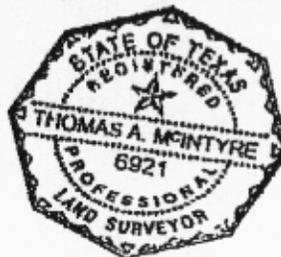
THENCE North 00°27'55" East, 217.50 feet, with the common line between said 93.422 acre tract and said 10.00 acre tract, to a 1/2 inch iron rod with cap stamped "GPS 100834-00" set for the northwesterly corner of the herein described 11.555 acre tract;

THENCE North 89°35'54" East, 2268.32 feet, continuing over and across said 93.422 acre tract, to the POINT OF BEGINNING and containing a computed area of 11.555 acres of land within this Field Note Description.

This Field Note Description was prepared from a survey performed on the ground on August 3, 2022 by Texas Professional Surveying, LLC., Registered Professional Land Surveyors and is referenced to Survey Drawing Project Number 25833\_TR2.

Bearings and distances recited herein are based on GPS observations and reference the North American Datum of 1983 (NAD83), Texas State Plane Coordinate System, Texas South Central Zone (4204), grid measurements.

September 12, 2022  
Date



Thomas A. McIntyre  
R.P.L.S. No. 6921

