

**“Kinsman benefits - rewarding in every way!”**

## **Foreclosure Survivors: A Legal Process**

### **Did you know?**

As of early 2025, the U.S. is experiencing a steady volume of foreclosure activity each month. ***In January 2025, lenders initiated foreclosure proceedings on 20,994 properties***, marking an 8% increase from December 2024 ..[PR Newswire+1PR Newswire+1PR Newswi](#)

***In summary, the U.S. is currently seeing around 20,000 to 23,000 new foreclosure filings per month, with slight month-to-month increases.***

### **Where do foreclosure surplus funds come from?**

Foreclosure surplus funds, also known as excess proceeds, arise when a foreclosed property is sold at auction for more than the total amount owed by the ex-homeowner.

[naafr.org+2nationalequityagency.com+2AtlantaAttorneysAtLaw+2](#)

### **Example:**

- If a property is foreclosed upon and sold at auction for \$250,000, and the total debt owed (including all associated costs) is \$200,000, the surplus funds would be \$50,000.

### **Did you know?**

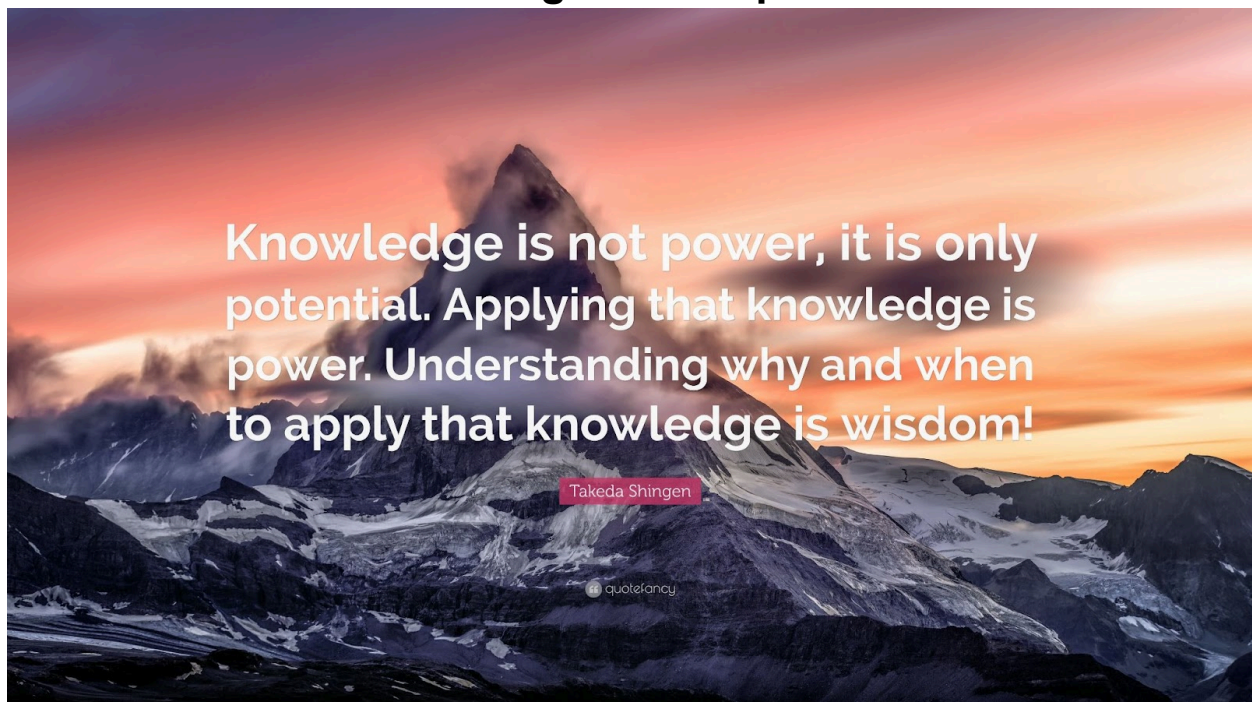
Understanding the origin and claim process of foreclosure surplus funds is crucial for ex-homeowners seeking to recover potential equity lost during foreclosure. [naafr.org+2Duffley Law -+2manfredlaw.com+2](#)

**Timing is everything!**

### **Did you know? Time is NOT on your side!**

**In Texas**, for instance, former homeowners have a limited time to claim surplus funds resulting from a foreclosure sale. [ClaimItTexas.org.Bexar County](#)

## **Our Knowledge Will Empower You!**



**Zero Upfront Costs - We Start Now!  
You Pay When the Job is Done.**