

# Support FAQ Section, Please Read:

Below are Frequently Asked Questions (FAQ) for a number of our programs. Please read through and see if your question is addressed here prior to opening a support ticket.

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## **National Surplus Funds System, Frequently Asked Questions:**

**Question: I am having trouble viewing the resources page. Where is the page?**

*Answer: We have password protected the National Surplus resources page. The password is located on page 1 of the National Surplus ebook. You must enter the password exactly as it is shown, with no capital letters or spaces before or after.*

**Question: What if we have questions?**

*Answer: Support is included and is email based. You click on the support link at the top of the website – surplusfundsriches.net – and then follow directions to open a ticket. It is important that you read through any frequently asked questions posted there, before opening the ticket.*

**Question: What happens after file submissions? Are we told if the file has been accepted, denied, etc?**

*Answer: There are 3 possible outcomes when you submit a file to us. These are:*

- 1. The file is accepted. In that instance, the file will show up on the list of actively worked files that you have access to. That serves as confirmation*
- 2. The file is 'kicked back' or denied when it is initially looked at by admin or underwriting. In that instance you'll be told issues, how to fix them, and you will have to resubmit the file in its entirety.*
- 3. If you did not check the actively worked file list and turn in a duplicate file, the file will show up under another researcher's name.*

**Question: How do I know what is going on with files I submit?**

*Answer: We'll tell you if we get one under contract and will also let you know when the attorney tells us the check is on the way.*

**Question: The ex-owners are dead, Can I work it?**

*Answer: Yes. We now will work files where the ex-owner(s) are deceased. However, the commission rate will be 6% gross instead of 8%.*

**Question: I cannot find a document called a foreclosure deed, why?**

*Answer: In most states you will not find a document specifically called a 'foreclosure deed'. A foreclosure deed, also called a trustee deed or sheriff's deed, gives ownership to new buyer after the foreclosure sale or auction. The property is 'deeded' to the buyer and they are now the legal owner. We will not accept any files that do not have a foreclosure deed transferring ownership. In some states, it can take up to a year after the sale for the foreclosure deed to transfer, mainly due to rights of redemption periods.*

**Question: Where can I find the sale date?**

*Answer: The sale date is listed on the sheriff's deed or 'foreclosure deed'. That deed will sometimes give up to 3 dates, the judgement date, the sale date and deed date. We want to sale date, make sure you read the deed to give us the sale date.*

**Question: What if I cannot find a mortgage release; do I have to assume it is still open even if it has been a number of years? Also, can I estimate the balance remaining?**

*Answer: If you cannot locate a mortgage release, satisfaction or cancellation, you must assume that the mortgage is still open. You must account for it on the worksheet. We do not want you to estimate the remaining balance owed, you are to write the amount listed on the mortgage.*

**Question: What if I cannot access all the documents online? What if I can access the documents and searches, but the court requires me to pay, do I have to pay?**

*Answer: If you cannot access required court documents or searches, then we cannot accept the file. If the court has a paid search system, it is up to you if you want to pay. We will not take any files with missing required documents or searches.*

**Question: Where do I go to submit files?**

*Answer: Go to the referrals page linked in your ebook, read the file rules*

**Question: What is my commission for submitted files that your company successfully retrieves?**

*Answer: We pay all our researchers 8% of gross collected funds. Example – If you submit a file with \$50,000 in total surplus and we are able to collect that entire amount, we will pay you \$4,000 (8% of \$50,000).*

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## Premiere Surplus Partnership 16, Frequently Asked Questions:

### Question: I cannot view the resources and referrals page. Where is the page?

*Answer: The resources and referrals page linked in the ebook is password protected. We have provided a password on page 1 of the ebook to view the resources and referrals page as well to view the files being worked list. All of the information is located in the ebook, both passwords work, if you are having trouble, it is on your end.*

### Question: I am having trouble viewing the surplus funds files being worked list. Where is the page?

*Answer: Starting on 8/6/19, we have decided to password protect the surplus referrals list page for our surplus programs where the link to the pdf list is. You must go to the Premiere 16 Surplus Referrals page, refresh the page and click on the files being worked link as we have changed the link. You will then have to enter the password located on page 1 of the Premiere Surplus Partnership 16 ebook to access the page. The old page and list link will not work, they have been deleted. We want to protect our surplus list from outsiders. We may in the future change the link again. Thank you.*

### Question: The ex-owners are dead, but the files mentions possible heirs, Can I work it?

*Answer: Yes, but we will need a will and contact information for the executor of that will – there is more on deceased files later in this program.*

### Question: I cannot find a document called a foreclosure deed, why?

*Answer: In most states you will not find a document specifically called a 'foreclosure deed'. A foreclosure deed, also called a trustee deed or sheriff's deed, gives ownership to new buyer after the foreclosure sale or auction. The property is 'deeded' to the buyer and they are now the legal owner. We will not accept any files that do not have a foreclosure deed transferring ownership. In some states, it can take up to a year after the sale for the foreclosure deed to transfer, mainly due to rights of redemption periods.*

### Question: Where can I find the sale date?

*Answer: The sale date is listed on the sheriffs deed or 'foreclosure deed'. That deed will sometimes give up to 3 dates, the judgement date, the sale date and deed date. We want to sale date, make sure you read the deed to give us the sale date.*

### Question: What if I cannot find a mortgage release; do I have to assume it is still open even if it has been a number of years? Also, can I estimate the balance remaining?

*Answer: If you cannot locate a mortgage release, satisfaction, or cancellation, you must assume that the mortgage is still open. You must account for it on the worksheet. We do not want you to estimate the remaining balance owed, you are to write the amount listed on the mortgage.*

**Question: What if I cannot access all the documents online? What if I can access the documents and searches, but the court requires me to pay, do I have to pay?**

*Answer: If you cannot access required court documents or searches, then we cannot accept the file. If the court has a paid search system, it is up to you if you want to pay. We will not take any files with missing required documents or searches.*

**Question: I am working a surplus list and noticed person has multiple foreclosures on different properties that have created an overage/surplus funds. Can I combine into 1 file? What if some of the overages, for the person, are below the \$20,000 min, does that matter since they have more than 1 and combined are over \$20,000?**

*Answer: You cannot combine files if the person has more than 1 overage listed, each file must be submitted separately and meet the file rules. Only the files with overages over \$20,000 will be accepted. Each file is a separate file and claim and must meet the file rules set forth on the resources and referrals page.*

**Question: Where do I go to submit files?**

*Answer: Go to the referrals page linked in your ebook, read the file rules.*

**Question: What is my commission for submitted files that your company successfully retrieves?**

*Answer: We pay all our researchers 16% of gross collected funds. Example – If you submit a file with \$50,000 in total surplus and we are able to collect that entire amount, we will pay you \$8,000.*

## **Panning for Hidden Surplus Funds Frequently Asked Questions:**

**Question: If we already have one of your programs, and have turned in files that were accepted in that program, does the '3 file rule' still apply?**

*Answer: Yes, this is a new skill set so the 3 file rule still applies.*

**Question: How should we go about using the training?**

*Answer: It is slightly different from our other programs in that the written portion and the videos work more hand in hand. In other words, you still must read through the ebook, but the video training – per your suggestions – is more in depth.*

**Question: What happens after file submissions? Are we told if the file has been accepted, denied, etc?**

*Answer: There are 3 possible outcomes when you submit a file to us. These are:*

- 1. The file is accepted. In that instance, the file will show up on the list of actively worked files that you have access to. That serves as confirmation*
- 2. The file is 'kicked back' or denied when it is initially looked at by admin or underwriting. In that instance you'll be told issues, how to fix them, and you will have to resubmit the file in its entirety.*
- 3. If you did not check the actively worked file list and turn in a duplicate file, we will tell you that.*

**Question: How do I know what is going on with files I submit?**

*Answer: We'll tell you if we get one under contract and will also let you know when the attorney tells us the check is on the way.*

**Question: What are common mistakes I should avoid, to maximize my productivity and opportunity to get paid?**

*Answer:*

- 1. Skimming the material and then trying to use support to help you with application, when reading the ebook or watching the videos would have answered your questions.*
- 2. Rushing – don't rush this. It is a new skill set and you will make mistakes. That's okay, if you address issues as they come up.*
- 3. Not using support as outlined. Support is set up to help you apply the program – questions other than direct application questions will not be answered.*

4. *Treating any member of the crew in a condescending, disrespectful or nonprofessional way. We have our crews' backs. The independent contractor agreement is by mutual consent – so be professional and respectful in all interactions.*
5. *Going around support – support generally gets back in 1 business day, though they have up to 3 business days. Attempts to 'ask a quick question' over phone or use social media to ask application questions are not okay.*
6. *Submitting files with too little information – sending in a file without all the required documentation will result in files being kicked back. We don't ask for anything we don't need. If you can't provide a document that is required, don't turn it in.*
7. *'Padding' a file with extraneous info or documentation can result in getting it kicked back. We create hard copies, so this is wasteful and time consuming and does not help get a file accepted.*

**Question: Can we work with another family member or business partner?**

*Answer: Yes, but support will only work with one email address (won't train others for you), and though we can pay you or a company, you have to pick one name for the researcher name on the title worksheet. We also will not break checks out to others.*

**Question: How do we get paid?**

*Answer: We send first check certified mail with tracking that you'll have to sign for. We can also overnight first payment but will deduct that cost, with signature required. It can be sent to your home or work. Subsequent payments can be made via wire or overnight but we will deduct cost of that. Of course, we have to get a check from the court before we send your payment.*

**Question: Can we resell/transfer the training to someone else?**

*Answer: No. This is copyrighted material, and it is expressly forbidden to do that. You can share with a business partner or family member and can work together. But support will answer to 1 email address, and you use one researcher name used to submit the file.*

**Question: What if 'life happens' and we can't get started right away?**

*Answer: The program does not have an expiration date and we don't charge anything additional if you don't use it quickly.*

**Question: What if we want to work this program on our own, but don't want to use a structured buyout or hire an attorney?**

*Answer: If you are working the program on your own, you can work it however you want. However, support will not answer questions on how to use our program in any way other than how we train it.*



**Question: Must we have LLC or Corp to partner with you?**

*Answer: No. We can 1099 individuals at the end of each year.*

**Question: What about 'finder laws', 'finder caps'?**

*Answer: We participate in retrieval with claimant, providing a structured buyout (including upfront good faith money) and use attorneys – finder laws/caps don't apply to us.*

**Question: What are some issues that can impact the success of a file?**

*Answer: If you do incorrect title work, the claimant or claimants pass away, the foreclosure is cancelled or nullified, the claimant(s) cannot be found, the claimant manages to claim funds on their own or through another retrieval company, unknown debt such as IRS tax liens etc show up.*

**Question: The ex-owners are dead, but the files mention possible heirs, Can I work it?**

*Answer: Yes.*

**Question: I cannot find a document called a foreclosure deed, why?**

*Answer: In most states you will not find a document specifically called a 'foreclosure deed'. A foreclosure deed, also called a trustee deed or sheriff's deed, gives ownership to new buyer after the foreclosure sale or auction. The property is 'deeded' to the buyer, and they are now the legal owner. We will not accept any files that do not have a foreclosure deed transferring ownership. In some states, it can take weeks or months.*

**Question: Where can I find the sale date?**

*Answer: The sale date will either be on the list or is listed on the foreclosure deed. That deed will sometimes give up to 3 dates, the judgement date, the sale date and deed date. We want to sale date, make sure you read the deed to give us the sale date. If you cannot find the exact sale date, you can use the date the foreclosure deed was recorded.*

**Question: The list I found does not have an opening/minimum bid or judgment amount, how can I use this?**

*Answer: You can't. The list has to have a starting point because you are estimating surplus amounts. To factor the estimated surplus, you need to subtract the opening bid from the winning bid amount.*

**Question: Are the free lists provided on the resources page surplus lists?**

*Answer: No. The free lists are lists of upcoming and completed mortgage foreclosure sales. Your job is to research if they sold at auction and if there is surplus funds. There are no surplus funds lists for these types of files, you create your own lists.*

**Question: Who do we contact to get a surplus list?**

*Answer: You don't. The beauty of this system is there are no surplus lists for these funds. These funds are hidden. The book covers how to identify properties that may have surplus funds. You then create your own surplus funds list.*

**Are you going to provide ongoing lists for us?**

*Answer: We have collected many lists over the past year that will be a great resource as you get started. However, we will not be providing ongoing lists. We do teach you how to create workable lists and it is very easy and accessible. The lists we provide are a starting point, not a final surplus list.*

**Question: What if I cannot find a mortgage release; do I have to assume it is still open even if it has been a number of years? Also, can I estimate the balance remaining?**

*Answer: If you cannot locate a mortgage release, satisfaction, or cancellation, you must assume that the mortgage is still open. You must account for it on the worksheet. We do not want you to estimate the remaining balance owed, you are to write the amount listed on the mortgage. Please note the foreclosing mortgage is satisfied via the foreclosure and there will not be a recorded release of mortgage.*

**Question: What if I cannot access all the documents online? What if I can access the documents and searches, but the court requires me to pay, do I have to pay?**

*Answer: If you cannot access required court documents or searches, then we cannot accept the file. If the court has a paid search system, it is up to you if you want to pay. We will not take any files with missing required documents or searches. No exceptions.*

**Question: Where can I find the list of states I can work?**

*Answer: Go to the resources page, scroll down the STATE CHART, SPECIAL RULES & ACCEPTANCE DATES section and download the document.*

**Question: Can I work tax sale files?**

*Answer: No. You can only work mortgage and HOA foreclosure files.*

**Question: Where do I go to submit files?**

*Answer: Go to the resources page linked from this ebook and read the file rules section.*

**Question: What is my commission for submitted files that your company successfully retrieves?**

*Answer: We pay all our researchers 40% of the net. The net is defined as the amount left after paying the claimant, the attorney, the mobile notary, overnight costs associated with the mobile notary returning the documents to us, and administrative and court costs. We will contact you when we have contracts in hand, and when we get paid by the court. We pay you when we get paid.*

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## Surplus 50/50, Frequently Asked Questions:

**Question: I cannot open the resources page, it comes up as weird letters and numbers, why?**

*Answer: The Surplus Funds 50/50 resources page is password protected. The password you need to enter to view the resources page is on page 1 of the Surplus Funds 50/50 ebook. Password must be entered exactly as it is shown, no spaces before or after and no capital letters.*

**Question: I am having trouble viewing the surplus funds files being worked list. Where is the page?**

*Answer: We have decided to password protect the surplus list page for our surplus programs where the link to the pdf list is. You must go to the resources page first, and use a password to open that. After that, you will click the link to the active files list and use the password given for that to open that page as well.*

**Question: The ex-owners are dead, but the files mention possible heirs, Can I work it?**

*Answer: Yes, but we will need a will and contact with the executor of that will – there is more on deceased files later in this program.*

**Question: I cannot find a document called a foreclosure deed, why?**

*Answer: In most states you will not find a document specifically called a 'foreclosure deed'. A foreclosure deed, also called a trustee deed or sheriff's deed, gives ownership to new buyer after the foreclosure sale or auction. The property is 'deeded' to the buyer and they are now the legal owner. We will not accept any files that do not have a foreclosure deed transferring ownership. In some states, it can take up to a year after the sale for the foreclosure deed to transfer, mainly due to rights of redemption periods.*

**Question: Where can I find the sale date?**

*Answer: The sale date is listed on the sheriff's deed or 'foreclosure deed'. That deed will sometimes give up to 3 dates, the judgement date, the sale date and deed date. We want to sale date, make sure you read the deed to give us the sale date.*

**Question: What if I cannot find a mortgage release; do I have to assume it is still open even if it has been a number of years? Also, can I estimate the balance remaining?**

*Answer: If you cannot locate a mortgage release, satisfaction, or cancellation, you must assume that the mortgage is still open. You must account for it on the worksheet. We do not want you to estimate the remaining balance owed, you are to write the amount listed on the mortgage.*

**Question: What if I cannot access all the documents online? What if I can access the documents and searches, but the court requires me to pay, do I have to pay?**

*Answer: If you cannot access required court documents or searches, then we cannot accept the file. If the court has a paid search system, it is up to you if you want to pay. We will not take any files with missing required documents or searches.*

**Question: Where do I go to submit files?**

*Answer: Go to the resources page linked from this ebook. You will be directed to the online file submission system there.*

**Question: What is my commission for submitted files that your company successfully retrieves?**

*Answer: We pay all our researchers 50% of the net. The net is defined as the amount left after paying the claimant, the attorney, the mobile notary, and the overnight costs associated with the mobile notary returning the documents to us. We will contact you when we have contracts in hand, and when we get paid by the court. We pay you when we get paid. If you did not check our accepted files list to see if we already had the file, and we have already put the deal together for another researcher, you will not get paid. If, however, you turn the file into us after having spoken with the person, and we have not contacted the claimant, we will pay you 35% of net, and the other researcher 15% of net.*

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## **Deed Flip 30 System, Frequently Asked Questions:**

### **Question: Can I work Florida tax deed files if I own Florida Remote Deed Flip?**

*Answer: No, please see file rules section on the referrals page in your ebook for list of restricted states or counties. You can work Deed Flip 30 in every location except Florida tax (you can work Florida mortgage and HOA/COA) and Colorado.*

### **Question: The owners are deceased, but the file mentions possible heirs, Can I work it?**

*Answer: No, we do not work files where the ex owners are deceased. This is also stated on the worksheet. You are welcome to work the file on your own.*

### **Question: What are ownership deeds? What if I cannot find a deed from the owners?**

*Answer: The deed is a required document, it shows who owns the home. Most ownership deeds are called a warranty deed, grant deed or quit claim deed. One party grants the home to another party, usually grantor to grantee or first party to second party. Deeds of trust or security deeds are mortgage instruments, not ownership deeds. If you are having trouble locating a deed, it could be that the county you are trying to work does not have that information, that means you cannot work that county. You can check the county property appraiser website, look up the property and sometimes they give transaction history with links to deeds.*

### **Question: What if the estimated value is over \$250,000, can I still work it if the total debt is below the DTV%?**

*Answer: No, the max allowed value is \$250,000, no exceptions.*

### **Question: Why do you only want properties that fit within your parameters, estimated value and DTV%?**

*Answer: We only want files that we have the highest rate of success on. We have to pay off all debt and pay the owner money for deed. We need to make sure that we are able to make a profit and enough of a profit to make our time and money worth it.*

### **Question: What if I cannot find a mortgage release, do I have to assume it is still open even if it has been a number of years? Also, can I estimate the balance remaining?**

*Answer: If you cannot locate a mortgage release, satisfaction, or cancellation, you must assume that the mortgage is still open. You must account for it on the worksheet. We do not want you to estimate the remaining balance owed, you are to write the amount listed on the mortgage.*

**Question: What if I cannot access all the documents online? What if I can access the documents and searches, but the court requires me to pay, do I have to pay?**

*Answer: If you cannot access required court documents or searches, then we cannot accept the file. If the court has a paid search system, it is up to you if you want to pay. We will not take any files with missing required documents or searches.*

**Question: Where do I go to submit files?**

*Answer: Go to the referrals page linked in your ebook, read the file rules*

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## Florida Remote Surplus Funds, Frequently Asked Questions:

**Question: I cannot open the referrals page, it comes up as weird letters and numbers, why?**

*Answer: The Florida Remote Surplus Referrals page is now password protected. The password you need to enter to view the resources page is on page 1 of the Florida Remote Surplus ebook. Password must be entered exactly as it is shown.*

**Question: Where do we check to see if a file we want to work has already been submitted?**

*Answer: The files being worked list is located on the resources page that linked in the ebook.*

**Question: Where do I go to submit files?**

*Answer: Go to the referrals page, read the file rules.*

**Question: The county I am working does not have a Collectors Certificate?**

*Answer: Some courts will not have a collector's certificate, as long as you can get us a document showing the notification addresses. Some courts put in the copies of the envelope mailings; you can use that. Some courts will have a document called something else entirely. If you cannot locate any notification addresses, you can submit without it.*

**Question: If there is a mortgage listed, how would I find out the exact amount on the mortgage?**

*Answer: This is addressed in the step by step example - "If there was a mortgage on the property, we will not be able to figure out the balance. We must assume that the full balance is owed." So you will have to put the full balance of the mortgage note. If the mortgage note is not included in the file. You will have to go to the county's deed records website or official records department website and look it up. Most counties title search reports list book and page numbers, so looking it up should be easy. This also goes for all liens and judgments listed on the title search report if the liens/judgments documents are not in the file.*



## **National Deed Flip System, Frequently Asked Questions:**

### **Question: The ex owners are dead, but the file mentions possible heirs, Can I work it?**

*Answer: No, we do not work files where the ex owners are deceased. This is also stated on the worksheet. You are welcome to work the file on your own.*

### **Question: What are ownership deeds? What if I cannot find a deed from the owners?**

*Answer: The deed is a required document, it shows who owns the home. Most ownership deeds are called a warranty deed, grant deed or quit claim deed. One party grants the home to another party, usually grantor to grantee or first party to second party. Deeds of trust or security deeds are mortgage instruments, not ownership deeds. If you are having trouble locating a deed, it could be that the county you are trying to work does not have that information, that means you cannot work that county. You can check the county property appraiser website, look up the property and sometimes they give transaction history with links to deeds.*

### **Question: What if the estimated value is over \$400,000, can I still work it if the total debt is below the DTV%?**

*Answer: No, the max allowed value is \$400,000, no exceptions.*

### **Question: Why do you only want properties that fit within your parameters, estimated value and DTV%?**

*Answer: We only want files that we have the highest rate of success on. We have to pay off all debt and pay the owner money for deed. We need to make sure that we are able to make a profit and enough of a profit to make our time and money worth it.*

### **Question: What if I cannot find a mortgage release, do I have to assume it is still open even if it has been a number of years? Also, can I estimate the balance remaining?**

*Answer: If you cannot locate a mortgage release, satisfaction or cancellation, you must assume that the mortgage is still open. You must account for it on the worksheet. We do not want you to estimate the remaining balance owed, you are to write the amount listed on the mortgage.*

### **Question: What if I cannot access all the documents online? What if I can access the documents and searches, but the court requires me to pay, do I have to pay?**

*Answer: If you cannot access required court documents or searches, then we cannot accept the file. If the court has a paid search system, it is up to you if you want to pay. We will not take any files with missing required documents or searches.*

**Question: Where do I go to submit files?**

*Answer: Go to the referrals page linked in your ebook, read the file rules.*

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## Hybrid Surplus Funds System, Frequently Asked Questions:

### Question: Where is the website to check counties that are being worked?

*Answer: We no longer have the county claim system in place. You are free to work whatever county you want.*

### Question: Where do we send the first page of the county list we wish to work?

*Answer: We no longer have the county claim system in place. You are free to work whatever county you want.*

### Question: If there is debt against the person or property, can I still send it to the bankruptcy trustee?

*Answer: Yes, that is the point of this program. The bankruptcy trustee will decide if it is a case they wish to pursue and they will determine this. In a lot of cases, the bankruptcy court takes priority.*

### Question: If the case was dismissed in the bankruptcy court, can I still pursue?

*Answer: No, the bankruptcy court must have completed the bankruptcy proceedings.*

### Question: I received a list from a county but not sure how to decipher what the list is or what items are on the list. (Example: Tax or mortgage, amounts, file#, columns, etc...)

*Answer: The best way to know for sure what the list is, is to contact the court where the list originated from, anything else would be a guess. Support will not make guesses on lists, we will tell you to contact the court.*

### Question: What's the deal with the 2-3 year window, is that a hard rule?

*Answer: The 2-yr window mentioned in the Hybrid program is based off our personal experience with working with bk trustees and judges. They do not like to work cases outside that timeframe. Is it possible that some trustee might work a case, let's say 3-5 yrs?...maybe, it is up to the trustee, but we have had zero luck with that. Also, some trustee's will not work a case where the foreclosure happened after the bankruptcy. That is the trustee's choice, some will some won't. It's gray area.*

## Florida Deed Flip Frequently Asked Questions:

### Question: I cannot access the Deed Flip Referrals page?

*Answer: We have password protected the referrals page for Deed Flip because we now include the researcher names next to the files. The password can be found in your ebook, it is the same password that you use to download the Bonus mortgage and HOA ebook. We added the researcher names to cut down on lag time that we were experiencing. Privacy is a top priority, if we find that anyone is attempting to contact a researcher, we will terminate our relationship with you.*

### Question: I sent my file in at 12:00 am (situation when sending files where the sale date is 60 days out), why wasn't my file accepted, the file was posted on the list in someone else's name? How can I lose out when I emailed at 12:00 am?

*Answer: Some counties are more competitive than others, in situations where more than 1 researcher is sending files in for a county at the same time (say 12:00 am), we go with the first correct file in our inbox. We are fair with the process, we do not play favorites.*

### Question: If the property has been redeemed, can I go after the property?

*Answer: No. Redeemed means it is no longer in foreclosure proceedings.*

### Question: Do you offer file updates for deed flip files like you do with surplus funds files?

*Answer: No. Most files are going to only be worked for 30 days on average, we will notify you if we make a deal on one of your files.*

### Question: I noticed a few properties are listed as homestead and include 1/2 assessed value on the min bid, can we work these types of file even though the min bid is over 50% DTV?

*Answer: Yes. You will need to get us the amount owed minus the 1/2 assessed value. Homestead properties in Florida will include 1/2 assessed value in addition to the taxes and court fees. For example, a property will be foreclosing on \$5,000 for taxes and fees, if the property is assessed at \$50,000, the court will add 1/2 of that value (\$25,000) in addition to the \$5,000 owed to taxes and fees. The min bid will show as \$30,000.*

### Question: I noticed there was another name listed on the sale, it says certificate holder, should I be concerned about this?

*Answer: No. The certificate holder has nothing to do with what we are doing. The only name(s) you should look for is the legal owner named on the Title Search Report or Ownership and Encumbrance Report.*

**Question: What amount goes where on the tax deed worksheet?**

*Answer: We updated the deed flip worksheet, please see deed flip referrals page for information on the changes and to download the most recent Florida deed flip worksheets.*

**Question: How do I figure out home value when all the online home value sites differ to make I stay under the 50% DTV ratio?**

*Answer: When we get a file in, we assign a value to that property by using all the comps you provide. The more comps we have the better. We do like to stay on the low end the values do to the fact we are assigning a value site unseen. We reserve the right to not work a file if we feel the Debt to Value ratio is too high. So use your judgment as best you can, stay on the low end of the values.*

**Question: The county I am working does not have a Collectors Certificate?**

*Answer: Some courts will not have a collectors certificate, as long as you can get us a document showing the notification addresses. Some courts put in the copies of the envelope mailings, you can use that. Some courts will have a document called something else entirely.*

**Question: If there is a mortgage listed, how would I find out the exact amount on the mortgage?**

*Answer: This is addressed in the step by step example - "If there was a mortgage on the property, we will not be able to figure out the balance. We must assume that the full balance is owed." So you will have to put the full balance of the mortgage note. If the mortgage note is not included in the file. You will have to go to the county's deed records website or official records department website and look it up. Most counties title search reports list book and page numbers, so looking it up should be easy. This also goes for all liens and judgments listed on the title search report if the liens/judgments documents are not in the file.*

**Question: I cannot find any values from the online property value websites like Trulia or Zillow?**

*Answer: Get us what you can find, most properties a listed somewhere, there are many secondary sites that list values in Florida. If the property is commercial, it will be tough to get a value, you can try loopnet. If you cannot find anything, list the tax value from the county and note that on the worksheet and include the copy in the file. We understand most times vacant land is not found via online sites, you will have to get us the tax value information from the county then we will decide to work or not.*

## Bankruptcy Gold Mine Frequently Asked Questions:

**Question:** In the ebook you say that once we are on the unclaimed bankruptcy funds search site that we put in the first letter of the creditor or debtor and get a list of the funds being held by the court. However, on those search sites they require at least 3 letters of the name. Is there a different site to search for unclaimed funds?

*Answer: No. Unfortunately, the bk courts recently changed the search and it is not useful anymore. It appears there was some fraud within the bk unclaimed funds and the courts have made it more difficult to search. I will have to figure out a work around, but that might take time.*

*We can offer you another add on program to replace the bk goldmine. You can choose any 1 of the following programs:*

*Redemption Wholesaler, Time Flipping, Surplus Hybrid, Ultimate Finder, Zero Competition Auction, Frictionless Judgment Recovery, Flip-pro, Flat Broke Flipper, Zombie Business Revivor or OPM Auction Winner.*

## Ultimate Finder Frequently Asked Questions:

### Question: Do you partner on Finder Deals?

*Answer: No. Ultimate finder is set up to for you to work as a finder on your own, no need to partner. You make an agreement with the claimant to get paid when they do.*

### Question: Do I have to register with my state when working as a Finder?

*Answer: You may, it varies by state. Check your local state laws or contact the unclaimed property department in your state. We have included a webpage and chart with state rules, please remember that laws and rules change, so call your state to make sure you are current with them.*

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## Zero Competition Auctions Frequently Asked Questions:

### Question: Are you sure that this program will work in "X" state as stated in the ebook?

*Answer: Yes. Please watch the video on speaking to attorney. The video can be found here... <http://surplusfundsriches.com/zerocompetitionauctionsystem.htm>*

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## Redemption Wholesaler Frequently Asked Questions:

See pages 62-64 in the Redemption Wholesaler ebook for complete list of Frequently Asked Questions.

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## Surplus Mentorship Triple Play Frequently Asked Questions:

See pages 69-70 in the Surplus Mentorship Triple Play ebook for complete list of Frequently Asked Questions.

## **Stealth Surplus Funds Frequently Asked Questions:**

**Question: If we already have one of your programs, and have turned in files that were accepted in that program, does the '3 file rule' still apply?**

*Answer: Yes, this is a new skill set so the 3 file rule still applies.*

**Question: What if we have questions?**

*Answer: Support is included and is email based. You click on the support link at the top of the website – surplusfundsriches.net – and then follow directions to open a ticket. It is important that you read through any frequently asked questions posted there, before opening the ticket.*

**Question: What happens after file submissions? Are we told if the file has been accepted, denied, etc?**

*Answer: There are 4 possible outcomes when you submit a file to us. These are:*

- 4. The file is accepted. In that instance, the file will show up on the list of actively worked files that you have access to. That serves as confirmation*
- 5. The file is 'kicked back' or denied when it is initially looked at by admin or underwriting. In that instance you'll be told issues, how to fix them, and you will have to resubmit the file in its entirety.*
- 6. It can go through review process but skip tracing finds claimant(s) is/are deceased. In that case we'll tell you that, file won't be worked. We do not argue about claimant being deceased.*
- 7. If you did not check the actively worked file list and turn in a duplicate file, we will tell you that.*

**Question: How do I know what is going on with files I submit?**

*Answer: We'll tell you if we get one under contract and will also let you know when the attorney tells us the check is on the way.*

**Question: What are common mistakes I should avoid, to maximize my productivity and opportunity to get paid?**

*Answer:*

- 8. Skimming the material and then trying to use support to help you with application, when reading the ebook or watching the videos would have answered your questions.*
- 9. Rushing – don't rush this. It is a new skill set and you will make mistakes. That's okay, if you address issues as they come up.*



10. *Not using support as outlined. Support is set up to help you apply the program – questions other than direct application questions will not be answered.*
11. *Treating any member of the crew in a condescending, disrespectful or nonprofessional way. We have our crews' backs. The independent contractor agreement is by mutual consent – so be professional and respectful in all interactions.*
12. *Going around support – support generally gets back in 1 business day, though they have up to 3 business days. Attempts to 'ask a quick question' over phone or use social media to ask application questions are not okay.*
13. *Submitting files with too little information – sending in a file without all the required documentation will result in files being kicked back. We don't ask for anything we don't need. If you can't provide a document that is required, don't turn it in.*
14. *'Padding' a file with extraneous info or documentation can result in getting it kicked back. We create hard copies, so this is wasteful and time consuming and does not help get a file accepted.*

**Question: Can we work with another family member or business partner?**

*Answer: Yes, but support will only work with one email address (won't train others for you), and though we can pay you or a company, you have to pick one name for the researcher name on the title worksheet. We also will not break checks out to others.*

**Question: How do we get paid?**

*Answer: We can send a check or do a direct ach credit to your account. We will need to have all information for the 1099 if you are taking payment in your name - mailing address, social security number, your full name.*

**Question: Can we resell/transfer the training to someone else?**

*Answer: No. This is copyrighted material, and it is expressly forbidden to do that. You can share with a business partner or family member and can work together. But support will answer to 1 email address, and you use one researcher name used to submit the file.*

**Question: What if 'life happens' and we can't get started right away?**

*Answer: The program does not have an expiration date and we don't charge anything additional if you don't use it quickly.*

**Question: What if we want to work this program on our own, but don't want to use a structured buyout or hire an attorney?**

*Answer: If you are working the program on your own, you can work it however you want. However, support will not answer questions on how to use our program in any way other than how we train it.*

**Question: Must we have LLC or Corp to partner with you?**

*Answer: No. We can 1099 individuals at the end of each year.*

**Question: What are some issues that can impact the success of a file?**

*Answer: If you do incorrect title work, the claimant or claimants pass away, the foreclosure is cancelled or nullified, the owner(s) cannot be found, unknown debt such as IRS tax liens etc show up.*

**Question: The owners are dead, but the file mention possible heirs, Can I work it?**

*Answer: No, we will not work files where the owner(s) are deceased. We will not have enough time to start probate and to transfer the deed before the auction hits.*

**Question: The pre sale auction list I found does not have an opening/minimum bid or judgment amount, how can I use this?**

*Answer: You can't. The list has to have a starting point because you are estimating surplus amounts. To factor the estimated surplus, you need to subtract the total debt (which includes opening bid) from the adjusted estimated value.*

**Question: What if I cannot find a mortgage release; do I have to assume it is still open even if it has been a number of years? Also, can I estimate the balance remaining?**

*Answer: If you cannot locate a mortgage release, satisfaction, or cancellation, you must assume that the mortgage is still open. You must account for it on the worksheet. We do not want you to estimate the remaining balance owed, you are to write the amount listed on the mortgage. Please note the foreclosing mortgage is satisfied via the foreclosure and there will not be a recorded release of mortgage.*

**Question: What if I cannot access all the documents online? What if I can access the documents and searches, but the court requires me to pay, do I have to pay?**

*Answer: If you cannot access required court documents or searches, then we cannot accept the file. If the court has a paid search system, it is up to you if you want to pay. We will not take any files with missing required documents or searches. No exceptions.*

## **Can we turn in prospective deals that are ‘close’ to your parameters?**

*All parameters are written in stone and we put them in place to make this program productive for you and us. Of course, if you are working this program on your own, you are welcome to tweak the parameters for your own use.*

## **What if we get a deal under contract but then we need help with the grant funds payment?**

*We have given you an overview of how to approach investors for this, what to pay them, and where to find them. We only partner on deals that we have called and negotiated ourselves.*

## **How come you call surplus funds ‘overbids’ in the script?**

*It is a very descriptive phrase that really drives home what surplus funds are, and reinforces the idea that a bid is required to create the funds.*

## **Why is the active aka working files list different than the other surplus list?**

*Two reasons – the foreclosure has not happened yet, and we of course want the properties to have a second shot at them from folks who get a list later and turn the deal in on the National or Premiere 16 system.*

## **Why is the minimum target surplus funds at \$50,000 - Isn't that a lot?**

*That builds in a buffer so that additional court and attorney costs still leave enough to go after. If you were looking at the surplus funds created after the sale on a list, you would see that many of the \$25,000 to \$45,000 surplus funds on the list would have actually shown up as a prospective \$50,000 surplus fund using this system.*

## **If we need an attorney, can you refer one?**

*We have given you the knowledge to find and hire an attorney in this eBook. We do not share our surplus funds attorneys at their request because too many people were trying to retrieve surplus without checking debt and were wasting our attorneys' time.*

## **Question: Where do I go to submit files?**

*Answer: Go to the resources page linked from this ebook and read the file rules section.*

## **How long do you work the file? Will you work our files after the auction date?**

*Once the auction date passes and we do not have a deal in place with the owner, we will no longer work Stealth Surplus files. If you have National Surplus Funds or Premiere Surplus 16, you can submit the file again through those programs as a finished surplus funds file. The file requirements are different from Stealth as the foreclosure has taken place. Please read and review those programs for the complete file process and requirements. If you do not have those programs, you can purchase on our products page – <https://surplusfundsriches.net/products>*

## **What are the characteristics of members that succeed with you?**

*They use our advice to maximize their success in the previous question AND come to our webinars <https://surplusfundsriches.net/webinars>*

*They also use support as outlined, work consistently, and build a pipeline of prospective deals over time. They also stay up to date and comment on/like our youtube videos on our channel - <https://www.youtube.com/@SurplusFundsRiches>*

*And they follow us on Facebook - <https://www.facebook.com/surplusfundsriches/>*

## **Question: What is my commission for submitted files that your company successfully retrieves?**

*Answer: We pay all our researchers 30% of the net. The net is defined as the amount left after paying the claimant, the attorney, the mobile notary, overnight costs associated with the mobile notary returning the documents to us, and administrative and court costs. We will contact you when we have contracts in hand, and when we get paid by the court. We pay you when we get paid.*

## **Question: If a property up for auction has the sale rescheduled, can I resubmit the file with the new auction date or let you know of the change?**

*Answer: No, the owners have our contact information if they want to work with us as we mail and call every file.*