

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.

National Surplus Funds System, Frequently Asked Questions:

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 where the link to the pdf list is. You must go to the National Surplus Referrals page, refresh the page and click on the files being worked link as we have changed the link. You will then have the enter the password located on page 1 of the National Surplus Funds 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 deceased; Can I work the file?

Answer: In order to work a file where the ex-owner(s) are deceased, you need to properly fill out the 'Deceased Ex-Owner Form' found on the National Surplus resources and referrals page. If you cannot get all in the required information as described, we will not accept the file. You are welcome to work the file on your own.

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, sheriffs deed or tax 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 count 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 \$15,000 min, does that matter since they have more than 1 and combined are over \$15,000?

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 \$15,000 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 instructions. If you are sending files to us, make sure you have all the information we require. Email all paperwork to paperwork@surplusfundsriches.com do not open a ticket and send files, support tickets are for ebook questions only.

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 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 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 \$15,000 min, does that matter since they have more than 1 and combined are over \$15,000?

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 \$15,000 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 instructions. If you are sending files to us, make sure you have all the information we require. Email all paperwork to paperwork@surplusfundsriches.com do not open a ticket and send files, support tickets are for ebook questions only. We **only** accept files via email, no fax or direct mail. Initial file submission are done online as outlined on the referrals page.*

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.

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 files 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 instructions. If you are sending files to us, make sure you have all the information we require. Email all paperwork to paperwork@surplusfundsriches.com do not open a ticket and send files, support tickets are for ebook questions only. The online form (step A) is linked on the referrals page as well.

Florida Remote Surplus Funds, Frequently Asked Questions:

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 where the link to the pdf list is. You must go to the Florida Remote Referrals page, refresh the page and click on the files being worked link as we have changed the link. You will then have the enter the password located on page 1 of the Florida Remote Surplus Funds 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: Where do we check to see if a file we want to work has already been submitted?

Answer: Florida Referrals page here:
<http://www.surplusfundsriches.com/floridaspecificreferrals123.htm>

Question: Can I submit a Mortgage or HOA foreclosure case that is less than 60 days from the sale date?

Answer: Yes, but you must do the title search on the property. That means you must go to the county court's official records search page. Search for all mortgages, liens and judgments for the owners for that property (mortgages).

Question: Where do I go to submit files?

Answer: Go to the referrals page, read the instructions. If you are sending files to us, make sure you have all the information we require. Email all paperwork to paperwork@surplusfundsriches.com do not open a ticket and send files, support tickets are for ebook questions only.

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, you will have to look for that.

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 files 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 instructions. If you are sending files to us, make sure you have all the information we require. Email all paperwork to paperwork@surplusfundsriches.com do not open a ticket and send files, support tickets are for ebook questions only.

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 noticed some deed flip files were accepted outside the 60 day max window, why did you accept those files?

Answer: Make sure files you are submitting are within the 20-60 day window. We realize we were lax on the dates in the beginning, but in order to fair to everyone, we are now going to be tough on this rule. This a hard rule, no files will be accepted if outside the 20-60 day timeframe set up in the ebook. Please see the attached rule chart on the referrals page.

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, you will have to look for that.

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 are 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: Do I have to claim a county in order to work the Bankruptcy Gold Mine Program?

Answer: No, the county claim page is for Hybrid and Hybrid Network ONLY! You can work any Bankruptcy district court. We do not track where our program purchasers work. You are welcome to work any court.

Question: How do I claim the unclaimed funds for the creditor – what forms, etc?

Answer: Each bankruptcy court has its own system and forms. Forms are available there.

Question: The court's site says I have to be an attorney to claim funds.

Answer: That is if you are claiming before the case was discharged/terminated. Doesn't apply.

Question: I am finding cases where debtor and creditor are the same, how do I work that?

Answer: We no longer cover debtor being the creditor situations in the ebook. We believe it is not an effective strategy for our program. You are welcome to try and work it, but we advise against it as we feel it will not work as the program is written. Better to work with individual creditors.

Question: Do you still offer free websites if I provide website domain info?

Answer: No, we no longer offer websites. There are many website companies online that will be able to offer you fully customizable websites in various price ranges.

Question: If I tell them the case number for the claim, won't they get the funds?

Answer: Yes. Don't telling them the case number where the monies are held, or where they are held. You are having them assign the debt, not the monies. As the debt holder, you can collect the monies.

Question: Can I work large banks like Bank of America, Wells Fargo, etc? How about large companies? Will they work with me?

Answer: The BK goldmine is set up for you to work on your own, there are no rules for what you can or cannot work. That being said, banks and large companies/corporations are not going to work with you, it will be a waste of time on your part. Our best advise is to stick with individuals or small mom and pop type companies. You are welcome to work whatever you wish, remember, it is your business.

Question: Can I work with creditors that are no longer in business?

Answer: Maybe. You can go to the secretary of state where the company was located. See if a receiver was named, usually it is an attorney, if there is they can work with you. If not, you would have to track down the old owners and have them reopen the company.

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.

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>