



Surplus Funds Riches

Insider's Guide (Winter 2026 Edition)

Thank you for downloading our Insider's Guide. It will give you valuable information on our Programs and Bundles. Thank you again for taking time out of your busy day to read our informative guide, below is the table of contents for this document.

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Insider's Guide: Shawn Buige – SurplusFundsRiches.net

Additional Resources, outside of this Insider's Guide:

Main page - <https://surplusfundsriches.net>



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Subscribe to our YouTube™ channel
<https://www.youtube.com/@SurplusFundsRiches>



Follow us on Instagram™
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Follow us on TikTok™
<https://www.tiktok.com/@surplusfundsriches>

When you buy a system, we provide support via an email ticket system, have twice monthly live question and answer webinars ([CLICK HERE TO VIEW UPCOMING WEBINARS](#)), and even partner up with folks on many of our systems.

Please understand: Folks try to recover overages but don't use our method, or do it without doing research. I receive many calls every week where someone tried to use info from our YouTube channel, only to get a check in a claimant's name they can't cash.

We don't put training videos publicly available on YouTube. Those are just info videos.

We don't partner with folks who don't purchase. We incur costs to put deals together, hire attorneys, find folks, etc. Do not contact us asking for a free program, to 'take it from 1st commission', etc. The answer is no.

Overview of this guide, by courses covered

Read further, we go in depth on every course:

Overage Courses:

Stealth Surplus Funds	Premiere Surplus 16	Surplus Funds 50/50
Surplus Mentorship Triple Play	Panning for Hidden Surplus	Florida Remote Surplus
National Surplus Funds	Surplus Creditor Partnership 50	NEW Tax Surplus Strike Force

Flipping Courses:

National Deed Flip	Deed Flip 30	NC Flipmaster
Redemption Wholesaler	Florida Remote Deed Flip	OPM Auction Winner
FlipPro	Flat Broke Flipper	Time Flipping

Other Stand-Alone Programs:

Bankruptcy Gold Mine	Tax Lien Profit Machine	Zero Competition Auction
Ultimate Finder		

Programs that extend another program's capabilities or give additional options to pursue:

Zombie Business Reviver – Pairs well with all overage and all Flipping programs
Hybrid Surplus Funds Program – Pairs well with all Overage programs
Surplus Creditor Partnership 50 – Pairs well with all Overage Courses

Overages aka Surplus Funds Programs:

- **National Surplus Funds Partnership Version –**

Overages from **tax & mortgage** foreclosures. National, online, we partner! You get a list – easy to do online – and you research debt against the property – and ownership - at the time of the foreclosure using County register of deeds or land records dept. You fill out our title worksheet with that info, and provide copies of key documents – deeds, mortgages - show your work. You turn that in and we take it from there. We pay you \$500 when we get the deal under contract upon request, and the rest of the 27% of net commission when we get the \$ out. The net is defined as the amount left after paying the claimant, the attorney, and administrative and court costs. We do the heavy lifting – we find the claimant(s), negotiate the deal, hire attorney (we always use attorneys even when not required), give claimant a 10% of gross upfront good faith payment and the rest of our agreed upon payout to them when we retrieve. By using a structured buyout and attorneys, we get around finder caps, and are extremely competitive – getting \$ in the claimant's pocket in a week or so after contract signing. All you need is a wifi connection, laptop or pc or tablet, and a work ethic. We will take files \$20K or more, in all states except NC, CO, and FL (Florida is a separate program). Included: pdf ebook summary, overview and step by step; password protected link to resources page that has video training and independent subcontractor contractor agreement (no, there is no 'noncompete' clause); email based support

- **National Surplus Funds DIY Version –**

Overages from **tax & mortgage** foreclosures. We teach you to do the entire process on your own. The program includes, How to find claimants, Negotiating and contracting on deals, one of 3 ways: 1. Using Assignments to collect surplus funds. 2. Working as a Finder to collect surplus funds. 3. Using our Structured Buyout and Attorney method. We teach you how to use VA's and work heirship if the claimant died. DIY Program includes call scripts, mailers and contracts for each method. Program also includes resources page with video training.

- **Premiere Surplus Partnership 16 Program – ([WATCH THE OVERVIEW VIDEO HERE](#))**

This is the National Surplus Program with a slight twist. In addition to researching debt and ownership, you find the people and have a warm phone conversation with them to make sure you have the right people and they're willing to talk to us. We pay you \$500 when we get the contracts from them, and the rest of the 16%(instead of 8%) of gross money being held when we get the money out. For example – we retrieve \$30K(our average retrieval). We pay you 16% of that- \$4,800 - \$500 at contract signing and \$4,300 when we get the funds out. You need a wifi connection, laptop or pc or tablet, phone, basic skiptracing subscription and letters or postcard mailers. We will take files \$20K or more, in all states except NC, AR, CO, and FL (Florida is a separate program).

- **Florida Remote aka Florida Surplus Program – ([WATCH THE OVERVIEW VIDEO HERE](#))**

This is a stand alone, separate State system. It pays 25% of our net when we retrieve the funds.

It works as a researcher program only. Florida is unique in that it publishes the debt against property online for you, in tax sales. That makes your work easier, and our best attorney is in Florida. You still have to research debt and ownership (not hard, can be done very quickly) for mortgage overages, but its easy to get both tax and mortgage overage lists in Florida.

- **Surplus Funds 50/50 – ([WATCH THE OVERVIEW VIDEO HERE](#))**

Very exclusive program, only available in the Diamond Bundle. 50% of Net to You! We use a structured buyout so we convert more, & don't fall under finder caps. Average payout to you per deal is \$8,900! \$5,700 more than Nat'l Surplus System, \$2,500 more than Premiere 16. We do skiptracing on first 25 deals! We use IDI Data, Microbilt and Whitepages Premium. All States okay except NC, AR and CO. FL okay to work - 1st time we've included FL on surplus program. In addition to researching debt and ownership, you find the people and have a warm phone conversation with them to make sure you have the right people and they're willing to talk to us. Only available in the Emerald and Platinum Bundle 20.

- **Panning for Hidden Surplus Funds – ([WATCH THE OVERVIEW VIDEO HERE](#))**

A must have! Work mortgage surplus funds that nobody else knows about in select states with little to no outside competition. Partnership option included. We teach you how to create your own list, research debt and work on your own or with us. Only available in the Platinum Bundle 20.

- **Stealth Surplus Funds – ([WATCH THE OVERVIEW VIDEO HERE](#))**

New in 2025! This innovative program teaches you how to work Surplus Funds Files upstream and be the first in the door. Lockdown deals before they sell at auction. Claim Surplus in your name. Full partnership included or you can work on your own. Earn 30% net commissions! Only available in the Platinum Bundle 20.

- **Surplus Mentorship Triple Play – ([WATCH THE OVERVIEW VIDEO HERE](#))**

This new program will teach you how to profit from surplus funds recovery using 3 different methods. This program will include free 1-hour private mentorship on your first deal, free surplus lists, 10 free skip traces and more to help you hit the ground running! Only available in the Platinum Bundle 20.

- **Surplus Creditor Partnership 50 –** The newest way to profit from Surplus Funds. And no one is doing this, let alone allowing folks to partner with us and make 50% of the profit! With this program, you are going after deals you couldn't before – where creditors have a priority claim to the surplus in front of the owner. You've never heard of that? Then you've been trained by folks who don't understand it, or that don't want to admit you should be checking debt on deals. That's called 'hit and run' training.. With this program, you control the deal with the creditor, we'll buy debt from them, finish the surplus funds retrieval for you! We split the net profit 50/50!

- **Tax Surplus Strike Force** – New Program offered on January 1, 2026! This full partnership program teaches you how to Strike First and find Tax Surplus files before anyone else. You can work tax surplus files in areas where you couldn't before, works in all tax deed states. This program offers 35% net commission! We handle the skip tracing, calls, mailing and hiring attorneys. All you do is research, using our method, and then submit the file to us.

Flipping Programs – with partnership:

- **National Deed Flip** – Get property for pennies on the dollar before auction. We partner! It is from home, online research. You get a list of upcoming tax deed property auctions and /or mortgage or hoa foreclosures (easy, we teach how), and research the debt and ownership online on the property – as well as using online sites to determine value (easy and quick!) – and you send that into us. We find the owner, negotiate to buy the property, and we pay off the debt foreclosing on it. We then sell the property as is to an investor for cash, very quickly. We pay you \$500 when we get our contract back from the owner, and the rest of your 15% of net commission when we flip it. Average net is \$30K! We don't partner on property in Memphis, Philadelphia, CO, & FL is sold separately for pre-tax sale flips.
- **Deed Flip 30** – Same as the National Deed flip EXCEPT is pays Double! You are required to find the owner(s) and have a brief conversation to make sure that they are willing to speak to us and you have the right person. That can be done with minimal expense (we recommend Microbilt.com for skiptracing – call them and ask for Randy Mostettler and tell him you're working with Shawn Buige and he'll waive the \$200 start up fee!) and whitepages premium. In return, we pay you 30% of our net from the sale (average net is \$30K so average pay is \$9K!) and \$500 of that when we get the contract back. We don't partner in Colorado, Memphis TN, Philadelphia PA, and only partner on mortgage or HOA foreclosures in Florida. We do not partner in Florida on tax overages – that's a separate program.
- **Florida Deed Flip** – This is going after pre-tax sale property in Florida to flip it. You get a list of property going to tax sale (easy, we teach you how), research debt and ownership of the property and it's value using online resources and turn it into us. Florida is unique in that they publish the title work (ownership and debt) online for you, so your research is mostly done for you. We find the owner, call them, negotiate the deal, pay off the taxes, and flip the home. We pay you \$500 when we get the property under contract, and the rest of the 15% of the net (average net is \$30K!) when we sell it.
- **NC Flipmaster** – This is going after pre-tax sale property in North Carolina to flip it. You get a list of property going to tax sale (easy, we teach you how), research debt and ownership of the property and it's value using online resources and turn it into us. North Carolina is our home state and we know way around the area. Because of this, NC Flipmaster is our highest converting deed flipping program. We pay you \$500 when we get the property under contract,

and the rest of the 15% of the net (average net is \$30K!) when we sell it. NC Flipmaster is a must have if you are working as a researcher using our deed flipping programs.

- **Tax Lien Profit Machine** – this was written purely at the request of our researchers and investors. It teaches you how to profit investing in tax liens, and how to avoid pitfalls that others are not warning you about.

Flipping Programs – These do not offer a partnership option:

- **FlipPro** – property buying program. Also covers getting investor money, different niches, dealing with owners in different ways. We do not partner on this. In our opinion, the ultimate wholesale system. This is a program you work on your own. We poured years of information and experience into this course. It is designed for folks who go after flips locally and who fix and flip the property. It is a step by step course (like all of our courses).
- **Time Flipping** – We teach you how to identify property coming up for foreclosure with owner(s) still in the property. You then trade time – let them stay in the property – in return for the deed. You do this without using any of your money.
- **Flat Broke Flipper** – similar to FlipPro but designed to teach you how to flip property on your own, outside of your area, long distance. It is a step by step program showing how you can find, research, negotiate and flip property as is (not fix and flip), on a National basis.
- **Redemption Wholesaler** - Redemption Wholesaler teaches you to buy property for just debt owed against it or pay high bidder back (or better yet assign the deal!), even after sold at foreclosure sale. Wholesale redemption property, with no money out of pocket.
- **OPM Auction Winner** – The best auction book ever created! Learn how to attend and bid at live county auctions using other people's money! We breakdown the program into 5 easy to follow steps: 1. Perform due diligence – Know local auction process. 2. Secure Funding. 3. Target properties with highest probability of selling at a discount, do your 'groundwork'. 4. Attend and bid. 5. Handle redemption periods, evictions, property stabilization.

Niche programs – we do not partner with these:

- **Ultimate finder** – how to work as a finder instead, going after State held funds from multiple sources. This is not an overage course. We do not partner with this. It teaches you how to get around the disclosure requirements and still make a great profit.
- **Zero Competition Auction** – this course allows you to make money on upside down property, from HOA auctions. You find homes that are ‘under water’ in value, and are owner occupied. You buy property at auction(have to be local for this, and go to courthouse), then negotiate with owner to pay you back and pay monthly payments to profit. After a year of payments, you deed property back to the owner. Because they pay you back your bid price, and because no other investors will bid on the property(and rents are too high for the owner to move), you profit extremely well. We’ve gotten thank you cards from owners using this method!
- **Overage Judgment Recovery Network (OJRN)** – allows you to submit files in our network where a creditor is owed the overages instead of an ex-owner. We don’t work the deal, but other network members do, typically paying you a portion of the overage for finding it. You can work the deal, or submit it. This course includes our old frictionless judgment recovery course that teaches you to go after judgments that are in first position to collect overages.
- **Surplus Hybrid** – this is an ‘outside the box’ method to collect overages where owners died, can’t be located, or won’t work with you. If the ex-owner went into bankruptcy within 2 yrs before or after the overage was created, you can contact the bankruptcy court and get a 25% referral just for telling them where the \$ is. The bankruptcy court wouldn’t have known about the funds without you because they aren’t notified, and it’s not their \$ so they pay you. You don’t have to find or negotiate with owners or research debt because the bankruptcy court has a priority claim. Not a partnership program.
- **Zombie Business Reviver** – this teaches you how to go after overage claims – or property to flip – by buying defunct businesses owed money from overages or owners of property you wish to buy and using your ownership to collect the funds yourself, or buy and sell the property.
- **ROP** – An Association of Professional Asset Recovery Specialists. ROP is short for rightfulownerproject.org membership, this gives online credibility for a single upfront payment. You (and your company) are entered into the membership database for a one-time fee.

WHAT'S IN OUR BUNDLES? - THE BREAKDOWN OF WHAT EACH BUNDLE INCLUDES

PROGRAM NAMES	PREMIUM BUNDLE	ELITE BUNDLE	ELEVATED BUNDLE	BEST OF THE BEST
DEED FLIP 30	X	X		
FLAT BROKE FLIPPER	X			
FLIP-PRO	X			
FLORIDA REMOTE DEED FLIP	X	X	X	X
FLORIDA REMOTE SURPLUS	X	X	X	X
FRICITIONLESS JUDGMENT RECOVERY	X			
NATIONAL DEED FLIP	X	X	X	X
NATIONAL SURPLUS FUNDS DIY	X	X	X	
NATIONAL SURPLUS FUNDS PARTNERSHIP	X	X	X	X
NORTH CAROLINA FLIPMASTER	X	X		X
OPM AUCTION WINNER	X			
OVERAGE JUDGMENT RECOVERY	X			
PANNING FOR HIDDEN SURPLUS FUNDS	X	X		
PREMIERE SURPLUS PARTNERSHIP 16	X			
REDEMPTION WHOLESALER	X			
STEALTH SURPLUS FUNDS	X	X		
STEALTH SURPLUS FUNDS 6040	X			
SURPLUS CREDITOR PARTNERSHIP 50	X	X		
SURPLUS FUNDS 50/50	X	X	X	
SURPLUS HYBRID	X	X		
SURPLUS MENTORSHIP TRIPLE PLAY	X			
TAX LIEN PROFIT MACHINE	X	X		
TAX SURPLUS STRIKE FORCE	X	X	X	
TIME FLIPPING	X			
TRADITIONAL DEED FLIP & SURPLUS	X			
ULTIMATE FLINDER	X			
ZERO COMP AUCTION	X			
ZOMBIE BUSINESS RIVIVER	X	X	X	
*FREE NEW PROGRAM VOUCHER	X	X		
TOTAL NUMBER OF PROGRAMS	29 PROGRAMS	16 PROGRAMS	8 PROGRAMS	5 PROGRAMS

**FREE PROGRAM VOUCHER - USED FOR ANY NEW SINGLE PROGRAM RELEASE. ENTITLES YOU TO RECEIVE ANY NEW EBOOK RELEASE FOR FREE!*

Please visit our 'Products' page for programs and pricing. Offers are subject to change.

Final thoughts:

1. We have full time employees, investors with deep pockets for deals and payroll in the thousands per week. We incur skip tracing fees of \$30K+/ yr, send out thousands of mailers, make thousands of calls. We don't have time for drama, folks who can't take constructive criticism, etc. If you're not sure you'll work it, or are an info junkie who won't apply it, or can't take direction, please don't buy. We will not refund for any reason. We don't talk you into buying it, because we have found we then have to talk you into working it.
2. The staff is extremely well trained, professional, and hard working. If folks treat members of our staff unprofessionally, we stop working with them. We are independent contractors, not employers.
3. Our support is email based. You open a support ticket per instructions in the ebook. Sorry, we do not offer phone support. We do offer one on one paid mentorship via Zoom, but it is not necessary. We also conduct Free Live Webinars twice per month.
4. Whenever we make claims on conversion rates or averages, this is based on our sole experience. You will not experience the exact same averages or conversion rates. We don't know how hard you work, the quality of your work, the percent of files that will be viable, etc. Whenever we give numbers in the videos and in overviews, they are a statistics based on our experience. Because most people are not disciplined, hard working, or willing to take direction, most people will fail.
5. We only buy property using our programs, and our methods. We only recover funds using our programs, our methods. We don't take personal referrals, etc – we use our program.
6. We have never read a competitor's program so can't speak to what they offer. We are completely self-taught in this business.

Thank you for taking the time to look further into this opportunity. Regardless of your decision, we wish you the best.

Shawn Buige

Pre-purchase questions – 704-791-9398, 9AM to 1PM Eastern Time, Mon - Fri.

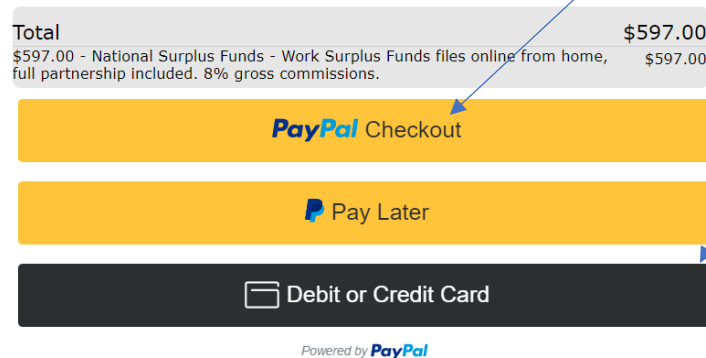
We Use **PayPal**

We use PayPal as our payment processor for all program purchases. You do not need a PayPal account to be able to pay. If you have a PayPal account you can use that or add a different payment method, such as adding a different credit card.

PLEASE NOTE: We can split payment on different cards upon request for any purchases over \$500. Contact Shawn at teambuige@gmail.com or call 704-791-9398.

We will show you how to pay if you have a PayPal account and if you do not have a PayPal account.

After you select your program(s) of choice you can use the **PayPal Checkout** or **Debit Credit or Card Option**.

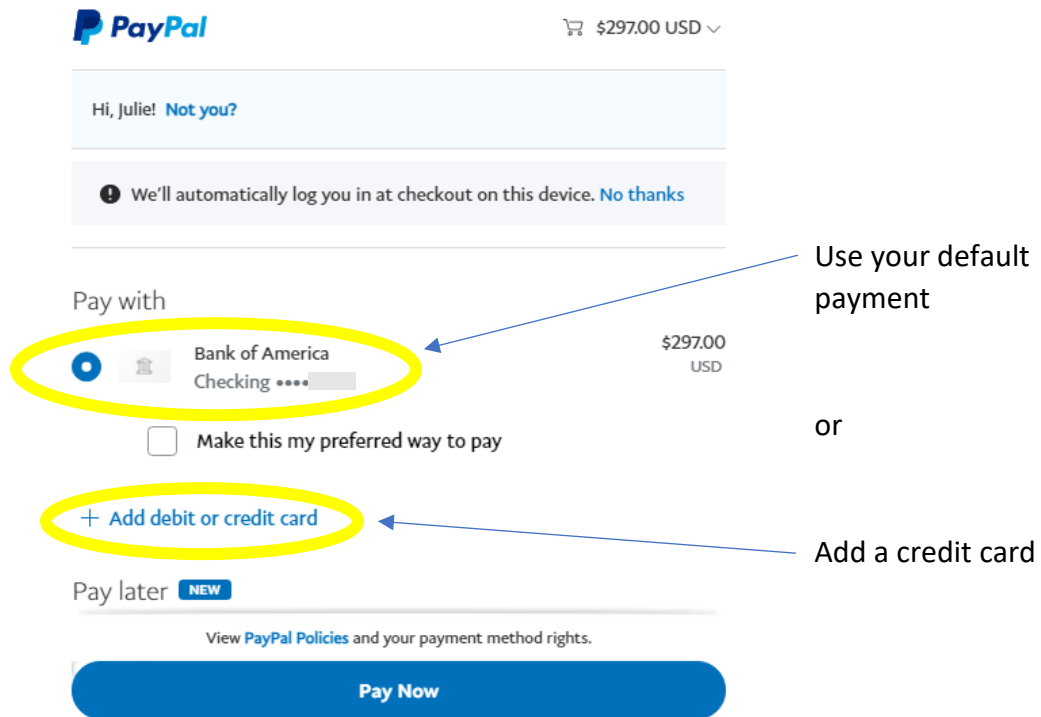


PAYPAL CHECKOUT OPTION

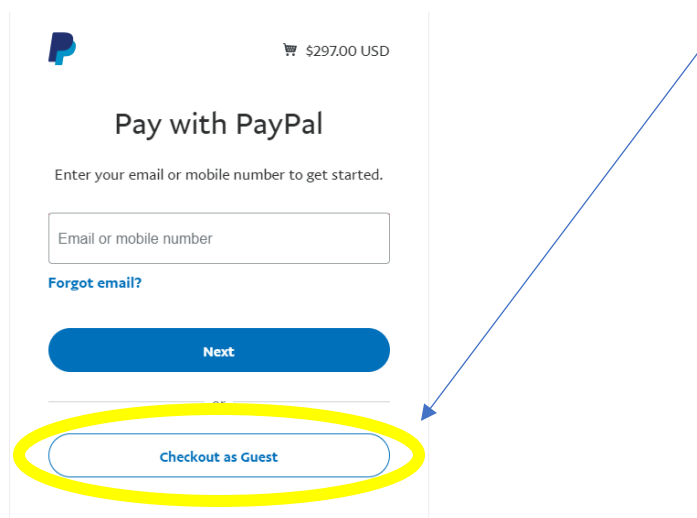
We'll go over if you have a PayPal account and if you do not have a PayPal account.

You already have a PayPal account. If you already have an account, there is not much you have to do. You can use your default method of payment (usually your bank account) or you can add a credit card to use.

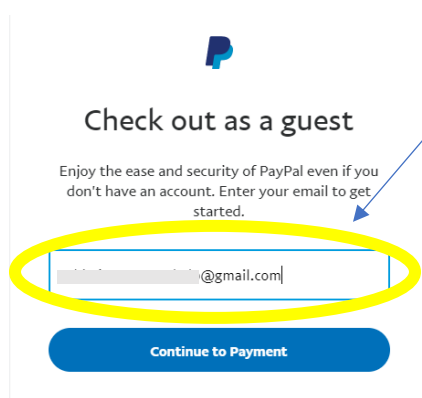
the results team .com inc



You do not have a PayPal account. You can still PayPal even if you do not have a PayPal account. Select 'checkout as guest'.

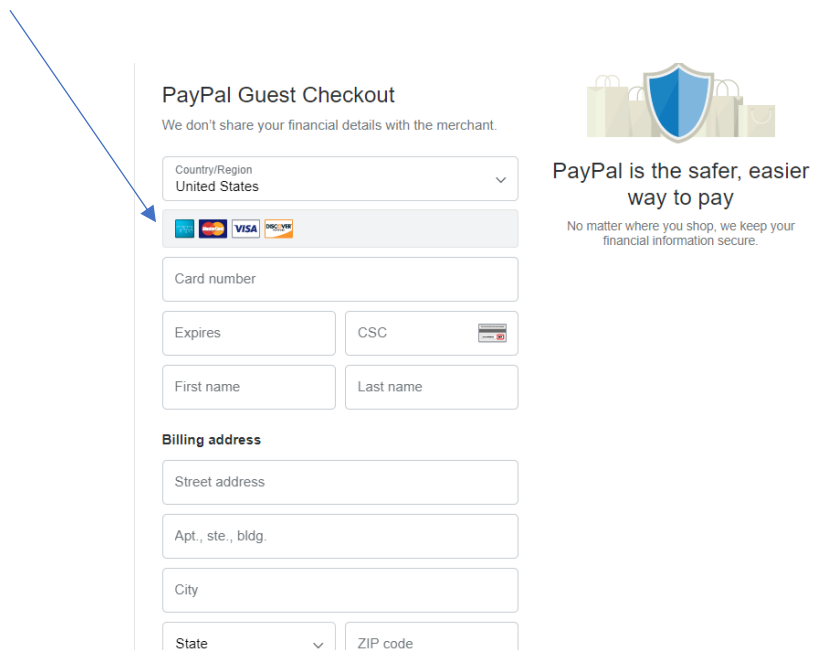


Enter your email address and select Continue to Payment.



The image shows the PayPal 'Check out as a guest' screen. At the top is the PayPal logo. Below it, the heading 'Check out as a guest' is followed by the text: 'Enjoy the ease and security of PayPal even if you don't have an account. Enter your email to get started.' A blue arrow points from the instruction text above to the email input field. The email input field is highlighted with a yellow oval and contains the text '...@gmail.com'. Below the input field is a blue button labeled 'Continue to Payment'.

You will then be able to enter your credit card payment information.



The image shows the PayPal 'Guest Checkout' screen for entering credit card information. A blue arrow points from the instruction text above to the 'Country/Region' dropdown menu. The screen is titled 'PayPal Guest Checkout' with the subtext 'We don't share your financial details with the merchant.' To the right, there is a graphic of shopping bags and a shield, with the text 'PayPal is the safer, easier way to pay' and 'No matter where you shop, we keep your financial information secure.' The form includes a 'Country/Region' dropdown menu set to 'United States', a row of credit card logos (MasterCard, Visa, American Express), and input fields for 'Card number', 'Expires', 'CSC', 'First name', and 'Last name'. Below these is a 'Billing address' section with input fields for 'Street address', 'Apt., ste., bldg.', 'City', 'State' (a dropdown menu), and 'ZIP code'.

DEBIT OR CREDIT CARD OPTION

Select the Debit Card or Credit Card option.

Total \$597.00
\$597.00 - National Surplus Funds - Work Surplus Funds files online from home, full partnership included. 8% gross commissions. \$597.00

 Debit or Credit Card

×

Card number

Expires

CSC

Billing address

 ▼

First name

Last name

ZIP code

Mobile
+1

Email

By continuing, you confirm you're 18 years or older.

Pay Now

Powered by 

With this option, you simply enter your debit card or credit card information in. Select Pay Now to complete the purchase.