



Surplus Funds Riches

Insider’s Guide (Fall 2023 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> YouTube channel – <http://youtube.com/mrdeedflip>

Ready to get serious? Get program – <https://surplusfundsriches.net>, click 'products' tab at top of page.

Facebook Page – like page – <https://facebook.com/surplusfundsriches>

When you buy a system, we provide support via an email ticket system, have twice monthly live question and answer 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:

Surplus Funds 50/50	Premiere Surplus 16	
National Surplus funds	Panning for Hidden Surplus	Florida Remote Surplus

Flipping Courses:

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

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

Overage Judgment Recovery Network – Pairs well with all Overage Courses

RightfulOwnerProject.org (ROP) – Pairs well with all courses

Overages aka Surplus Funds Programs:

- **National Surplus Funds** – 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, and the rest of the 8% commission (based on gross amount held by the court) when we get the \$ out. For example, we retrieve \$30K, our average retrieval. We pay you \$2,400(8%) - \$500 at contract signing and \$1,900 when we get the funds out. 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, OR, WA and FL (Florida is a separate program). We also teach you to do the entire process on your own. 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; and live question and answer webinars twice a month.
- **Premiere Surplus Partnership 16 Program** – 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, Colorado, Oregon, Washington and Florida (Florida is a separate program).
- **Florida Remote aka Florida Surplus Program** – This is a stand alone, separate State system. It pays 10% when we retrieve the funds (\$500 when we get the contract back from the claimant, the rest when we get the funds out of the court) instead of 8% for researching debt and ownership and turning that information into us on our title worksheet, along with supporting documents. 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** – 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 OK except NC, CO, WA, OR. 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.
- **Panning for Hidden Surplus Funds** – 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.

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.
- **National Redemption** – Get property for pennies on the dollar, after the tax sale has happened. We partner on this! It is National, from home, online research. You work states where there is a post sale redemption period. That means the owner can come back after the foreclosure and buy back the property. You research debt and ownership and value and turn it in to us. We contact the owner, redeem (buy back) the property for them, and give them a buyout or a net of profit deal, flipping the property. We pay you \$500 when we redeem the property, and the rest of your commission when we successfully flip the property. The commission is 15% of the net.
- **Auction Partnership Network** – Learn how to attend and bid at live county auctions and even partner with us on deals! This system allows you to partner with us or other investors, while building a pipeline of profit producing flip property. We breakdown the program into 5 easy to follow steps: 1. Perform due diligence – Know local auction process. 2. Secure Funding – the network, direct to us, or your own. 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 (if self-funding or buying to hold)

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.

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.
- **Bankruptcy Goldmine** – this teaches you how to go after unclaimed monies being held by the bankruptcy courts. Do not confuse this with Hybrid. It is unclaimed money generated from bankruptcies, where a creditor is owed. You can typically make 50-75%, without a buyout, using our proprietary assignment of debt contract.
- **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.

Add-ons:

- **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** – 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.

PROGRAM NAMES	DIAMOND BUNDLE 2.0	GOLD BUNDLE	BEST OF THE BEST	POWER PLAY BUNDLE
AUCTION PARTNERSHIP NETWORK	X			
BANKRUPTCY GOLDMINE	X			
DEED FLIP 30	X	X		X
FLAT BROKE FLIPPER	X			
FLIP-PRO	X			
FLORIDA REMOTE DEED FLIP	X	X	X	
FLORIDA REMOTE SURPLUS	X	X	X	
FRICTIONLESS JUDGMENT RECOVERY	X			
NATIONAL DEED FLIP	X	X	X	X
NATIONAL REDEMPTION	X			
NATIONAL SURPLUS FUNDS	X	X	X	X
NC FLIPMASTER	X	X	X	
OVERAGE JUDGMENT RECOVERY	X			
PANNING FOR HIDDEN SURPLUS FUNDS	X			
PREMIERE SURPLUS 16	X	X		X
REDEMPTION WHOLESALER				
ROP MEMBERSHIP	X			
SURPLUS FUNDS 50/50	X			
SURPLUS HYBRID	X			
TAX LIEN PROFIT MACHINE	X			
TIME FLIPPING	X			
TRADITIONAL DEED FLIP & SURPLUS	X			
ULTIMATE FLINDER	X			
ZERO COMP AUCTION	X			
ZOMBIE BUSINESS RIVIVER	X			
*FREE NEW PROGRAM VOUCHER	X			
TOTAL NUMBER OF PROGRAMS	25 PROGRAMS	7 PROGRAMS	5 PROGRAMS	4 PROGRAMS

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. If you re-sell, or in any way disseminate our programs to anyone for any reason, we will pursue recourse to the fullest effect afforded by law on our copyrighted programs. We've already put people out of business for trying to re-sell or give programs away. Please don't test our resolve on this.
7. 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.

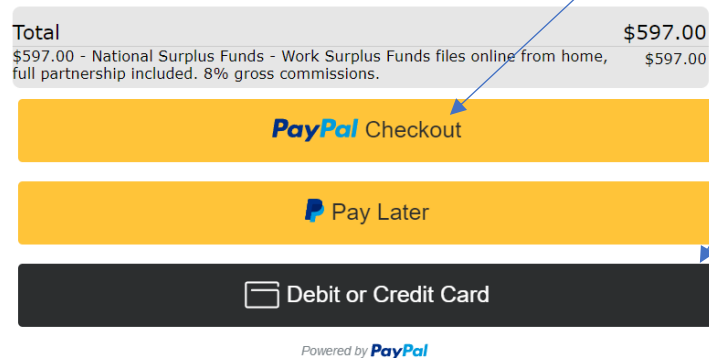
We Use **PayPal**

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.

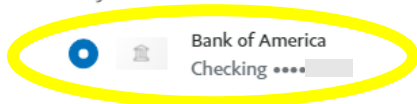
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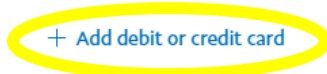


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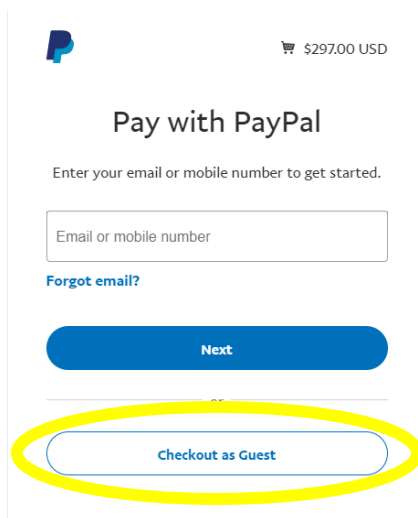
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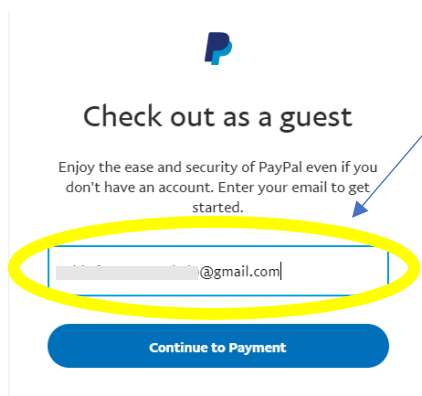
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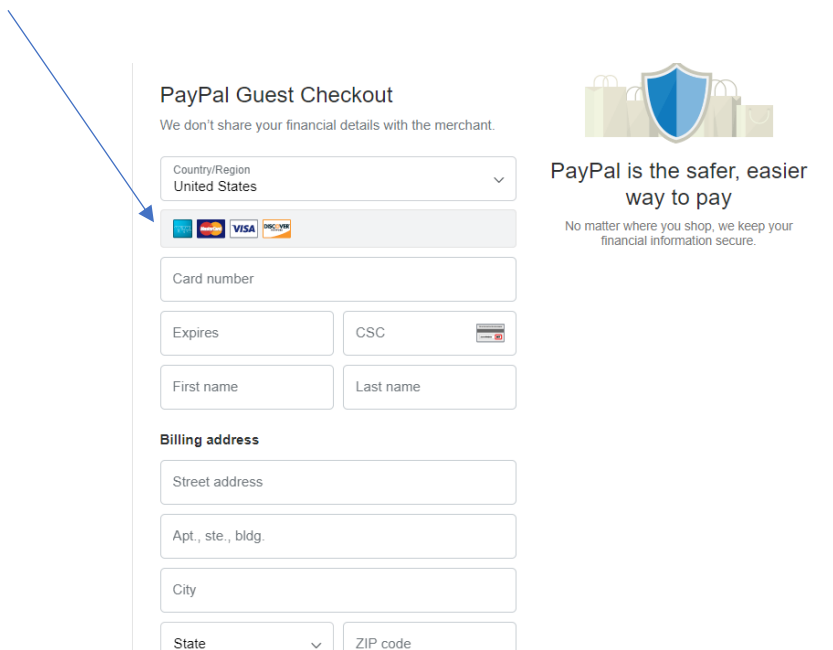


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DEBIT OR CREDIT CARD OPTION

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

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Expires CSC

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