




# Surplus Funds Riches

## Webinar Handout – 11/18/2021

Thank you for attending tonight’s Live Webinar. Please read our webinar handout. It will give you valuable information on our Programs, pricing and we even included a Bonus Surplus Funds Recovery Guide as a thank you. Thank you again for taking time out of your busy day to attend our live webinar, below is the table of contents for this handout.

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 Starting December 1, 2021, we are shutting down program sales until January 1, 2022. Last chance to purchase programs this year and at 2021 pricing will be November 30, 2021. We are increasing pricing on numerous programs and bundles.

**New Program Launching New Year's Day..**



**...More Information Coming December 2<sup>nd</sup>,  
Stay Tuned!**

## Want to have a shot at a free program?

Here's how you enter:

1. Like our Facebook™ Page and Follow it – <https://www.facebook.com/surplusfundsriches>
2. Subscribe to our YouTube™ channel – <https://www.youtube.com/user/MrDeedflip>

### Very important!

**Don't wait to purchase a program, hoping to win it. We are going up on pricing soon. If you win and have already purchased a program, we will reimburse you for the program's cost!**

## Current Programs and Special Offers – November 18, 2021.

*THE LISTED PRICES ON THIS PRICE SHEET ARE THE PRICES THROUGH NOVEMBER 18, 2021. IF AN ADVERTISED PROGRAM IS NO LONGER LISTED FOR SALE BELOW, THEN THAT PROGRAM HAS SOLD OUT OR NOT OFFERED FOR SALE AT THIS TIME. PRICING IS SUBJECT TO CHANGE ANYTIME, THE PRICE YOU SEE IS THE PRICE RIGHT NOW.*

### PURCHASE OPTIONS:

Click the link to the Products page here - <https://surplusfundsriches.net/04102021>

Please select 1 or more of the Individual Programs or Bundle options below. You can then select up to 3 Add-on Programs if you wish. Add-ons can only be selected if you purchase 1 or more Individual Programs or Bundle options. View the Insider's Guide for a breakdown of each program.

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### INDIVIDUAL PROGRAMS AND BUNDLES:

Below is our Current Programs and Specials, to purchase go to <https://surplusfundsriches.net/04102021>

**\$497.00 - National Surplus Funds** - Our National surplus funds overage program. Work online from home, partner with us to earn 8% gross commission or work on your own.

**\$497.00 - Premiere Surplus Partnership 16** - Work Surplus Funds files online from home, partner with us to make 16% gross commission.

**\$497.00 - Deed Flip 30** - Research pre-foreclosure properties that are going into foreclosure (mortgage & tax). Partner with us and make 30% net commissions!

**\$497.00 - National Deed Flip** - Research pre-foreclosure properties that are going into foreclosure. Submit files to us (partnership) or work them on your own. Work online and from home.

**\$597.00 - Surplus Pro Pack Bundle** - (\$50 OFF FALL SPECIAL!) Premiere Surplus Partnership 16 and National Surplus Funds. \$1,000 Value! Get both surplus programs at an unbelievable price and save! Work files online from home!

**\$697.00 - ADVANCED Surplus Pro Pack Bundle** - (\$50 OFF LIMITED FALL SPECIAL!) National Surplus Funds, Premiere Surplus Partnership 16, Surplus Hybrid, Overage Judgement Recovery Network and Lifetime Membership to ROP! \$2,200 Value!

**\$697.00 - Power Play Bundle** (\$100 OFF FALL SPECIAL) - National Surplus Funds, Premiere Surplus 16, Deed Flip 30 and National Deed Flip. \$2,000 Value!

**\$847.00 - Best of the Best Bundle** - 65% Savings! (\$100 OFF FALL SPECIAL!) National Surplus, National Deed Flip, FL Surplus, FL Deed Flip and NC Flipmaster. \$2,500 Value!!

**\$997.00 - Gold Bundle** - 7 Programs! \$3,800 Value - Premiere Surplus 16, Deed Flip 30, National Surplus, National Deed Flip, FL Surplus, FL Deed Flip and NC Flipmaster.

**\$1,997.00 - Platinum Bundle - 21 Programs, \$9,400 Value!** - This bundle includes the following 20+1 programs, Deed Flip 30, Premiere Surplus Partnership 16, National Surplus Funds, National Deed Flip, National Redemption, Florida Remote Surplus Funds, Florida Deed Flip, Gamechanger, NC Flip Master, Bankruptcy Gold Mine, Surplus Hybrid, Ultimate Finder, Zero Competition Auction and Overage Judgment Recovery Network (OJRN), Tax Lien Profit Machine, Flip-pro, Flat Broke Flipper, Zombie Business Revivor, Elite with Inner Circle, Lifetime membership to (ROP) [rightfulownerproject.org](http://rightfulownerproject.org) and a FREE Voucher to any future program up to \$500.

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### **ADD-ON PROGRAMS:**

Add-on Programs, Create your own Bundle - (\$25 OFF FALL ADD-ON SALE) Purchase any of the above programs and choose 1 to 3 additional programs below for ONLY \$120-\$150 Each, normally \$150-\$175! Take advantage of our Add-on FALL sale.

**\$150.00** - NEW Deed Flip 30 (\$25 OFF FALL ADD-ON SALE!)

**\$150.00** - Premiere Surplus Partnership 16 (\$25 OFF FALL ADD-ON SALE!)

**\$150.00** - National Surplus Funds (\$25 OFF FALL ADD-ON SALE!)

**\$150.00** - National Deed Flip (\$25 OFF FALL ADD-ON SALE!)

**\$125.00** - Bankruptcy Goldmine (\$25 OFF FALL ADD-ON SALE!)

**\$125.00** - Surplus Hybrid (\$25 OFF FALL ADD-ON SALE!)

**\$125.00** - Ultimate Finder (\$25 OFF FALL ADD-ON SALE!)

*You can select up to 3 programs for only \$100-\$175 each, create your own bundle and SAVE!*

*THE LISTED PRICES ON THIS PRICE SHEET ARE THE PRICES THROUGH NOVEMBER 18, 2021. IF AN ADVERTISED PROGRAM IS NO LONGER LISTED FOR SALE BELOW, THEN THAT PROGRAM HAS SOLD OUT OR NOT OFFERED FOR SALE AT THIS TIME. PRICING IS SUBJECT TO CHANGE ANYTIME, THE PRICE YOU SEE IS THE PRICE RIGHT NOW.*



**Starting December 1, 2021, we are shutting down program sales until January 1, 2022. Last chance to purchase programs this year and at 2021 pricing will be November 30, 2021. We are increasing pricing on numerous programs and bundles.**

## 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.

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

- 1. 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

**PayPal** \$297.00 USD

Hi, Julie! [Not you?](#)

**!** We'll automatically log you in at checkout on this device. [No thanks](#)

Pay with

Bank of America  
Checking \*\*\*\* \$297.00 USD

Make this my preferred way to pay

[+ Add debit or credit card](#)

Pay later **NEW**

[View PayPal Policies](#) and your payment method rights.

**Pay Now**

Use your default payment

or

Add a credit card

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

Pay with PayPal

Enter your email or mobile number to get started.

Email or mobile number

[Forgot email?](#)

Next

Checkout as Guest

Enter your email address and select Continue to Payment.

Check out as a guest

Enjoy the ease and security of PayPal even if you don't have an account. Enter your email to get started.

@gmail.com

Continue to Payment

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

PayPal Guest Checkout

We don't share your financial details with the merchant.

Country/Region  
United States

Card logos: American Express, Mastercard, Visa, PayPal

Card number

Expires CSC

First name Last name

**Billing address**

Street address

Apt., ste., bldg.

City

State ZIP code

PayPal is the safer, easier way to pay

No matter where you shop, we keep your financial information secure.

# 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.

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## Overview of this guide, by courses covered – read further, we go in depth on every course:

### Overage Courses:

National Surplus funds

Premiere Surplus 16

Florida Remote Surplus

### Flipping Courses:

National Deed Flip

Deed Flip 30

Game Changer

National Redemption  
FlipPro

Florida Remote Deed Flip  
Flat Broke Flipper

NC Flipmaster

### Other Stand-Alone Programs:

Bankruptcy Gold Mine  
Ultimate Finder

Tax Lien Profit Machine

Zero Competition Auction

### 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

Inner Circle/Elite – Pairs well with all 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 wife connection, laptop or pc or tablet, and a work ethic. We will take files \$15K or more, in all states except 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 wife connection, laptop or pc or tablet, phone, basic skiptracing subscription and letters or postcard mailers. We will take files \$15K or more, in all states except 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.

## 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 and mortgage 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. This program also includes a BONUS NC portion of the Gamechanger program as well, 2 programs in 1!! 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.

- **Game Changer** – This program is for pre-mortgage and HOA foreclosure, to work Florida, NC, Ohio. If/when we find additional States that you can work, we will add that in. It is National, from home, online. This program requires you have a paid RealtyTrac™ subscription. As a result, it is listed for less money to help you defray the difference of that expense. You research debt and ownership and value and turn that info into us. We find the owner(s), strike the deal, pay off the debt to stop the auction, and flip the property. We pay you 15% of the net from the flip.

### **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).
- **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.
- **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 Auctions** – 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** – 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.
- **Inner Circle/Elite** – designed for folks who want to grow their business. Information on data base management, hiring a crew, etc. This also includes exclusive twice per year live q/a webinars.
- **ROP** – short for [rightfulownerproject.org](http://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.

## WHATS IN OUR BUNDLES? - THE BREAKDOWN OF WHAT EACH BUNDLE INCLUDES

PROGRAM NAMES	PLATINUM BUNDLE	GOLD BUNDLE	BEST OF THE BEST	POWER PLAY BUNDLE	ADVANCED SURPLUS PRO PACK
PREMIERE SURPLUS 16	X	X		X	X
NATIONAL SURPLUS FUNDS	X	X	X	X	X
NATIONAL DEED FLIP	X	X	X	X	
DEED FLIP 30	X	X		X	
NATIONAL REDEMPTION	X				
FLORIDA REMOTE SURPLUS	X	X	X		
FLORIDA REMOTE DEED FLIP	X	X	X		
NC FLIPMASTER	X	X	X		
GAME CHANGER (NC, FL & OH)	X				
BANKRUPTCY GOLD MINE	X				
SURPLUS HYBRID	X				X
ULTIMATE FINDER	X				
ZERO COMP AUCTION	X				
FLIP-PRO	X				
FLAT BROKE FLIPPER	X				
OJRN	X				X
TAX LIEN PROFIT MACHINE	X				
ELITE INNER CIRCLE	X				
ZOMBIE BUSINESS RIVIVER	X				
ROP MEMBERSHIP	X				X
*FREE NEW PROGRAM VOUCHER	X				

21

TOTAL NUMBER OF PROGRAMS

PROGRAMS

7 PROGRAMS

5 PROGRAMS

4 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. Pricing and 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.

## Overages aka Surplus Funds Guide

### Plus Bonus Insider's Guide

Please also see our Insider's Guide starting on pg 9, it will explain all our programs and bundles.

This ebook guide is provided free of charge and obligation to give you an overview of how to work overages aka surplus funds the right way.

**This overview is divided into 5 steps:**

- 1. Do the necessary research, and so avoid chasing wrong claimants or dead ends**
- 2. Use a structured buyout agreement and power of attorney to an actual attorney to be competitive, have credibility, avoid them going around you, and get around finder limits**
- 3. Use skip tracing that works to contact them and a script that works**
- 4. The importance of the takeaway close, and its use on the phone and in mailings**
- 5. More information on what really works in this industry**

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"DO SOMETHING  
TODAY  
THAT YOUR FUTURE  
SELF WILL  
THANK YOU FOR"

## **Preface:**

This is a free program. The programs that we sell include support, live question and answer webinars twice per month, a step by step in depth ebook, video training linked from your ebook, a partnership option where we use our money to secure the deals, etc.

Because this overview is free, we simply cannot afford to train you unless you purchase our system – systems start at just \$497 and include support and our partnership options. Please don't try to use our support system or ask 'how to' questions – that wouldn't be fair to the members who paid their way and we check to make sure that you paid before we respond to support questions.

You are welcome to ask Shawn Buige with pre-purchase questions on his direct cell Mon-Fri 9AM to 1PM Eastern time at 704-791-9398.

You can find more about our systems at the link at the top of the page, and there's a quick overview at the end of this ebook.

Thanks again for taking the time to download and read this ebook. We hope that, if nothing else, this may help you understand the work involved with overages and the importance of working the right way. Also, frankly, we hope that this ebook helps dispel some bs you may have been told on the subject.



## 1. Do the necessary research, and so avoid chasing wrong claimants or dead ends

There are two things that you must understand when you're going after claimants for overages:

- a. The last deed holder is entitled to the overage, and that last deed holder may or may not be the name that is on your list. You read that right – the name on the list that you got may not be the last owner and therefore may not be the right claimant. This is why the list may have the wrong name(s) on it:
  - On tax overages, the taxing authority – usually the county but sometimes cities, municipalities and even parishes in Louisiana – forecloses on the property, based on the tax rolls. Those tax rolls are not often updated when a person sells the home, sometimes for years at a time. If the property changed hands from that name on the list to someone else, prior to the tax auction, you would chase the wrong person
  - On mortgage foreclosure auctions, the bank, HOA or mortgage company forecloses on the property under the name of the mortgage holder or – in the instance where the foreclosure is via an HOA – the person recorded with the HOA. However, that mortgage holder or HOA member could have deeded that property to someone else before the auction. So again, if you go straight off a list, you're going to chase the wrong person.
- b. Even after you've determined the last owner (deed holder) prior to the auction, you STILL may not have the claimant. This is because any unsatisfied mortgage, lien, or judgment, recorded in the same county where the home was located, has a priority claim to the overage in front of the last owner. So if you don't check for unsatisfied mortgages or liens (online department of register of deeds department for the county, usually free), you're chasing a claimant who isn't entitled.

And no, you can't make a claim for the owner and if the creditor doesn't show they get it. It doesn't work that way. The money is due to who it is due to, period. However, if there is a judgment (or even an IRS tax lien) against the person and that judgment has expired, they can no longer claim.

So how do you do this research?

Our program teaches you to start with the tax assessor's office, even when checking mortgage overages. This accomplishes two things –

1) you can often see when the property was transferred to the person they list, so you know when they bought and can check for deeds transferring the property after they got the property but before the auction and

2) you will often get the legal description and that will help you sort the deeds of trusts (mortgages) associated with the right property.

This is not difficult to do once you know how and of course we teach you how to do that in our program.

The tax assessor/collector's offices and the register of deeds departments are free to use in most counties and pretty easy to navigate.

## **2. Use a structured buyout agreement and power of attorney to an actual attorney to be competitive, have credibility, avoid them going around you, and get around finder limits.**

I realize that you have been told to use a power of attorney to yourself or to use an assignment of the overages form.

I disagree. That works in limited locales, and it will cost you profit and work in many ways –

- a. Most counties that do allow you to use assignments or a power of attorney to yourself will also ask that you are a licensed finder. That caps your income – often both the percent and the money you can charge total.
- b. Those same counties that allow a power of attorney or an assignment are also going to cut the check in the claimant's name and put the onus on you to cash it. You can't cash a third-party check. I get calls practically weekly from someone who has received a check they can't cash. Obviously, this means they either didn't buy more program, or they did buy a program from me but ignored the part about using a buyout agreement and a power of attorney agreement to an actual attorney.

- c. Having an attorney on board to handle the claim results in credibility with the court, an unwillingness for the claimant to try to cut you out and work around you, and counties cutting checks cut faster. And, of course, the attorney can get the funds out in the claimant's name and then use their trust account to cash that check.
- d. A structured buyout accomplishes two very different and important things:
  - You are giving the claimant a portion of the funds being held upfront and more when you get the money out of the court. As a result, you are participating in the retrieval (also handling attorney costs) and are therefore not limited in the % or \$ you can make.
  - It makes you insanely competitive because you are putting money in the claimant's pocket 'upfront' – I usually cut a check to the claimant for 10% of the gross amount held by the court within 2 weeks of receiving the signed documents back from the notary. Of course, if you're one of our program members, we use our money for the deal for you.

Our programs teach you how to do all of that, with all scripts, forms, etc, that you will need, of course.

### **3. Use skip tracing that works to contact them and a script that works**

Skiptracing is a bit of an art and isn't free. We teach you how to do that with out systems.

Of course, our programs also teach you how to work tax and mortgage overages on your own.

A lot of folks are trying to tell you that you can use Facebook™, or other free methods to find folks. That is not our experience.

We recommend 3 different systems. Any one of them would get you going, but if you have two of them used in conjunction with one another, your find rate will be markedly improved. Simply do a google™ search to find them.

- IDI Data – They are great at getting you correct phone numbers and are pretty good at finding correct emails too. Not crazy expensive, good reliability.
- Microbilt – We like these folks because their searches somehow do an incredible job at finding possible relatives and associates. We will also call those numbers, and mail to them, if we get limited hits on IDI searchers. \*note – if you call microbilt, ask for Randy Mostettler and tell him you were referred by Shawn Buige. He'll waive the start up fee!
- Whitepages.com, the Premium (paid) version. We like this system because their reverse lookup, searching by street address, is very accurate and a great add on to find folks.

These folks have lost their house. They are generally in a difficult financial place and the foreclosure was just part of that picture. As a result, it can take some time to find them. It is great to look for them immediately following the foreclosure, and then again in a few months. That allows them time to settle into their next place and start showing up on credit headers(what most skip trace systems use).

Because of this 'in the wind' nature of some of these folks, many of the folks that have come on board with our systems tend to also get our deed flipping programs. Those programs are teaching you how to go after property before the auction. Because that uses similar skills – checking debt and ownership – its easy to combine the programs. More importantly it gives you two shots that the same property: once to try to buy it (we'll do this for you as we also partner on those deals) before the auction, and then again after the sale.

The real benefits here by combining the programs are that you will know that there's a surplus before it even shows on a list (you already checked debt and you know what it sold for), and you can find the folks before the sale (they're in the property, and they haven't changed their number to hide from creditors).

#### **4. The importance of the takeaway close, and its use on the phone and in mailings**

A lot of folks get caught up chasing deals that simply aren't going to work out.

Another issue, however, is that folks try too hard to 'convince' folks, or they put deals together that are not profitable enough to cover all costs and meet their goals.

Remember that Zig Ziglar once said that 'the fear of loss outweighs the desire for gain'. I interpret that to mean that the take away close – verbally and/or physically walk away – is the most powerful close on the planet. And, my experience backs that up.

At a certain point, using good scripts, its appropriate to simply say, 'I understand that you want more. With the expenses that I have, I gave you the best deal I could. If you change your mind, please let me know. Thanks again for your time, take care' – and you hang up.

Then, if they haven't already called you back, you follow up with a takeaway letter.

They will call back in most instances.

This is just one more thing we teach in the programs.

## **5. More information on what really works in this industry**

We've been doing this for over 15 years. We started flipping property and ran across an overage completely by mistake. Since then, we've worked thousands of overages.

There are a lot of things that we've learned along the way:

1. Don't chase a dead end. It is difficult to work heirship situations without a will or a set executor is difficult and expensive, for instance.
2. If you're going to do this with a structured buyout, which is what we recommend, and you're not going to partner with us – we recommend that you have the attorney check to make sure you've checked debt, by hiring a paralegal or title company at that point.
3. When checking title, there is no gray area – it's right or wrong. Take your time.
4. When you first work with an attorney in an area, they'll ask for some money upfront.

We offer two overages programs. They both teach you mortgage and tax overages and they both teach you how to work overages on your own. They differ in the partnership options that they give:

- National Surplus Funds – this program requires that you get a list (easy, we teach how), and research the debt and ownership as it stood at the time of the sale. You turn that in to us on our title worksheet and we take it from there – we find them, call them, put the deal together, hire the mobile notary and attorney. We pay you \$500 at the time we get signed documents back, and the rest of your 8% of gross commission when we successfully retrieve the funds from the court.
- The Premiere 16 Program – this requires you do the same as the National Surplus Funds program, but that you also find the people and call them to make sure that they are the correct people and that they are willing to speak with us. Of course, more work, more pay – we give you \$500 when we get the deal signed, and the rest of your 16% commission when we successfully get the money out.

We offer additional programs that you can work on your own, or you can partner up with us on. For a complete list, please go to:

<https://surplusfundsriches.net/04102021>

I highly recommend that you get a bundle, if you can afford it. Especially a bundle that includes flipping property systems with it. The best of the best and trifecta are two that stand out. Regardless of your decision, thanks for taking the time to download this and read it.

***Shawn Buige, SurplusFundsRiches***

There are no secrets to  
success. It is the  
result of preparation,  
hard work, and  
learning from failure.

Colin Powell