

# **PAGE 1 – SURPLUS FUNDS CHAIN OF TITLE**

## **FOR FLORIDA MORTGAGE AND HOA FORECLOSURE SALES**

SALE TYPE (CHECK ONE):  MORTGAGE  HOME OWNERS ASSOCIATION

NAME(S) OF PERSON(S) OR ENTITY FORECLOSED ON (CASE NAME) \_\_\_\_\_  
\_\_\_\_\_

DEED HOLDER(S) AT TIME OF LIS PENDENS (NOT THE BUYER) \_\_\_\_\_  
\_\_\_\_\_

DEED RECORDATION DATE \_\_\_\_\_ BOOK AND PAGE# \_\_\_\_\_  
(THE OWNER'S DEED AT TIME OF LIS PENDENS) (OR INSTRUMENT, DOCUMENT OR REFERENCE #)

FILE OR CASE NUMBER/DESCRIPTOR \_\_\_\_\_

SURPLUS AMOUNT \_\_\_\_\_  ESTIMATED  VERIFIED  
(CANNOT ESTIMATE SURPLUS AMOUNT IS SALE WAS OVER 60 DAYS AGO)

COUNTY \_\_\_\_\_ STATE \_\_\_\_\_

DATE FILE REVIEWED \_\_\_\_\_ RESEARCHER \_\_\_\_\_

FORECLOSED PROPERTY ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

LIS PENDENS DATE \_\_\_\_\_ FINAL JUDGMENT DATE \_\_\_\_\_

DATE FORECLOSED \_\_\_\_\_ (ALL SALES AFTER JULY 1, 2019 MUST HAVE FULL TITLE WORK DONE)

CERTIFICATE OF TITLE DATE \_\_\_\_\_ (IF ISSUED AND NOTED ON DOCKET, NOT REQUIRED)

AMOUNT FORECLOSED ON (FINAL JUDGMENT AMOUNT) \_\_\_\_\_

SALES PRICE AT AUCTION \_\_\_\_\_ (WE CANNOT ACCEPT IF PLAINTIFF BOUGHT AT AUCTION)

FORECLOSING ENTITY (BANK OR HOA NAME) \_\_\_\_\_

### **FILE CHECKLIST – ITEMS WE REQUIRE FOR FLORIDA MORTGAGE AND HOA FILES:**

- PRINTED DOCKET CASE HISTORY REPORT
- FINAL JUDGMENT AND FORECLOSURE DOCUMENT
- COPY OF DEED SHOWING OWNERSHIP AT TIME OF FORECLOSURE (NOT THE BUYER, WE WANT THE LAST OWNER AT TIME OF LIS PENDENS)
- COPY OF THE COUNTY OFFICIAL RECORDS PAGE SHOWING YOU SEARCHED OWNERS NAMES
- COPIES OF ANY UNPAID MORTGAGES (FIRST 3 PAGES ONLY, NOT ENTIRE MORTGAGE DOC) – KEEP IN MIND THE BALANCE OF ALL UNPAID MORTGAGES MUST STILL LEAVE AT MIN \$17,500 TO EX-OWNER. THE BALANCE YOU USE IS THE VALUE ON THE NOTE, NO ESTIMATING CURRENT BALANCES ON OPEN MORTGAGES.
- COPIES OF MORTGAGE CANCELLATIONS, RELEASES OR SATISFACTIONS.
- COPY OF REGISTRY LIST SHOWING THE AMOUNT HELD ON THIS CASE – IF THE REGISTRY DOES NOT SHOW THE DIBURSMENT TO THE FORECLOSING ENITIY, YOU CAN ESTIMATE (IF SALE WAS LESS THEN 60 DAYS AGO), BUT MUST CHECK THE ESTIMATED BOX NEXT TO SURPLUS AMOUNT.

**PAGE 2 – FL SURPLUS FUNDS CHAIN OF TITLE – MORTGAGE HISTORY**

**ALL SALES AFTER 7/1/2019 MUST HAVE FULL TITLE WORK DONE!**

YOU MUST CHECK ONE BOX BELOW – VERIFY YOU DID THE TITLE WORK ON THIS FILE

I checked all MORTGAGES against all persons listed on the deed

**MORTGAGE HISTORY/CHAIN IN ORDER STARTING WITH EX-OWNER’S FIRST MORTGAGE ON PROPERTY**

NAME OF BANK/LENDER \_\_\_\_\_ AMOUNT \_\_\_\_\_  
DATE RECORDED \_\_\_\_\_ BOOK \_\_\_\_\_ PAGE \_\_\_\_\_  
\*SATISFIED/PAID OFF \_\_\_\_\_ OPEN/NOT SATISFIED \_\_\_\_\_ FORECLOSING ENTITY \_\_\_\_\_  
ASSIGNED TO ANOTHER BANK? \_\_\_\_\_ IF YES, WHO HAS THE LOAN NOW \_\_\_\_\_  
\*IF SATISFIED, PLEASE GIVE BOOK/PAGE OR REF #: \_\_\_\_\_

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NAME OF BANK/LENDER \_\_\_\_\_ AMOUNT \_\_\_\_\_  
DATE RECORDED \_\_\_\_\_ BOOK \_\_\_\_\_ PAGE \_\_\_\_\_  
\*SATISFIED/PAID OFF \_\_\_\_\_ OPEN/NOT SATISFIED \_\_\_\_\_ FORECLOSING ENTITY \_\_\_\_\_  
ASSIGNED TO ANOTHER BANK? \_\_\_\_\_ IF YES, WHO HAS THE LOAN NOW \_\_\_\_\_  
\*IF SATISFIED, PLEASE GIVE BOOK/PAGE OR REF #: \_\_\_\_\_

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NAME OF BANK/LENDER \_\_\_\_\_ AMOUNT \_\_\_\_\_  
DATE RECORDED \_\_\_\_\_ BOOK \_\_\_\_\_ PAGE \_\_\_\_\_  
\*SATISFIED/PAID OFF \_\_\_\_\_ OPEN/NOT SATISFIED \_\_\_\_\_ FORECLOSING ENTITY \_\_\_\_\_  
ASSIGNED TO ANOTHER BANK? \_\_\_\_\_ IF YES, WHO HAS THE LOAN NOW \_\_\_\_\_  
\*IF SATISFIED, PLEASE GIVE BOOK/PAGE OR REF #: \_\_\_\_\_

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NAME OF BANK/LENDER \_\_\_\_\_ AMOUNT \_\_\_\_\_  
DATE RECORDED \_\_\_\_\_ BOOK \_\_\_\_\_ PAGE \_\_\_\_\_  
\*SATISFIED/PAID OFF \_\_\_\_\_ OPEN/NOT SATISFIED \_\_\_\_\_ FORECLOSING ENTITY \_\_\_\_\_  
ASSIGNED TO ANOTHER BANK? \_\_\_\_\_ IF YES, WHO HAS THE LOAN NOW \_\_\_\_\_  
\*IF SATISFIED, PLEASE GIVE BOOK/PAGE OR REF #: \_\_\_\_\_

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NAME OF BANK/LENDER \_\_\_\_\_ AMOUNT \_\_\_\_\_  
DATE RECORDED \_\_\_\_\_ BOOK \_\_\_\_\_ PAGE \_\_\_\_\_  
\*SATISFIED/PAID OFF \_\_\_\_\_ OPEN/NOT SATISFIED \_\_\_\_\_ FORECLOSING ENTITY \_\_\_\_\_  
ASSIGNED TO ANOTHER BANK? \_\_\_\_\_ IF YES, WHO HAS THE LOAN NOW \_\_\_\_\_  
\*IF SATISFIED, PLEASE GIVE BOOK/PAGE OR REF #: \_\_\_\_\_

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**IF MORE MORTGAGES, PLEASE ADD ANOTHER PAGE USING OUR FORMAT.**

**PAGE 3 – FL SURPLUS FUNDS CHAIN OF TITLE – JUDGEMENT HISTORY**

**ALL SALES AFTER 7/1/2019 MUST HAVE FULL TITLE WORK DONE!**

YOU MUST CHECK ONE BOX BELOW – VERIFY YOU DID THE TITLE WORK ON THIS FILE

I checked all LIENS AND JUDGMENTS against all persons listed on the deed

**JUDGMENT/LIENS HISTORY/CHAIN**

DATE RECORDED \_\_\_\_\_ ORIGINAL AMOUNT \_\_\_\_\_  
CURRENT AMOUNT INCLUDING INTEREST ACCRUED, ETC. \_\_\_\_\_  
JUDGMENT/LEIN HOLDER NAME \_\_\_\_\_

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DATE RECORDED \_\_\_\_\_ ORIGINAL AMOUNT \_\_\_\_\_  
CURRENT AMOUNT INCLUDING INTEREST ACCRUED, ETC. \_\_\_\_\_  
JUDGMENT/LEIN HOLDER NAME \_\_\_\_\_

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DATE RECORDED \_\_\_\_\_ ORIGINAL AMOUNT \_\_\_\_\_  
CURRENT AMOUNT INCLUDING INTEREST ACCRUED, ETC. \_\_\_\_\_  
NAME & ADDRESS AND CONTACT INFO OF JUDGMENT/LEIN HOLDER \_\_\_\_\_

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DATE RECORDED \_\_\_\_\_ ORIGINAL AMOUNT \_\_\_\_\_  
CURRENT AMOUNT INCLUDING INTEREST ACCRUED, ETC. \_\_\_\_\_  
JUDGMENT/LEIN HOLDER NAME \_\_\_\_\_

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DATE RECORDED \_\_\_\_\_ ORIGINAL AMOUNT \_\_\_\_\_  
CURRENT AMOUNT INCLUDING INTEREST ACCRUED, ETC. \_\_\_\_\_  
JUDGMENT/LEIN HOLDER NAME \_\_\_\_\_

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DATE RECORDED \_\_\_\_\_ ORIGINAL AMOUNT \_\_\_\_\_  
CURRENT AMOUNT INCLUDING INTEREST ACCRUED, ETC. \_\_\_\_\_  
JUDGMENT/LEIN HOLDER NAME \_\_\_\_\_

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DATE RECORDED \_\_\_\_\_ ORIGINAL AMOUNT \_\_\_\_\_  
CURRENT AMOUNT INCLUDING INTEREST ACCRUED, ETC. \_\_\_\_\_  
JUDGMENT/LEIN HOLDER NAME \_\_\_\_\_

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**IF MORE LIENS/JUD, PLEASE ADD ANOTHER PAGE USING OUR FORMAT.**

**PAGE 4 – FL SURPLUS FUNDS CHAIN OF TITLE – CONCLUSION SHEET**

**PLEASE READ AND AGREE BELOW BEFORE SUBMITTING THIS FILE!**

1. SEND THE FILE, TO [PAPERWORK@SURPLUSFUNDSRICHES.COM](mailto:PAPERWORK@SURPLUSFUNDSRICHES.COM) WHEN YOU USE EMAIL - DO NOT USE ZIP FILES, DO NOT SEND IN LINKS FOR DOCUMENTS , PUT THE CASE NAME(DEFENDANT) IN THE HEADER OF THE EMAIL. PLEASE COMBINE THE DOCUMENTS INTO ONE ATTACHMENT. IF YOU DON'T PUT THE DEFENDANT NAME/CASE NAME IN THE HEADER OF THE EMAIL, WE WILL SKIP THIS FILE SUBMISSION AND GET TO IT LATER. IF THIS CAUSES YOU TO LOSE THE CASE TO ANOTHER RESEARCHER, THAT IS ON YOU.

WE HAVE UP TO 3 BUSINESS DAYS TO PROCESS THE FILE OR RESPOND WITH ERRORS. OUR BUSINESS HOURS ARE MONDAY - FRIDAY, 9:00AM TO 4:00PM EASTERN TIME. ALL FILES SUBMITTED AFTER BUSINESS HOURS, THE 3 DAYS START ON THE NEXT BUSINESS DAY. FOR EXAMPLE, FILE SUBMITTED ON FRIDAY AT 8:00PM, 3 DAY WINDOW WILL START MONDAY AT 9:00AM SINCE OUR OFFICE IS CLOSED WEEKENDS. OUR OFFICE IS CLOSED FOR MOST MAJOR HOLIDAYS AND WILL NOT COUNT AS A BUSINESS DAY. IF FILE IS ACCEPTED, IT WILL APPEAR IN THE FILES BEING WORKED LIST.

2. MINIMUM CASE FOR US TO PURSUE IS \$17,500 - NOT 17,499.99.  
IF IF MORE THAN 1 OWNER, NOT MARRIED, WE NEED AT MIN \$17,500 PER PERSON TO WORK. EXAMPLE - 3 OWNERS ON DEED, ALL UNMARRIED, THERE NEEDS TO BE AT MINIMUM \$52,500 IN SURPLUS FOR US TO WORK THE FILE. 4. ON THE WORKSHEET, WE NEED THE PHYSICAL ADDRESS OF THE FORECLOSURE, NOT THE CLAIMANT'S NOTIFICATION ADDRESS. DO NOT PUT IN PARCEL ID #, TAX ID #, OR LEGAL DESCRIPTION, UNLESS THERE WASN'T A PHYSICAL ADDRESS - VACANT LAND.

3. IF YOU COMPLETE YOUR CASE RESEARCH, AND THE LAST OWNER WAS A BANK OR A BANK IS ENTITLED TO ENTIRE SURPLUS AMOUNT, WE WILL NOT TAKE THE FILE. IF YOU COMPLETE YOUR CASE RESEARCH, AND A LIEN HOLDER OR LIEN HOLDERS ARE ENTITLED TO ENTIRE SURPLUS AMOUNT, WE WILL NOT TAKE THE FILE. HOWEVER, WE WILL TAKE ANY FILE WHERE THERE IS A LIEN HOLDER OR BANK ENTITLED AND THERE STILL LEAVES AT MIN \$17,500 TO THE EX-OWNER. FOR INSTANCE, YOU FIND AN OPEN MORTGAGE FOR \$25,000 AND THE SURPLUS IS \$45,000. WE WILL TAKE THAT FILE BECAUSE IT WILL LEAVE \$20,000 FOR THE EX-OWNER. IF THERE ARE OPEN LIENS, JUDGMENTS OR MORTGAGES, THE TOTAL PLUS INTEREST MUST LEAVE AT MIN \$17,500 FOR THE EX-OWNER(S) FOR US TO ACCEPT THE FILE.

3B. WE DO NOT ACCEPT FILES WHERE THE EX OWNER IS A HOA OR COA.

4. ON THE WORKSHEET, WE NEED THE PHYSICAL ADDRESS OF THE FORECLOSURE, NOT THE CLAIMANT'S NOTIFICATION ADDRESS. DO NOT PUT IN PARCEL ID #, TAX ID #, OR LEGAL DESCRIPTION, UNLESS THERE WASN'T A PHYSICAL ADDRESS - VACANT LAND.

5. FEEDBACK - WE WILL LET YOU KNOW WHEN YOU GET A CLAIMANT UNDER CONTRACT AND HAVE THE CASE SET TO PETITION. UNTIL YOU HAVE SENT IN 20 FILES THAT WE HAVE ACCEPTED, WE WILL NOT GIVE OUT ANY ADDITIONAL FEEDBACK. IF YOU HAVE SENT IN 20 CASES WE HAVE ACCEPTED - RESEARCHED CASES - WE WILL GIVE FEEDBACK ONCE A MONTH, UPON REQUEST.

6. CHECK FOR MOTIONS OR PETITIONS FOR THE FUNDS - PLEASE TAKE YOUR TIME. WE ARE GETTING FILES IN WHERE A DISBURSEMENT HAS ALREADY BEEN MADE (MONEY IS GONE) AND/OR WHERE THERE IS A PETITION IN PROCESS. JUST REVIEW THE DOCKET HISTORY TO MAKE SURE THAT ISN'T HAPPENING. THE DOCKET MAY READ, "MOTION TO DISBURSE", "MOTION FOR SURPLUS FUNDS", "OWNERS CLAIM", "SURPLUS CLAIM" OR SOMETHING SIMILAR. REMEMBER THAT WE ARE INDEPENDENT CONTRACTORS, WHICH MEANS WE WORK WITH YOU BY CHOICE AND YOU WORK WITH US BY CHOICE. IF WE RECEIVE UNRESEARCHED FILES FROM A RESEARCHER, REPEATEDLY, WE WILL CHOOSE TO NO LONGER WORK WITH YOU. OF COURSE, WE WILL ADDRESS FIRST FILES SENT IN AND HELP YOU SUBMIT CORRECTLY. IF YOU IGNORE THAT CORRECTION AND REFUSE TO FOLLOW DIRECTIONS, WE WILL DROP YOU AS A RESEARCHER.

ALSO WHEN CHECKING THE DOCKET - MAKE SURE TO LOOK FOR ORDER OF DISMISAL OR ORDER TO VACATE OR ANYTHING SOUNDING LIKE THE OWNERS ARE TRYING TO REVERSE THE SALE. WE HAVE RUN ACROSS A FEW WHERE THE SALE WAS REVERSED AND CANCELLED. MAKE SURE TO CHECK FOR THIS WHEN READING THE DOCKET CASE

**PAGE 5 – FL SURPLUS FUNDS CHAIN OF TITLE – CONCLUSION SHEET**

HISTORY REPORT.

7. PUT FILES IN ORDER - MAKE SURE WHEN YOU SUBMIT FILES TO US, YOU HAVE THE CHAIN OF TITLE WORKSHEET FIRST, FOLLOWED BY THE SUPPORTING DOCS. IF YOUR FILES ARE NOT SUBMITTED IN THIS MANNER, WE WILL NOT WORK IT. YOU WILL HAVE TO RESUBMIT IN CORRECT ORDER.

8. MAKE SURE YOU ARE CHECKING THE DEED HOLDER AT THE TIME OF LIS PENDENS (NOT TIME OF FORECLOSURE) FOR MORTGAGE OR HOA FORECLOSURE SALES. THIS IS NOT THE BUYER AT AUCTION OR THE PERSON NAMED ON THE CERTIFICATE OF TITLE (FORECLOSURE DEED AFTER THE AUCTION). WE ARE GETTING FILES IN WHERE SOME OF YOU ARE NOT CHECKING OR PUTTING THE WRONG NAMES DOWN. THIS IS VERY IMPORTANT STEP, DO NOT DISMISS IT OR ASSUME IT IS THE SAME AS THE DEFENDANT(S) LISTED. WE NEED TO KNOW EXACTLY WHO IS DUE THE MONEY. DEEDS CAN BE CHECKED ON THE COURTS ONLINE DEED AND OFFICIAL RECORDS DEPT., IT IS ALSO STATED IN THE STEP BY STEP EXAMPLE FOR FL MORTGAGE AND HOA FORECLOSURE SALES.

9. PLEASE INCLUDE A COPY OF THE NOTIFICATION ADDRESSES IN WITH THE FILE. FOR MORTGAGE AND HOA FORECLOSURE SALES, IT WILL BE ON THE LAST PAGE OF THE FINAL JUDGMENT DOC.

10. WE PAY COMMISSIONS OF 10% GROSS COLLECTED FOR MORTGAGE AND HOA SURPLUS FUNDS FILES. IF TOTAL COLLECTED SURPLUS IS \$50,000, WE WILL PAY RESEARCHER COMMISSION OF \$5,000.

11. WE WILL NOT ACCEPT ESTIMATED SURPLUS VALUES IF THE SALE WAS 60 DAYS OR MORE AGO. YOU NEED TO VERIFY AT THIS STAGE, CHECK THE DOCKET FOR CERTIFICATE OF DISBURSEMENT OR GET THE REGISTRY LIST OR ANY COURT DOCUMENT SHOWING THE SURPLUS AMOUNT. FOR EXAMPLE, IF A FORECLOSURE SALE WAS HELD ON 1/1/2022 AND YOU RESEARCH AND SUBMIT ON 3/5/2022, YOU WOULD NEED TO VERIFY THE SURPLUS AMOUNT, BECAUSE THOSE DATES ARE MORE THAN 60 DAYS APART.

12. IF EX-OWNER IS A CORPORATION, LLC, LLP OR DBA, PLEASE FILL OUT THE 'COMPANY ACCEPTANCE AND REQUIREMENTS FORM' WITH YOUR FILE. NO BANKS, MORTGAGE COMPANIES OR FINANCIAL INSTITUTIONS ALLOWED.

13. IF EX-OWNER IS DECEASED, THE FILE MUST NAME A PERSONAL REP OF THE ESTATE OR NAME HEIRS. IF THE CASE FILE DOES NOT NAME EITHER OF THESE, AND THE PERSON IS DECEASED, WE WILL NOT ACCEPT THE FILE. PLEASE INCLUDE THE NAME OF THE PERSONAL REP OF THE ESTATE OR NAMED HEIR(S) ON THE CONCLUSION PAGE.

IF ONE OF THE PERSONS NAMED ON THE DEED IS DECEASED, THE OWNERSHIP DOES NOT AUTOMATICALLY TRANSFER TO SURVIVING OWNER, UNLESS DEED SAYS 'JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP' OR 'TENANCY BY THE ENTIRETY'. IF THE DEED DOES NOT HAVE EITHER OF THESE CLAUSES, BOTH NAMES MUST GO ON THE CONCLUSION EVEN IF 1 OR MORE IS DECEASED.

14. WE WILL ONLY ACCEPT FILES WERE THE WINNING BIDDER WAS A 3<sup>RD</sup> PARTY BIDDER, NOT THE PLAINTIFF. IF THE PLAINTIFF BOUGHT THE PROPERTY AT AUCTION, WE WILL NOT ACCEPT THE FILE. THERE IS NO SURPLUS WHEN THE PLAINTIFF OR FORECLOSING ENTITY BUYS BACK AT AUCTION.

15. PLEASE READ THE UPDATES TO THE FLORIDA REMOTE PROGRAM. FLORIDA LAWS ARE CONSTANTLY EVOLVING AND WE POST UPDATES TO THE PROGRAM ABOVE.

16. CHECK THE FILES BEING WORKED LIST. IF THE FILE IS LISTED, DO NOT SEND IN AS WE ALREADY HAVE IT.

**I HAVE READ, UNDERSTAND AND AGREE (REQUIRED)**

YOU MUST AGREE AND CHECK THE ABOVE BOX OR WE WILL NOT REVIEW YOUR FILE.

**PAGE 6 – FL SURPLUS FUNDS CHAIN OF TITLE – CONCLUSION SHEET**

**CONCLUSION SECTION** – SEE EBOOK FILE EXAMPLE IF HELP IS NEEDED ON FILLING THIS OUT. IF THERE IS DEBT – IT GOES IN FIRST POSITIONS BASED ON RECORDATION DATE AND END AT THE EX-OWNER(S) (DEED HOLDER(S)). DO NOT LEAVE THE CONCLUSION PAGE BLANK, WE WILL REJECT THE FILE.

\_\_\_\_\_ ARE 1<sup>ST</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_

\_\_\_\_\_ ARE 2<sup>ND</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_

\_\_\_\_\_ ARE 3<sup>RD</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_

\_\_\_\_\_ ARE 4<sup>TH</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_

\_\_\_\_\_ ARE 5<sup>TH</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_

\_\_\_\_\_ ARE 6<sup>TH</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_

\_\_\_\_\_ ARE 7<sup>TH</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_

\_\_\_\_\_ ARE 8<sup>TH</sup> IN LINE FOR FUNDS CURRENTLY DUE  
AMOUNT: \_\_\_\_\_