

**PAGE 1 – SURPLUS FUNDS CHAIN OF TITLE**  
**FOR FLORIDA TAX DEED FORECLOSURE FILES**

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

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

DEED RECORDATION DATE \_\_\_\_\_ BOOK AND PAGE# \_\_\_\_\_  
(THE OWNER'S DEED NOTED ON THE O&E) (OR INSTRUMENT, DOCUMENT OR REFERENCE #)

FILE OR CASE NUMBER/DESCRIPTOR \_\_\_\_\_ (USE TAX CERTIFICATE#)

SURPLUS AMOUNT \_\_\_\_\_  ESTIMATED  VERIFIED

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

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

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

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

DATE FORECLOSED \_\_\_\_\_ (DATE MUST BE WITHIN 18 MONTHS OF TODAY'S DATE)

CERTIFICATE OF TAX DEED APPLICATION DATE \_\_\_\_\_ (MUST BE AFTER OCTOBER 1, 2018 FOR NEW 120-DAY RULE)

AMOUNT FORECLOSED ON \_\_\_\_\_

SALES PRICE AT AUCTION \_\_\_\_\_

FORECLOSING COUNTY \_\_\_\_\_

**FILE CHECKLIST – ITEMS WE REQUIRE FOR FLORIDA TAX DEED SURPLUS FILES REFERRED TO US, NO EXCEPTIONS, PLEASE DO NOT SEND IN WITHOUT REQUIRED DOCS:**

- COURT ORDERED TITLE REPORT
- NOTIFICATION ADDRESSES – ALSO CALLED COLLECTORS CERTIFICATE
- COPY OF DEED SHOWING OWNERSHIP AT TIME OF FORECLOSURE (NOT THE BUYER, WE WANT THE LAST OWNER RIGHT BEFORE THE SALE)
- COPY OF THE CERTIFICATE OF TAX DEED APPLICATION
- 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 \$15,000 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.

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

**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 \_\_\_\_\_  
ASSIGNED TO ANOTHER BANK? \_\_\_\_\_ IF YES, WHO HAS THE LOAN NOW \_\_\_\_\_  
\*IF SATISFIED, PLEASE GIVE BOOK/PAGE OR REF #: \_\_\_\_\_

---

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

---

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

---

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

---

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

---

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

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

**JUDGMENT/LIENS HISTORY/CHAIN**

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

---

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

---

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

---

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

---

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

---

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

---

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

---

**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 \$10,000 - NOT 9,999.99, \$10,000. (\$15,000 FOR ESTIMATED VALUES) IF IF MORE THAN 1 OWNER, NOT MARRIED, WE NEED AT MIN \$10K PER PERSON TO WORK. EXAMPLE - 3 OWNERS ON DEED, ALL UNMARRIED, THERE NEEDS TO BE AT MINIMUM \$30,000 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 \$15,000 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 \$15,000 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. FOR TAX FILES, DO NOT SEND IN ANY FILES OVER 18 MONTHS OLD - 18 MONTHS SINCE THE FORECLOSURE SALE. FOR MORTGAGE AND HOA FILES, PLEASE USE THE MOST RECENT VERSION OF THE REGISTRY REPORT, THIS WILL ALSO HAVE THE OLDER STUFF.

8. 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.

9. MAKE SURE YOU ARE CHECKING THE DEED HOLDER REFERENCED ON THE COURT O&E REPORT AKA TITLE REPORT.

10. PLEASE INCLUDE A COPY OF THE NOTIFICATION ADDRESSES IN WITH THE FILE. FOR TAX DEED SALES, THE NAME OF THE DOCUMENT MAY VARY BY COUNTY. SOME COUNTIES IT IS CALLED COLLECTOR'S CERTIFICATE, CLERK'S AFFIDAVIT CERTIFICATE OR INTERESTED PARTIES. SOME COURTS PUT IN THE COPIES OF THE ENVELOPE MAILINGS, YOU CAN USE THAT. SOME COURTS WILL HAVE A DOCUMENT CALLED SOMETHING ELSE ENTIRELY, YOU WILL HAVE TO LOOK FOR THAT.

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

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. IF YOU ARE SUBMITTING FILES THAT QUALIFY FOR THE 120 DAYS RULE, MEANING TAX DEED APPLICATIONS THAT HAVE BEEN FILED ON OR AFTER OCTOBER 1, 2018. IF YOU SEE ANY MUNICIPAL CODE VIOLATIONS, IRS TAX LIENS OR GOVERNMENT LIENS, THOSE WILL BE PAID OUT OF SURPLUS. PLEASE DO NOT SUBMIT FILES THAT HAVE MUNICIPAL CODE VIOLATIONS, IRS TAX LIENS OR GOVERNMENT LIENS THAT WILL TAKE UP THE SURPLUS AND NOT LEAVE AT MIN \$10,000 TO THE EX-OWNER. WE WILL NOT ACCEPT THE FILE.

YOU MUST LIST ALL LIENS AND CALCULATE INTEREST RATE (IF NOT INT RATE LISTED, FACTOR 10%) OR PER DAY FEE, EVEN IF THE LIEN IS \$200 PER DAY, IT ALL COUNTS.

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.

FILES THAT QUALIFY FOR THE 120-DAY RULE, YOU STILL HAVE TO PUT CREDITORS IN PRIORITY POSITION AHEAD OF THE EX-OWNER(S). IF THE ALL INCLUDED DEBT IS MORE THAN THE SURPLUS, IT IS OKAY FOR FILES THAT QUALIFY FOR 120-DAY RULE. FOR ALL OTHER FILES, THERE MUST BE AT MIN \$15,000 TO EX-OWNER AFTER DEBT (SEE RULE 3).

\_\_\_\_\_ 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: \_\_\_\_\_