



# **SURPLUS ADVOCATES**

**A NON-PROFIT ORGANIZATION**

**YOU COULD  
BE OWED  
THOUSANDS  
AFTER YOUR  
FORECLOSURE**

**DON'T GET  
SCAMMED OUT  
OF IT**

FORECLOSURE  
SURPLUSES EXPLAINED

NEVER PAY A FOR-PROFIT  
SERVICE OR ATTORNEY  
MORE THAN 12%

**MILLIONS RECOVERED  
DOZENS OF CASES OF  
FRAUD STOPPED**

[WWW.SURPLUSHELP.COM](http://WWW.SURPLUSHELP.COM)



## Our Non-Profit Mission

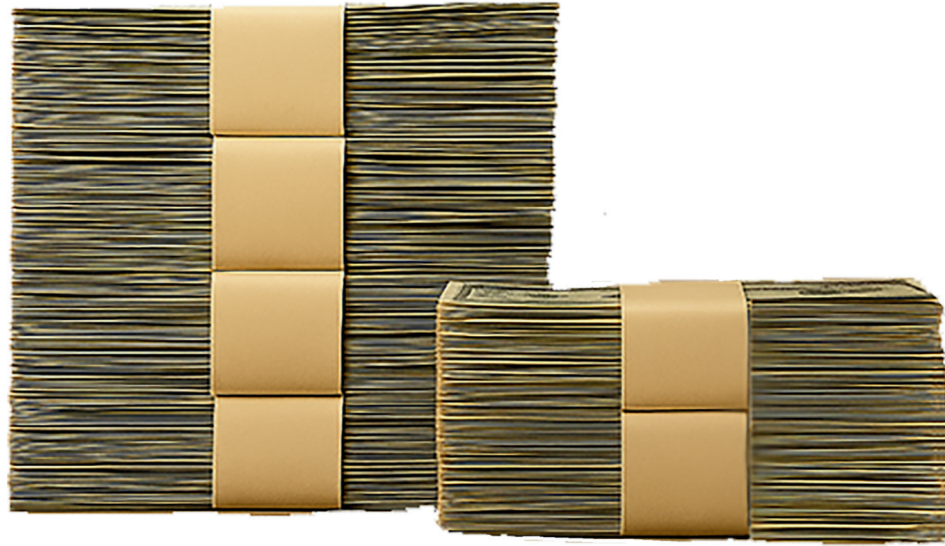
Surplus Advocates is the nation's only nonprofit dedicated exclusively to protecting homeowners who have experienced foreclosure or tax deed sales from surplus theft and predatory practices.

We help rightful owners ethically recover surplus funds they're entitled to receive. Committed to transparency and fairness, there is never an out of pocket expense, and we never receive more than 12%, strictly adhering to Florida Statute §45.033. Our nonprofit status underscores our commitment to integrity, honesty, and putting homeowners first.

Our network of expert attorneys has successfully recovered millions of dollars for homeowners across all 67 Florida counties, and stopped many cases of attempted fraud and theft. We fight tirelessly to prevent exploitation, ensuring every homeowner we assist receives justice and the full surplus recovery they deserve.

**Millions Recovered.  
Millions Saved.**

# What is a foreclosure surplus?



WHEN A HOME OR PROPERTY IS SOLD AT A FORECLOSURE OR TAX DEED AUCTION, IT SOMETIMES SELLS FOR MORE MONEY THAN IS OWED. **THE EXTRA MONEY LEFT OVER AFTER PAYING THE DEBT IS CALLED A "SURPLUS."**

AFTER CREDITORS HAVE BEEN PAID, **THIS SURPLUS LEGALLY BELONGS TO THE ORIGINAL OWNER.** EVEN THOUGH THEY'VE LOST THE PROPERTY, THE OWNER STILL HAS THE RIGHT TO CLAIM THE LEFTOVER FUNDS FROM THE SALE.

UNFORTUNATELY, MANY OWNERS DON'T KNOW THESE FUNDS EXIST, OR HOW TO GET THEM. SOMETIMES, COMPANIES TAKE ADVANTAGE OF THIS CONFUSION, CHARGING UNFAIRLY HIGH FEES OR TRYING TO KEEP THE SURPLUS THEMSELVES.

AT SURPLUS ADVOCATES, **WE HELP OWNERS UNDERSTAND AND RECOVER THEIR SURPLUS FUNDS FAIRLY AND LEGALLY**, ENSURING THEY RECEIVE THE MONEY THAT'S RIGHTFULLY THEIRS.



#### NAVIGATING THE PROCEDURAL WATERS

When a home is foreclosed or sold at a tax deed auction, the surplus recovery process can be confusing and intimidating. Surplus Advocates steps in to clearly identify surplus funds available to homeowners and helps them understand their rights to recovery.

Many companies exploit homeowners during this vulnerable time, using confusing paperwork and unclear procedures to take excessive fees or misappropriate funds. Surplus Advocates provides clear, straightforward guidance through every step of the process, ensuring homeowners avoid scams, unfair charges, and misleading practices.

Our network of experts handle procedural hurdles, complicated documentation, and court filings, making sure every owner gets a fair shake. By simplifying and streamlining surplus recovery, Surplus Advocates helps homeowners securely and fairly reclaim what's rightfully theirs.

# 12%

THE MAXIMUM AMOUNT  
ANYONE IS ALLOWED TO  
CHARGE ON A FORECLOSURE  
SURPLUS RECOVERY IS 12%.

## FOR-PROFIT SURPLUS RECOVERY IS LIKE SWIMMING WITH SHARKS (and criminals)

After a foreclosure or tax deed auction, surplus funds often become targets for unethical businesses and outright criminals. Millions have been stolen across Florida by people pretending to help homeowners, using deception and complex paperwork to mislead or confuse owners about their rights. Even when money isn't directly stolen, homeowners regularly end up short-changed, either by paying excessive fees or unknowingly surrendering most of their surplus.

In Sarasota County, one homeowner received just \$2,000 from a surplus worth more than \$80,000—a staggering loss of over \$78,000—simply because they trusted the wrong person who knocked at their door. Sadly, stories like this happen too often, highlighting the importance of being cautious about who handles your surplus recovery.

Surplus Advocates exists as a nonprofit dedicated to protecting homeowners from these traps. Unlike for-profit companies motivated by large commissions or quick profits, we prioritize transparency and fairness. We clearly explain your rights, ensure you fully understand the process, and cap our fees at 12%, so you keep the vast majority of your surplus. And nothing is ever owed out of pocket. We only recover our fees and costs when you get paid.



**Many chasers try to charge a so-called “flat fee.” Some say they’re trying to save your home, only to effectively steal it. Don’t fall for these scams.**

| UNDERSTANDING FEE STRUCTURES |                                |                                      |
|------------------------------|--------------------------------|--------------------------------------|
|                              | SURPLUS CHASERS                | SURPLUS ADVOCATES (NON-PROFIT)       |
| Upfront Cost                 | Common                         | Never                                |
| Recovery Fee                 | 12%-80%+                       | MAX 12%                              |
| Hidden Fees                  | Common                         | None                                 |
| Risk to Owner                | High<br>(overcharge, lawsuits) | Low<br>(by-the-book, court-approved) |

## WHAT MAKES SURPLUS ADVOCATES DIFFERENT:

In plain terms: surplus chasers sometimes try to make you pay before they do the work, charge wildly varying percentages, and hide extra fees in the small print. Surplus Advocates never asks for money upfront, we cap our fees and costs at 12% as required by law, and guarantee no hidden costs—and if we don't get you any money, you owe nothing. It's the fair, transparent way to get back every dollar you deserve.

**NEVER  
TRUST  
ANYONE**

**who shows up at  
your house.**

**It's a scam!**

# HELP!

**If you've already signed a contract with a for-profit surplus chaser, you may be able to get out of it if they are overcharging you**

**Courts can set aside agreements that charge more than 12%.**

**If you think you're being overcharged, reach out to us!**

If you have signed a foreclosure surplus over to someone who knocked on your door, and said they were helping save your property, and now you see they're charging way more than the 12% they're allowed to, reach out to us for a free review of the situation.

In many cases, our network of outside attorneys are able to get those voidable agreements set aside. If a contract is set aside, the only thing a surplus chaser can recover is money that they've already paid you, which is usually nothing.

As always, you won't owe us anything out of pocket. We are only paid out of the court registry funds after the court approves the payment of your surplus.

## SURPLUS RECOVERY TIMELINE



## Avoid Surplus Chasers Who Offer To Pay You Upfront!

If They're Offering You A Couple Thousand Dollars, **It's A Scam!**

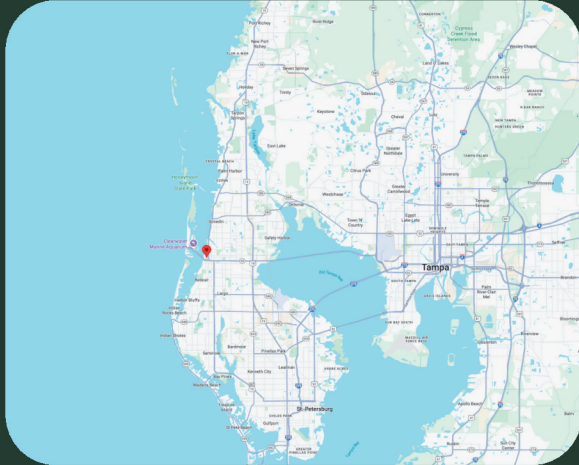
Surplus Advocates can sometimes help if money is needed today.

But, please don't sign away a whole surplus!

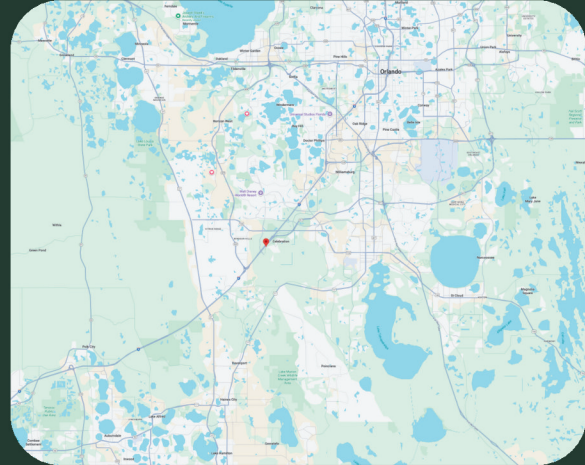
Too many people get taken advantage of this way



# Office Locations



**601 CLEVELAND STREET, STE. 510  
CLEARWATER, FL 33755**



**1420 CELEBRATION BLVD., STE. 200  
KISSIMMEE, FL 34747**

## STATEWIDE PRESENCE

ALACHUA BAKER BAY  
BRADFORD BREVARD  
BROWARD CALHOUN  
CHARLOTTE CITRUS CLAY  
COLLIER COLUMBIA  
DESOTO DIXIE DUVAL  
ESCAMBIA FLAGLER  
FRANKLIN GADSDEN  
GILCHRIST GLADES GULF  
HAMILTON HARDEE  
HENDRY HERNANDO  
HIGHLANDS  
HILLSBOROUGH HOLMES  
INDIAN RIVER JACKSON  
JEFFERSON, LAFAYETTE  
LAKE

**ALL 67 COUNTIES**



**SERVICED**

LEE LEON LEVY LIBERTY  
MADISON MANATEE  
MARION MARTIN  
MIAMI-DADE MONROE  
NASSAU OKALOOSA  
OKEECHOBEE ORANGE  
OSCEOLA PALM BEACH  
PASCO PINELLAS POLK  
PUTNAM SANTA ROSA  
SARASOTA SEMINOLE  
ST. JOHNS ST. LUCIE  
SUMTER SUWANNEE  
TAYLOR UNION VOLUSIA  
WAKULLA WALTON  
WASHINGTON

**We've recovered millions of  
dollars for hundreds of owners  
and we look forward to  
working with you!**

**EMAIL: CONTACT@SURPLUSHELP.COM**

**Phone: 407-Surplus**  
(787-7587)

**SurplusHelp.Com**

