E.A.R.R.

Exodus Assets Refunds Recovery, LLC

Foreclosure Recovery Kit

Recovery, Restoration, and Rising!

Prepared for: [CLIENT NAME]

Property: [PROPERTY ADDRESS]

www.earr.online | [PHONE] | [EMAIL]

You do not walk this path alone

Dear **[CLIENT NAME]**,

I know the pain of foreclosure because I lived it. Out of my own loss in 2008, I founded Exodus Assets Refunds Recovery so that no one would have to face this uninformed and alone. I want you to hear this clearly: **foreclosure does not end your story.**

Here is something many people are never told. When a property is sold at a foreclosure or tax sale for **more than was owed**, that leftover money — the **surplus** — often belongs to *you*, the former owner. Not the county. Not the lender. You. And it is frequently left unclaimed simply because people don't know it exists.

Why the phoenix

Our symbol is the phoenix — rebirth, strength, and rising from the ashes. Foreclosure, while devastating, can be the setup for a comeback: a chance to be restored, and to rise again, debt-free.

This kit walks you through what surplus funds are, how we help, what happens next, and what we'll need from you — in plain language, with no pressure and no upfront cost. We will treat you with dignity, keep everything clear, and tirelessly fight for your restoration.

With hope,

Alma
Founder, Exodus Assets Refunds Recovery, LLC
Recovery, Restoration, and Rising!

What are surplus funds?

A simple example.

Suppose a home had **$30,000** in unpaid taxes or mortgage debt and sold at auction for **$100,000**. The debt is paid first — but that leaves **$70,000**. After any other valid debts against the property are settled, whatever remains is **surplus**, and the former owner is generally entitled to claim it.

Who can claim surplus funds?

- The **former owner** of the property.
- The **heirs** of an owner who has passed away.
- Certain **lienholders** who were owed money.

Why this matters more than ever

In 2023, the U.S. Supreme Court ruled (in *Tyler v. Hennepin County*) that a government keeping the surplus from a tax sale is unconstitutional. It confirmed what we have always believed: this money belongs to the people it was taken from. Since then, more of it than ever is claimable — but there are **deadlines**, so acting sooner is better.

The process differs in every state and county, the paperwork is exacting, and other debts (liens) can affect how much is left. That is exactly where we come in — so you don't have to face it alone.

Example figures are illustrative only. Rules, deadlines, and outcomes vary by state and county and change over time.

How E.A.R.R. helps you rise

1. **We confirm what may be yours**
   We review the sale of your property and check whether a surplus likely exists and whether you're the rightful party to claim it.

2. **We research the debts & claimants**
   We identify every lien and party that could affect the final amount, so there are no surprises and we know the realistic net figure.

3. **We prepare your claim**
   We gather the documents, complete the county or court forms correctly, and get everything filing-ready.

4. **We file and fight for you**
   We submit the claim to the office holding your money and stay on it — tirelessly — until it's resolved.

5. **You are restored**
   The funds are released to you. We're paid only if you are — no recovery, no fee.

What it costs you today: nothing

You pay no upfront fees. Our fee is **[FEE — e.g., 20%]** of what we successfully recover for you, and only if we recover it. If nothing is recovered, you owe us nothing. Our fee always stays within your state's legal limit.

What happens next

- **Today:** Review this kit and the service agreement we sent with it. If it feels right, sign or e-sign the agreement and send it back.
- **Days 1–7:** We verify the surplus amount and research all liens and claimants, then confirm your realistic net figure with you.
- **Weeks 1–3:** We prepare and file your claim with the office holding the funds.
- **After filing:** Processing times vary by county — often weeks to a few months. We keep you updated and handle the back-and-forth.
- **Payout:** The office releases your funds; our agreed fee is settled only then.

What we'll need from you

- A **government-issued photo ID** (the name must match the deed).
- **Proof you owned** (or have an interest in) the property — a deed, tax record, or similar, if you have it. Don't worry if you don't; we can often locate it.
- If you're claiming as an **heir**: the owner's death certificate and any will or estate papers.
- The **signed service agreement** and a completed **W-9** so the funds can be paid to you.
- A reliable **mailing address, phone, and email** so we can reach you.

> Missing something? That's normal — just tell us what you have and we'll gently guide you through the rest.

Document requirements are set by each county or court and may vary. This list is a general guide.

Honest answers to common questions

Could I do this myself for free?

Yes. You have every right to file the claim yourself, directly with the county or court, at little or no cost. Many people choose E.A.R.R. because the process is confusing and time-consuming and they'd rather have it handled with care — but the choice is always yours.

Do I pay anything upfront?

No. There are no upfront charges. We're paid only from a successful recovery.

How much might I receive?

It depends on the sale price and any remaining debts against the property. We'll give you a realistic estimate after our research — and we'll always be straight with you, even if the answer is small or zero.

Is there a deadline?

Often, yes. States set time limits to claim surplus, after which the money can be lost or turned over to the state. This is why acting promptly matters.

Can I change my mind after signing?

Yes. Our agreement includes a cancellation period. If you cancel in writing within that window, you owe nothing.

Is my information safe?

We use your information only to pursue your claim and handle it with care and confidentiality.

We're here whenever you're ready

Call, email, or reply to the message that brought you this kit. We'll answer your questions and, if you'd like, begin your recovery right away.

Exodus Assets Refunds Recovery, LLC

Web: www.earr.online

Phone: [PHONE] | Email: [EMAIL]

E.A.R.R. (Exodus Assets Refunds Recovery, LLC) is a surplus-funds recovery service. This kit is informational only and is not legal, financial, or tax advice. We do not guarantee recovery of any amount. All estimates are subject to verification with the relevant county or court, and all services are governed by the signed service agreement and applicable state law. You may always file a claim yourself, directly, at little or no cost.