

RECOVERY, RESTORATION, AND RISING!

The E.A.R.R. Surplus Funds Recovery Kit & Workbook

A Survival and Recovery Guide for Families After Foreclosure

CLIENT EDITION

Presented by E.A.R.R. — Exodus Assets Refunds Recovery, LLC

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Welcome Home: A Message From Our Heart to Yours

Psalm 118:6 The LORD is on my side; I will not fear: what can man do unto me?

Dear Friend,

We know you have been through it. We know that for a long time it may have felt like you were standing alone against a system that did not see you, did not hear you, and certainly did not look out for you. It is exhausting to be pushed around by a process that takes what is yours and leaves you to figure out the rest on your own.

Take a deep breath. The fight is not over — but you are not walking into it uninformed anymore.

You have chosen to let us carry this with you, and we do not take that lightly. From here forward, the research, the filings, the phone calls, and the deadlines are ours to manage. Your job is to stay informed, keep your documents together, and let us know when something arrives in the mail.

This book is your window into your own case. There are no assignments in it that send you off to hunt down county records — that is our work. What you will find instead is a plain explanation of everything happening on your behalf, a place to record what we tell you, and a journal for the part of this that no paperwork can hold.

There is a place to write on nearly every page, because this is your book now.

Whatever the outcome of your claim, we want you to walk away steadier than you came in. That is what restoration means to us.

With unwavering support and respect,

The E.A.R.R. Family

How This Kit Is Built

It is built to be read once for understanding, then kept nearby as a working reference.

- Part One — The eBook: chapters explaining surplus funds, eligibility, the claim process, escheatment, red flags, checklists, glossary, and FAQ.
- Part Two — Companion Calendar & Workbook: thirty-three working pages that follow your case as we handle it, with scripture, guided fields, and ruled lines.
- Part Three — Journal: thirty-three daily pages with scripture, a written prompt, and ruled lines.
- Back Matter — From Journal to Manuscript, a closing letter, disclosures, and your Resources page.
- Every scripture in this kit appears only once. Sixty-six pages, sixty-six different words from God.

PART ONE

The eBook

Understanding Your Claim

A Word Before We Begin

If you are holding this kit, a property connected to you — a home, a parcel, an estate — went through a tax sale, and the sale brought in more than what was owed. That difference is called a surplus, or an overage. It is money the law says belongs to you, not to the county and not to the buyer.

You have asked us to pursue it on your behalf, and we will. What follows is not a set of instructions for you to carry out. It is an explanation, so that nothing that happens in your case ever comes as a surprise, and so that you can ask us intelligent questions at every turn. An informed client is not a burden to us. An informed client is the point.

— **The E.A.R.R. Family**

Chapter 1 — What Are Surplus Funds?

When a property is sold at a tax foreclosure sale — or, in some cases, a mortgage foreclosure sale — because of unpaid taxes, the county or trustee sells the property, often at auction, to recover what is owed. Frequently the sale price is higher than the total debt: back taxes, interest, penalties, and administrative costs.

That difference between the sale price and the amount owed is the surplus, sometimes called an overage or excess proceeds. By law in most states, that surplus does not belong to the county, the taxing authority, or the buyer. It belongs to the person who held title, or an equity interest, at the time of the sale — or, in some cases, their heirs.

How Surplus Funds Arise — A Simple Timeline

- Property taxes go unpaid for a statutory period.
- The taxing authority initiates foreclosure or a tax sale process.
- The property is auctioned, often to the highest bidder.
- Sale proceeds first pay the taxes, penalties, interest, and costs owed.
- Any money left over becomes the surplus.
- The county or court holds the surplus, and by law must attempt to notify the former owner.
- If unclaimed within the statutory window, the funds escheat — revert — to the state.

The entire purpose of your case with us is making sure step seven never happens.

Chapter 2 — Who May Claim These Funds

Eligibility varies by state and by the type of sale, but generally includes:

- The record owner of the property at the time of the tax sale.
- A lienholder whose interest was junior to the tax lien and was paid off by the sale — mortgage holders, judgment creditors — up to the amount owed to them.
- Heirs or the estate of a deceased owner, once probate or a small-estate process establishes their right to claim.
- In some states, a party with a documented equitable interest even without full title.

Your E.A.R.R. contact has already determined which of these describes you, and will tell you in writing which documents your category requires.

Chapter 3 — The Claim Process, Step by Step

- Step 1 — Confirm the sale and surplus amount with the county tax collector, trustee, or clerk of court.
- Step 2 — Confirm legal standing to claim — owner of record, heir, or lienholder.
- Step 3 — Gather supporting documents (see the Document Checklist).
- Step 4 — File a claim petition or motion, per the county's required form and process.
- Step 5 — Attend a hearing if one is required, or await administrative review.
- Step 6 — Receive the disbursement, typically by check from the county, court, or trustee.

Timelines vary widely — from a few weeks in an uncontested administrative claim to many months if a hearing, competing claims, or probate is involved.

Steps one through five are ours. Step three is the only one where we will need your help, and we will tell you exactly what to send.

Chapter 4 — Time-Sensitive Terms You Need to Know

Statutory claim period

The window, set by state law, during which a former owner or other eligible party may file a claim for surplus funds.

We have calculated yours and it is tracked on our end. Ask us for it any time; you should never have to guess.

Notice period

The window during which the county or court is required to attempt to notify you of the surplus, typically by mail to the last known address and sometimes by publication.

Escheatment date

The date after which, if no valid claim has been filed, the funds transfer to the state's unclaimed property division and the original claim process closes.

Interest accrual

Some states pay interest on surplus funds while they are held. Many do not. We will tell you which applies in your case.

Reading Your Notice

If a written notice about surplus funds arrives, look for these details before doing anything else:

- The exact case or parcel number referenced.
- The county or court holding the funds.
- The stated deadline to file — not a marketing deadline, the legal one.
- Whether the notice is from the county or court itself, or from a private recovery firm.

Send us anything that arrives. We verify it against county records and tell you whether it is genuine before you respond to it.

Chapter 5 — What Escheatment Is, and Why It Matters

Escheatment is the legal process by which unclaimed property — including surplus foreclosure funds — reverts to the state after a set period of dormancy. It is not a penalty. It is a default outcome designed to keep unclaimed money from disappearing entirely.

Once funds escheat they do not vanish, but the process to recover them changes. You generally must file with the state's unclaimed property division rather than the county or court, and additional documentation may be required to prove your right to funds that are, by then, older and further removed from the original sale.

This is why we move on a schedule rather than waiting for notices to arrive. Your deadline drives our calendar.

Chapter 6 — Understanding Contingency Representation

A recovery agent locates, verifies, and files claims on a claimant's behalf, typically in exchange for a percentage of the recovered funds — a contingency fee — rather than an upfront charge.

What a fair contingency agreement includes

- A stated fee percentage, disclosed in writing before you sign.
- No upfront fee required to begin work.
- A clear description of what the agent will do — filing, document gathering, hearing representation where applicable.
- Your right to cancel within the state's required rescission period, if one applies.
- A copy of every document filed on your behalf.

Every one of these is in your agreement with us. If you cannot find one of them, call us and we will walk you to the paragraph. Because this is a contingency relationship, we are paid only when you are paid.

Chapter 7 — Red Flags to Watch For, Including From Us

- Anyone asking for payment before funds are recovered.
- Pressure to sign the same day, without time to review the agreement.
- Refusal to give you the case number, county, or court where your funds are held.
- A contract that does not state the fee percentage in plain numbers.
- Contact received before the state's legal notice window has opened.

We are including this list knowing it points at us as easily as anyone else. If you ever see any of it from E.A.R.R., say so directly — and if that does not resolve it, the oversight contacts are on your Resources page at the back of this book. We would rather be held to this standard than trusted blindly.

Chapter 8 — Document Checklist

This is where we need you. Everything else we handle.

- Government-issued photo ID
- Proof of prior ownership — deed, tax bill, or mortgage statement
- Notice of surplus funds, if received
- Court or case number, if known
- Death certificate and proof of heirship, if claiming as an heir
- Social Security number or tax ID, for disbursement processing
- Current mailing address and contact information

Use the Document Tracker in Part Two to log what you have and what is still needed.

Chapter 9 — Frequently Asked Questions

Could I have done this myself?

Yes. In most states you may file directly with the county or court. You chose to have us handle the paperwork, deadlines, and follow-up instead. We say this plainly because you deserve to know it was a choice, not a requirement.

How long will it take?

It varies by county and whether a hearing or probate is required. We will give you a realistic range for your county rather than a number designed to make you feel good.

What if someone else claims the same funds?

Competing claims typically go to a hearing where a judge or hearing officer determines the rightful recipient based on documentation. We will tell you immediately if this happens.

What do you need from me?

Your documents, your current address, and anything that arrives in the mail. That is the whole list.

Can I call you?

Yes. There is no such thing as calling too often about your own money.

Chapter 10 — Glossary

Surplus / Overage / Excess Proceeds

The amount remaining after a tax or foreclosure sale exceeds the debt owed.

Escheatment

The legal transfer of unclaimed property to the state after a specified dormancy period.

Contingency Fee

A fee paid only if and when funds are recovered, calculated as a percentage.

Claimant

A person or entity with a legal right to file for surplus funds.

Disbursement

The release of funds to the approved claimant, typically by check.

Statutory claim period

The legal window in which a claim must be filed.

Record owner

The person shown on the deed as owner at the time of the sale.

Closing Note

Money that is legally yours should not require luck to find its way back to you. That is the entire premise of this book.

You have a team now. Use Part Two to follow what we are doing, and Part Three to keep the part of this story that no filing can hold.

PART TWO

Companion Calendar & Workbook

Thirty-three working pages. Follow your case, keep your records, and know what comes next.

DAY 1

What We Are Confirming For You

Psalm 46:1 God is our refuge and strength, a very present help in trouble.

Your EARR contact verifies the parcel, sale date, and surplus amount directly with the county. You do not need to make this call.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

One page at a time. You are further along than you were yesterday.

DAY 2

Your Standing to Claim

Psalm 23:1 The LORD is my shepherd; I shall not want.

We determine whether you claim as record owner, heir, or lienholder, and we tell you plainly which documents we will need from you.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Keep going. What you are doing today is protecting what belongs to you.

DAY 3

Your Deadline, In Writing

Matthew 11:28 Come unto me, all ye that labour and are heavy laden, and I will give you rest.

We put your statutory deadline in writing and we track it. Write the date here once we give it to you, so you always know where you stand.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Small, steady steps recover more than panic ever has.

DAY 4

Document Tracker

Isaiah 41:10 Fear thou not; for I am with thee: be not dismayed; for I am thy God.

This is the one place where we do need you. Log what you have found and what is still outstanding.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

You are not behind. You are in process.

DAY 5

Contact Log

Philippians 4:6 Be careful for nothing; but in every thing by prayer and supplication let your requests be made known unto God.

Keep a record of every conversation with us, so nothing lives only in memory.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Write it down. A recorded step is a step you never have to take twice.

DAY 6

Notices You Receive

Psalm 121:1 I will lift up mine eyes unto the hills, from whence cometh my help.

Forward any notice that arrives in the mail to us. We verify it against county records and tell you whether it is genuine.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

God is not finished with this chapter of your life.

DAY 7

Weekly Review

Proverbs 3:5 Trust in the LORD with all thine heart; and lean not unto thine own understanding.

Look back at the week. Note what moved, what did not, and what you want to ask us.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Courage is doing the next right thing, even slowly.

DAY 8

What Happens Next

Psalm 34:18 The LORD is nigh unto them that are of a broken heart.

Note what we have told you comes next, in your own words, so the road ahead is never a mystery.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

The paperwork is temporary. Your restoration is the point.

DAY 9

Your Agreement With Us

Matthew 6:34 Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself.

Read every line of your agreement, and write down anything you want explained again. There is no wrong question.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

You have survived every hard day so far. That record is perfect.

DAY 10

Proof of Prior Ownership

Psalm 27:1 The LORD is my light and my salvation; whom shall I fear?

Locate any deed, tax bill, or mortgage statement you still have. If you have none, tell us — we have other routes.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Ask the question. You are allowed to understand your own case.

DAY 11

Identification for Disbursement

Romans 8:28 And we know that all things work together for good to them that love God.

Confirm your photo ID is current and unexpired. The county will not release funds without it.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Rest is part of the work. Take it without guilt.

DAY 12

If You Are Claiming as an Heir

Psalm 62:1 Truly my soul waiteth upon God: from him cometh my salvation.

We determine whether probate or a small-estate affidavit is required and we walk you through it.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Order brings peace. Every page you fill brings order.

DAY 13

The Claim Is Filed

Hebrews 13:5 I will never leave thee, nor forsake thee.

We file. Record the date we tell you the filing went in — this is the day the clock starts working for you instead of against you.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

You are not a case number. You are a person with a rightful claim.

DAY 14

Weekly Review

Psalm 91:2 I will say of the LORD, He is my refuge and my fortress: my God; in him will I trust.

Look back at the week. Note what moved, what did not, and what you want to ask us.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Progress you cannot see is still progress.

DAY 15

Filing Confirmed Received

Lamentations 3:22 It is of the LORD'S mercies that we are not consumed, because his compassions fail not.

We confirm the county logged the filing and give you the reference number. Write it here.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Let today be enough. Tomorrow has its own grace.

DAY 16

Is a Hearing Required?

Psalm 16:8 I have set the LORD always before me: because he is at my right hand, I shall not be moved.

Not every claim needs one. If yours does, we tell you the date well in advance and prepare you for it.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

The system counts on you quitting. Do not.

DAY 17

Preparing for a Hearing

John 14:27 Peace I leave with you, my peace I give unto you.

If there is a hearing, write down every question you want answered beforehand. We will go through them with you.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Keep your copies. Keep your calm. Keep going.

DAY 18

If Someone Else Also Claims

Psalm 119:105 Thy word is a lamp unto my feet, and a light unto my path.

It happens, and it is not the end of your claim. We will tell you immediately and explain what it means.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

What was taken is not the whole story of your life.

DAY 19

Planning for the Wait

Romans 12:12 Rejoicing in hope; patient in tribulation; continuing instant in prayer.

Plan your household as though the money is not coming for several months. If it comes sooner, that is a gift, not a budget.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

You are learning something most people never learn. That is power.

DAY 20

Weekly Review

Psalm 30:5 Weeping may endure for a night, but joy cometh in the morning.

Look back at the week. Note what moved, what did not, and what you want to ask us.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Be patient with yourself the way you would be with a friend.

DAY 21

Where Things Stand

Isaiah 40:31 They that wait upon the LORD shall renew their strength.

Ask us for a status update any time. You never have to wonder, and you never have to apologize for asking.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Every call you make is a brick in the house you are rebuilding.

DAY 22

Keep Your Address Current

Psalm 37:5 Commit thy way unto the LORD; trust also in him; and he shall bring it to pass.

If you move, tell us the same week. A check sent to an old address is the most avoidable delay there is.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Your name still means something. So does your claim.

DAY 23

Our Communications to You

Matthew 5:4 Blessed are they that mourn: for they shall be comforted.

Keep a short log of what we send you and when, so your record and ours always match.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Hold the line. Deadlines reward the organized.

DAY 24

Time Remaining

Psalm 119:11 Thy word have I hid in mine heart, that I might not sin against thee.

We are watching your deadline. This page is simply so you can see it too.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

This season is a hallway, not a home.

DAY 25

Preparing for Disbursement

Philippians 4:13 I can do all things through Christ which strengtheneth me.

Confirm with us how the funds will reach you and where they will be sent.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Strength is showing up again after a discouraging answer.

DAY 26

Tax Questions

Psalm 55:22 Cast thy burden upon the LORD, and he shall sustain thee.

We are not tax professionals. Write your questions here and take this page to a CPA before you spend the money.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

You are allowed to hope. Hope is not naive; it is fuel.

DAY 27

Weekly Review

2 Corinthians 12:9 My grace is sufficient for thee: for my strength is made perfect in weakness.

Look back at the week. Note what moved, what did not, and what you want to ask us.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Somebody is going to need your story one day. Keep writing it.

DAY 28

Final Document Check

Psalm 139:14 I will praise thee; for I am fearfully and wonderfully made.

We confirm the file is complete. Note anything we are still waiting on from you.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Do the small thing. The small thing compounds.

DAY 29

The Day It Arrives

James 1:5 If any of you lack wisdom, let him ask of God, that giveth to all men liberally.

Write it down. You will want to remember this date.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

You did not cause everything that happened to you.

DAY 30

Check Our Math

Psalm 118:24 This is the day which the LORD hath made; we will rejoice and be glad in it.

Compare what we charged against what your agreement says. If the numbers do not match, call us the same day.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Faith and follow-up work well together.

DAY 31

Keep Your Records

Romans 15:13 Now the God of hope fill you with all joy and peace in believing.

Keep every filing, notice, and letter. Make one backup copy and store it somewhere other than your house.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Steady hands, clear records, quiet confidence.

DAY 32

Looking Back

Psalm 4:8 I will both lay me down in peace, and sleep: for thou, LORD, only makest me dwell in safety.

What would you tell someone who is where you were on Day One?

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

The finish line moves closer every time you pick up this book.

DAY 33

What Comes Next

Jeremiah 29:11 For I know the thoughts that I think toward you, saith the LORD, thoughts of peace, and not of evil.

Whether your claim closed or continues, name one thing you are rebuilding next.

WHAT MY E.A.R.R. CONTACT TOLD ME

DATE

QUESTIONS I WANT TO ASK

NOTES

WHAT I AM TRUSTING GOD FOR TODAY

Rising is not a moment. It is a series of ordinary decisions.

PART THREE

The Journal

Thirty-three daily pages. Record your own experience of this process, in your own words.

JOURNAL — DAY 1

Psalm 31:24 Be of good courage, and he shall strengthen your heart, all ye that hope in the LORD.

DATE

ONE WORD FOR TODAY

TODAY I LEARNED THIS ABOUT MY CLAIM

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

What was taken is not the whole story of your life.

JOURNAL — DAY 2

Isaiah 43:2 When thou passest through the waters, I will be with thee.

DATE

ONE WORD FOR TODAY

THE HARDEST PART OF THIS PROCESS SO FAR HAS BEEN

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

You are learning something most people never learn. That is power.

JOURNAL — DAY 3

Psalm 147:3 He healeth the broken in heart, and bindeth up their wounds.

DATE

ONE WORD FOR TODAY

A MOMENT TODAY THAT GAVE ME A SENSE OF PROGRESS

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Be patient with yourself the way you would be with a friend.

JOURNAL — DAY 4

Joel 2:25 And I will restore to you the years that the locust hath eaten.

DATE

ONE WORD FOR TODAY

SOMETHING I WISH SOMEONE HAD TOLD ME EARLIER

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Every call you make is a brick in the house you are rebuilding.

JOURNAL — DAY 5

Nahum 1:7 The LORD is good, a strong hold in the day of trouble.

DATE

ONE WORD FOR TODAY

A QUESTION I STILL NEED ANSWERED

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Your name still means something. So does your claim.

JOURNAL — DAY 6

Psalm 40:1 I waited patiently for the LORD; and he inclined unto me, and heard my cry.

DATE

ONE WORD FOR TODAY

HOW I AM FEELING ABOUT THE TIMELINE RIGHT NOW

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Hold the line. Deadlines reward the organized.

JOURNAL — DAY 7

Isaiah 61:3 To give unto them beauty for ashes, the oil of joy for mourning.

DATE

ONE WORD FOR TODAY

ONE THING I DID TODAY TO MOVE THE CLAIM FORWARD

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

This season is a hallway, not a home.

JOURNAL — DAY 8

Psalm 138:8 The LORD will perfect that which concerneth me.

DATE

ONE WORD FOR TODAY

A CONVERSATION WORTH REMEMBERING

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Strength is showing up again after a discouraging answer.

JOURNAL — DAY 9

Galatians 6:9 And let us not be weary in well doing: for in due season we shall reap, if we faint not.

DATE

ONE WORD FOR TODAY

WHAT I WOULD TELL SOMEONE JUST STARTING THIS PROCESS

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

You are allowed to hope. Hope is not naive; it is fuel.

JOURNAL — DAY 10

Psalm 73:26 God is the strength of my heart, and my portion for ever.

DATE

ONE WORD FOR TODAY

A SMALL WIN TO NOTE TODAY

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Somebody is going to need your story one day. Keep writing it.

JOURNAL — DAY 11

Micah 7:8 When I fall, I shall arise; when I sit in darkness, the LORD shall be a light unto me.

DATE

ONE WORD FOR TODAY

WHAT PATIENCE HAS LOOKED LIKE THIS WEEK

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Do the small thing. The small thing compounds.

JOURNAL — DAY 12

Psalm 3:3 But thou, O LORD, art a shield for me; my glory, and the lifter up of mine head.

DATE

ONE WORD FOR TODAY

A DETAIL ABOUT THE PROPERTY OR ITS HISTORY WORTH REMEMBERING

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

You did not cause everything that happened to you.

JOURNAL — DAY 13

1 Peter 5:7 Casting all your care upon him; for he careth for you.

DATE

ONE WORD FOR TODAY

WHAT TRUST, OR DISTRUST, I HAVE FELT IN THIS PROCESS, AND WHY

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Faith and follow-up work well together.

JOURNAL — DAY 14

Psalm 145:14 The LORD upholdeth all that fall, and raiseth up all those that be bowed down.

DATE

ONE WORD FOR TODAY

SOMETHING SURPRISING I LEARNED ABOUT HOW THE SYSTEM WORKS

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Steady hands, clear records, quiet confidence.

JOURNAL — DAY 15

Deuteronomy 31:6 Be strong and of a good courage: he will not fail thee, nor forsake thee.

DATE

ONE WORD FOR TODAY

A WORRY I WANT TO WRITE DOWN AND SET ASIDE FOR NOW

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

The finish line moves closer every time you pick up this book.

JOURNAL — DAY 16

Psalm 34:17 The righteous cry, and the LORD heareth, and delivereth them out of all their troubles.

DATE

ONE WORD FOR TODAY

WHAT TODAY'S PAPERWORK OR CALL ACTUALLY ACCOMPLISHED

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Rising is not a moment. It is a series of ordinary decisions.

JOURNAL — DAY 17

Isaiah 58:12 Thou shalt be called, The repairer of the breach, The restorer of paths to dwell in.

DATE

ONE WORD FOR TODAY

A PERSON WHO HELPED, AND HOW

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

One page at a time. You are further along than you were yesterday.

JOURNAL — DAY 18

Psalm 126:5 They that sow in tears shall reap in joy.

DATE

ONE WORD FOR TODAY

WHAT I KNOW TODAY THAT I DID NOT KNOW A WEEK AGO

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Keep going. What you are doing today is protecting what belongs to you.

JOURNAL — DAY 19

Proverbs 24:16 For a just man falleth seven times, and riseth up again.

DATE

ONE WORD FOR TODAY

HOW THIS PROCESS HAS AFFECTED MY DAILY ROUTINE

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Small, steady steps recover more than panic ever has.

JOURNAL — DAY 20

Psalm 68:6 God setteth the solitary in families.

DATE

ONE WORD FOR TODAY

A MOMENT OF FRUSTRATION, AND HOW I HANDLED IT

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

You are not behind. You are in process.

JOURNAL — DAY 21

2 Timothy 1:7 For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind.

DATE

ONE WORD FOR TODAY

WHAT FAIR LOOKS LIKE TO ME IN THIS PROCESS

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Write it down. A recorded step is a step you never have to take twice.

JOURNAL — DAY 22

Psalm 112:7 He shall not be afraid of evil tidings: his heart is fixed, trusting in the LORD.

DATE

ONE WORD FOR TODAY

SOMETHING ABOUT THE PROPERTY WORTH REMEMBERING FOR THE RECORD

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

God is not finished with this chapter of your life.

JOURNAL — DAY 23

Ecclesiastes 3:1 To every thing there is a season, and a time to every purpose under the heaven.

DATE

ONE WORD FOR TODAY

WHAT I WOULD CHANGE ABOUT HOW NOTICES OR AGENTS COMMUNICATE

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Courage is doing the next right thing, even slowly.

JOURNAL — DAY 24

Psalm 32:8 I will instruct thee and teach thee in the way which thou shalt go.

DATE

ONE WORD FOR TODAY

A GOAL FOR THE NEXT STRETCH OF THIS PROCESS

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

The paperwork is temporary. Your restoration is the point.

JOURNAL — DAY 25

Zephaniah 3:17 The LORD thy God in the midst of thee is mighty; he will save.

DATE

ONE WORD FOR TODAY

WHAT I HAVE NOTICED ABOUT MY OWN PATIENCE OR PERSISTENCE

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

You have survived every hard day so far. That record is perfect.

JOURNAL — DAY 26

Psalm 84:11 No good thing will he withhold from them that walk uprightly.

DATE

ONE WORD FOR TODAY

A DETAIL I DO NOT WANT TO FORGET, FOR MY OWN RECORD

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Ask the question. You are allowed to understand your own case.

JOURNAL — DAY 27

Hebrews 11:1 Now faith is the substance of things hoped for, the evidence of things not seen.

DATE

ONE WORD FOR TODAY

HOW CLOSE I FEEL TO RESOLUTION, AND WHY

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Rest is part of the work. Take it without guilt.

JOURNAL — DAY 28

Psalm 103:2 Bless the LORD, O my soul, and forget not all his benefits.

DATE

ONE WORD FOR TODAY

WHAT TODAY'S UPDATE, OR LACK OF ONE, MEANT TO ME

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Order brings peace. Every page you fill brings order.

JOURNAL — DAY 29

Isaiah 54:17 No weapon that is formed against thee shall prosper.

DATE

ONE WORD FOR TODAY

SOMETHING I AM GRATEFUL FOR IN THE MIDDLE OF THIS PROCESS

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

You are not a case number. You are a person with a rightful claim.

JOURNAL — DAY 30

Psalm 5:3 My voice shalt thou hear in the morning, O LORD.

DATE

ONE WORD FOR TODAY

WHAT I WOULD WANT A FUTURE READER OF THIS JOURNAL TO UNDERSTAND

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Progress you cannot see is still progress.

JOURNAL — DAY 31

Proverbs 16:3 Commit thy works unto the LORD, and thy thoughts shall be established.

DATE

ONE WORD FOR TODAY

A SUMMARY OF THIS STRETCH, IN A FEW HONEST SENTENCES

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Let today be enough. Tomorrow has its own grace.

JOURNAL — DAY 32

Psalm 107:1 O give thanks unto the LORD, for he is good: for his mercy endureth for ever.

DATE

ONE WORD FOR TODAY

WHAT RESOLUTION, FULL OR PARTIAL, HAS FELT LIKE

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

The system counts on you quitting. Do not.

JOURNAL — DAY 33

Psalm 30:11 Thou hast turned for me my mourning into dancing.

DATE

ONE WORD FOR TODAY

LOOKING BACK ACROSS THESE ENTRIES, WHAT STANDS OUT MOST

WHAT HAPPENED TODAY

HOW I FELT ABOUT IT

A WIN, HOWEVER SMALL

Keep your copies. Keep your calm. Keep going.

From Journal to Manuscript

If you choose to shape these entries into something larger — an essay, a memoir chapter, or a full account of your experience — here is a simple path:

- Reread your entries and mark the five to ten that feel most alive or important.
- Group marked entries by theme: the waiting, the paperwork, a specific person, the resolution.
- Choose one theme and outline a chapter — a hook, two or three scenes, and a reflection.
- Draft one thousand to fifteen hundred words without editing, then revise for clarity, voice, and pacing.
- Decide who this account is for — other claimants, policymakers, or simply your own record — and let that shape your tone.

Your experience navigating this process is real material. Whether or not you ever publish it, writing it down clearly is worth doing on its own terms.

A Thank You, and a Blessing

Isaiah 60:1 Arise, shine; for thy light is come, and the glory of the LORD is risen upon thee.

Dear Friend,

You made it to the last pages of this book. That alone says something about you. Plenty of people receive a notice, feel the weight of it, and put it in a drawer. You did not. You opened the book, you asked the questions, and you did the work of understanding your own situation. Do not let that go unnoticed — least of all by yourself.

Thank you for trusting us with a hard season of your life. We do not take that lightly.

We want to say something plainly, because it is what we believe. Trust God in this. Recovery is rarely a straight line, and restoration almost never arrives on the schedule we would have chosen. But the God who restores the years the locust has eaten is not confused by paperwork, deadlines, or delay. Keep praying. Keep filing. Keep records. Faith and follow-up work beautifully together.

And when the funds are released, or the season simply turns — do not shrink back into the smallness that hardship tries to teach you. You are not the loss. You are not the foreclosure. You are not the worst year of your life. You are a person being restored, and restoration always ends higher than where the fall began.

So go on and be great.

Be great in your new home. Be great with your family. Be great with what you rebuild, and be great to the next person who finds themselves where you have been — because you will know exactly what to tell them.

Recovery. Restoration. And rising.

Fly, Phoenix. Fly.

With unwavering support and respect,

Alma McKay and The E.A.R.R. Family

Disclosures

This kit is provided for informational purposes and does not constitute legal or tax advice. Laws governing surplus funds, overage claims, and escheatment vary by state and change over time. Consult a licensed attorney or tax professional about your specific situation.

E.A.R.R. operates on a contingency-fee basis. The specific fee percentage, cancellation rights, and all other terms applicable to your case are set out in the written agreement you signed. That agreement, not this book, governs our relationship. If you would like another copy of it, ask and we will send one.

Resources

Keep this page. Fill it in once, and you will never have to hunt for these numbers again.

CONSUMER PROTECTION *State Attorney General, Consumer Protection Division*

INDEPENDENT LEGAL ADVICE *State Bar Lawyer Referral Service*

UNCLAIMED PROPERTY *State Unclaimed Property Division*

LICENSING VERIFICATION *State board regulating surplus funds recovery agents, if applicable*

COUNTY TAX COLLECTOR / TREASURER *The office holding the surplus in your case*

CLERK OF COURT, CIVIL DIVISION *Where the claim is filed and heard*

HOUSING COUNSELING *HUD-approved housing counseling agency in your area — 1-800-569-4287*

UNCLAIMED PROPERTY, NATIONAL *unclaimed.org*

REPORT FRAUD *reportfraud.ftc.gov*

YOUR E.A.R.R. CONTACT

info@earr.online • 843-610-4046 • www.earr.online

This kit does not constitute legal or tax advice. Laws governing surplus funds, overage claims, and escheatment vary by state and change over time. Consult a licensed attorney or tax professional about your specific situation.