

Surplus Funds After Foreclosure: Key Facts and Recovery Options for Homeowners

National Equity Agency (NEA) is pleased to announce expanded services to assist homeowners in recovering surplus funds following foreclosure sales

WEST PALM BEACH, FL, UNITED STATES, January 2, 2025 /EINPresswire.com/ -- National Equity Agency (NEA) is pleased to announce expanded services to assist homeowners in recovering [surplus funds](#) following foreclosure sales. Surplus funds, also referred to as excess proceeds, are the remaining balance when a property sells for more than the amount owed. These funds provide former homeowners with a critical financial resource during challenging times.

What Are Surplus Funds?

Surplus funds arise when the proceeds from a foreclosed property sale exceed all debts tied to the property, such as mortgages, liens, and legal expenses. For example, if a property with a foreclosure judgment of \$200,000 sells for \$225,000, the \$25,000 difference becomes surplus funds. These funds rightfully belong to the former homeowner or other eligible claimants but often require navigating legal processes to recover.

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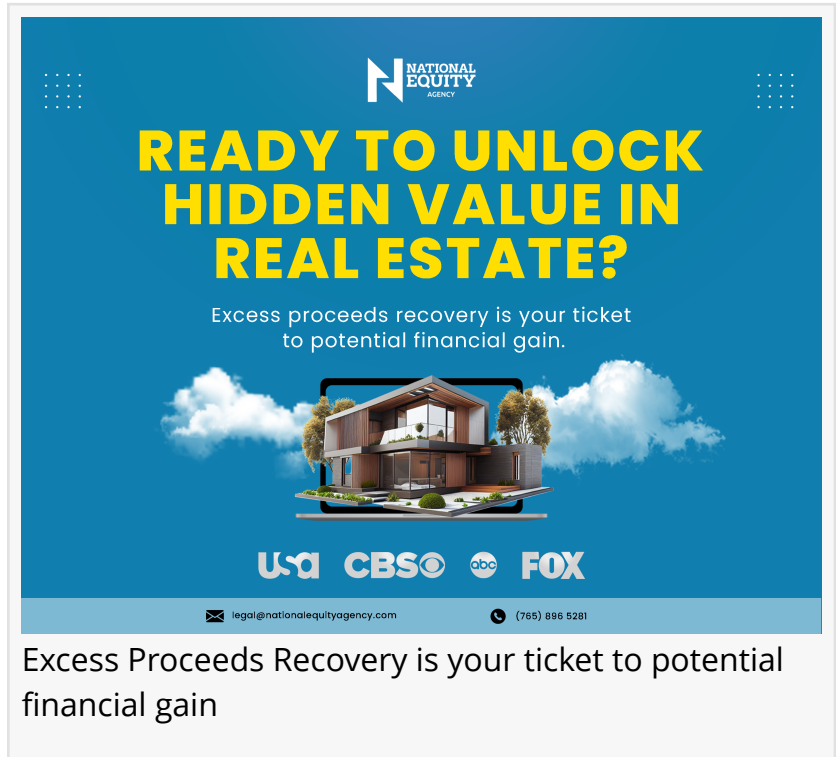
Surplus funds, often simply referred to as “surplus,” represent a vital opportunity for homeowners to reclaim equity after their property is sold at a foreclosure auction.”

Eric Malone

How Do Surplus Funds Arise?

Surplus funds arise after all outstanding obligations—such as mortgage balances, taxes, liens, and foreclosure-related costs—are settled from the sale proceeds of a foreclosed

property. These funds are typically held by the court or trustee until claimed by the rightful owner, often the former homeowner.



The advertisement features a blue background with a white grid pattern in the corners. At the top center is the National Equity Agency logo, which consists of a stylized 'N' followed by the text 'NATIONAL EQUITY AGENCY'. Below the logo, the main headline reads 'READY TO UNLOCK HIDDEN VALUE IN REAL ESTATE?' in large, bold, yellow capital letters. Underneath the headline, a smaller line of text states 'Excess proceeds recovery is your ticket to potential financial gain.' In the center of the ad is a 3D architectural rendering of a modern, two-story house with large windows and a balcony, set against a blue sky with white clouds. At the bottom of the ad, there are logos for 'USA', 'CBS', 'abc', and 'FOX'. Below these logos, the text 'legal@nationalequityagency.com' and '(765) 896 5281' is displayed.

Excess Proceeds Recovery is your ticket to potential financial gain

NEA's Role in Surplus Fund Recovery?
Recovering surplus funds can be a complex process, leaving many homeowners unaware of their rights. NEA simplifies the process by handling research, paperwork, and legal requirements to ensure timely disbursement.

The agency prioritizes efficiency, enabling homeowners to reclaim their funds quickly and focus on rebuilding financial stability.

Key Services Provided by NEA:

1. Assessing eligibility for surplus fund claims.
2. Researching and preparing required documentation.
3. Filing claims and monitoring legal deadlines.
4. Advocating for clients and expediting payment processes.

Proven Success: Helping Homeowners Regain Stability
NEA's track record includes success stories of homeowners who recovered funds they didn't realize were available. For instance, NEA assisted heirs of an estate facing foreclosure, streamlining the legal process and recovering surplus funds that offered much-needed financial relief.

Frequently Asked Questions About Surplus Funds



NATIONAL EQUITY AGENCY

DISCOVER THE NATIONAL EQUITY AGENCY

NAVIGATING EMPOWERING ADVOCATING

CONTACT US NOW!

(765) 293 4724 | legal@nationalequityagency.com | www.nationalequityagency.com

Our experienced team works diligently to uncover surplus funds from foreclosures and auctions, recovering thousands for our clients annually.



NATIONAL EQUITY AGENCY

POST-FORECLOSURE RECOVERY

Have surplus funds been distributed from the foreclosure of your property without your knowledge?

Our professional post-foreclosure recovery service is here to help homeowners retrieve any surplus funds that are rightfully owed to them following a foreclosure sale.

With years of experience and a deep understanding of real estate law, we handle the necessary research and paperwork to claim these funds on your behalf, ensuring you receive what is legally yours.

RECLAIMING WHAT'S RIGHTFULLY YOURS 

765-896-5281 | legal@nationalequityagency.com

Reclaim what's rightfully yours. Contact Us Today!

Who is eligible to claim surplus funds?

Former homeowners and subordinate lienholders, including second mortgage holders and creditors, may file claims for surplus funds.

What happens to surplus funds after foreclosure?

Surplus funds are typically held by the court or trustee and are available to claimants who meet legal requirements.

How does NEA assist in the recovery process?

NEA provides eligibility assessments, manages documentation, submits claims, and oversees follow-ups—all without requiring upfront fees.

Why Trust NEA?

With extensive experience, a proven record of success, and numerous positive testimonials, NEA stands as a reliable partner in surplus recovery.

A Success Story: Restoring Financial StabilityOne recent case highlights NEA's impact. Heirs of an estate, unaware of surplus funds, faced financial uncertainty after foreclosure. NEA quickly handled the legalities, filed claims, and secured funds, providing crucial relief and financial stability during a difficult time.

About National Equity Agency (NEA)

National Equity Agency specializes in helping homeowners and organizations recover surplus funds from foreclosure or tax sales. NEA's expertise simplifies the claims process, enabling clients to regain financial control efficiently and with confidence.

Eric Malone

National Equity Agency

+1 812-413-5465

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