FORECLOSURE RECOVERY INC.

Asset recovery administration specialists

An Introduction Guide

FOR HOMEOWNERS, AGENTS & PARTNERS

MEET

ALLIE & COREY PEARSON

They both lost homes to foreclosure. Today they help families get back the equity that is still theirs.

THE STORY, THE MISSION & HOW WE WORK

(888) 545-8007

7 days a week, 9 to 5 Pacific

usforeclosurerecovery.com

BEFORE YOU START

HELLO. WE'RE GLAD YOU'RE HERE.

This guide introduces **Corey Pearson**, who runs Foreclosure Recovery Inc. with his wife, **Allie Pearson**.

Some of you are homeowners who just got a letter or a call from one of our agents. Some of you are thinking about joining us as an agent. Some of you already work with us and want to know who is behind the company. The story is the same for all of you, so we wrote one guide.

It covers where Corey comes from, why this work is personal to him, how a claim moves from a first phone call to a family getting paid, and how we support the people who do this work alongside us.

We kept it short and plain. If something isn't clear, ask us. That's what we're here for.

AT A GLANCE

COMPANY	Foreclosure Recovery Inc.
WHAT WE DO	Asset recovery administration. We help former homeowners recover surplus funds left after a foreclosure sale.
OWNERS	Corey and Allie Pearson
SUPPORT	7 days a week, 9 to 5 Pacific
PHONE	(888) 545-8007
MAIL	30 N Gould St Ste N, Sheridan, WY 82801
WEB	usforeclosurerecovery.com

FIND YOUR PART OF THE STORY

HOMEOWNERS AND FAMILIES

You may have money waiting from a past foreclosure sale. Pages 6 to 8 explain what it is, how a claim works, and why you pay nothing up front.

THINKING OF JOINING US

Pages 9 and 10 show how we work with agents, what you get from day one, and how you can grow with us.

ALREADY ON THE TEAM

Thank you. Page 10 lists every way to reach us, and the back cover has the details to share with homeowners.

A note on who you'll meet. Corey has spent more than 40 years working with computers, and he and Allie have spent 30 years building and running companies together. Both of them have lived through a foreclosure. That last part is why this company exists, so that's where the story starts.

CHAPTER 1

AGE TEN, AND THE HOUSE WAS GONE.

Illustration: a family moving into a new home.

When Corey was ten, his family lost their house to foreclosure.

One week there was a home, a bedroom and a routine. Then there wasn't. For a while the family was out on the street, and everything a ten-year-old counts on came apart at once. It upended their lives.

Here's the part almost nobody tells you. A foreclosure sale doesn't always end the story. If the house sells for more than what was owed, the difference belongs to the homeowner.

Corey's family didn't know that at first. Most families still don't.

About a year later, Corey's dad found out you could get that equity back, and he did. The money from the house they had lost became the start of a new one.

Why this matters to you: the same rule that helped Corey's family is still on the books. If you lost a home at a foreclosure sale, part of its value may still be yours.

CHAPTER 2

THE MONEY THAT CHANGED EVERYTHING.

The recovered equity paid for a new house. Corey went to a good school. And he got his first computer.

This was the late 1980s, when very few families had a computer at home. Corey sat down at that machine and, in a way, never got up. More than 40 years later, computers are still his trade.

He's clear about how the pieces connect. The equity his family got back paid for that computer. The computer is what let him build the tools and companies he uses today to help other people. So when he talks about helping a family recover what's theirs, he's describing something that already happened to him.

Illustration: a late-1980s home computer.

COREY'S TIMELINE

AGE 10 — FORECLOSURE
His family loses their home and ends up on the street.

+1 YR — EQUITY BACK
His dad learns the equity can be recovered, and recovers it.

LATE 80S — NEW START
A new house, a good school, and Corey's first computer.

40+ YRS — COMPUTERS
Four decades of building software and systems.

30 YRS — WITH ALLIE
Corey and Allie build and manage companies together.

NOW — FRI TODAY
Foreclosure Recovery Inc. helps families get their equity back.

THE THREAD THROUGH ALL OF IT

A FAMILY GOT ITS EQUITY BACK. EVERYTHING AFTER THAT STARTED THERE.

CHAPTER 3

THIRTY YEARS, BUILT TOGETHER.

Allie knows this from the inside too. She went through a foreclosure of her own.

So when Corey and Allie talk about what a family feels after losing a home, they aren't reading from a training manual. They've both sat at that kitchen table.

They have been building and managing companies together for 30 years. Corey brings the systems: the software, the data and the automation that keep everything running. Allie brings the people side, from training agents to talking with families.

Today they run about a dozen businesses. Some help people start and run companies. Some help families protect what they've built. Foreclosure Recovery Inc. is the one closest to their own story.

Corey and Allie Pearson, owner operators of Foreclosure Recovery Inc.

PART OF THE PEARSON FAMILY OF COMPANIES

FORECLOSURE RECOVERY INC.
usforeclosurerecovery.com
Helps former homeowners recover surplus funds after a foreclosure sale.

US FORECLOSURE LEADS
usforeclosureleads.com
The agent platform: records, dashboard and outreach tools.

MY TRUST SOFTWARE
mytrustsoftware.com
Trust tools plus an attorney network. Those attorneys handle our claim filings.

START MY BUSINESS
startmybusiness.us
Business formation and setup for new owners.

508 MINISTRY
508ministry.com
Formation and support for ministries and churches.

TERMS DEAL ACADEMY
termsdealacademy.com
Training on creative real estate deal structures.

And several more across business services, credit and real estate.

CHAPTER 4

THE MONEY IS THEIRS. MOST NEVER FIND OUT.

At a foreclosure sale, the sale price pays off the debt and the costs of the sale. Sometimes the house sells for more than that.

The money left over is called **surplus**. It belongs to the former homeowner, and the state holds it until someone with the right to it files a claim.

Most homeowners never hear about it. They've moved, they're rebuilding, and nobody calls to tell them. In 2023 the U.S. Supreme Court took up the question in Tyler v. Hennepin County and affirmed that homeowners keep the equity above what they owed.

Our job is simple to say: find these families, explain it plainly, and do the work to get their equity back, with no cost to them up front.

Illustration: an agent explaining a claim at the kitchen table.

WHERE THE SALE MONEY GOES

HOW COREY THINKS ABOUT BUSINESS

SERVE PEOPLE FIRST. THE MONEY IS A BYPRODUCT.

Corey tells every new agent some version of the same thing. Being an entrepreneur means learning to serve others. If you do that well, the business takes care of itself. If you chase the money first, families can tell.

The ruling in one line. In Tyler v. Hennepin County (2023), the U.S. Supreme Court affirmed that homeowners keep the equity above what they owe.

Time matters. Each state sets its own deadline for claiming surplus funds. The sooner a family files, the better.

FROM FIRST CALL TO PAYDAY

HOW A CLAIM ACTUALLY WORKS.

1. **WE FIND THE RECORD**
Every month we pull fresh foreclosure records from across the country, then skip trace, check Do Not Call lists and fill in the details.

2. **WE REACH OUT**
An agent contacts the former homeowner by mail, phone, text or email and explains what may be waiting.

3. **CONTINGENCY AGREEMENT**
If the homeowner wants our help, they sign a contingency agreement. Nothing is paid up front.

4. **NOTARY VISIT**
A notary meets the claimant and confirms they are on the deed or are a legal heir.

5. **ATTORNEY FILES THE CLAIM**
A licensed attorney from the My Trust Software attorney network prepares and files the claim with the state.

6. **THE STATE RELEASES THE FUNDS**
The state pays the funds into the attorney's trust account.

7. **EVERYONE GETS PAID**
From the trust account, the claimant is paid, and then the agent.

Illustration: a notary visit at the claimant's home.

WHY AN ATTORNEY IS IN EVERY CASE

We don't ask a family that is still getting back on its feet to send us a payment after they've been paid. Every case goes through an attorney, and the state sends the money to the attorney's trust account. The claimant is paid from there, and so is the agent. Nobody has to chase anybody.

FOR HOMEOWNERS AND FAMILIES

WHAT YOU CAN COUNT ON.

A call about money you didn't know you had can sound too good to be true. We understand that. Here is exactly how we protect you.

NOTHING UP FRONT
You never pay us to start. We are paid only if your claim is paid.

YOUR IDENTITY IS VERIFIED
A notary confirms you are on the deed or are a legal heir before anything is filed.

A LICENSED ATTORNEY FILES
Your claim is prepared and filed by an attorney from the My Trust Software attorney network.

MONEY MOVES THROUGH A TRUST ACCOUNT
The state sends the funds to the attorney's trust account, and you are paid from there.

PLAIN ANSWERS
No jargon and no pressure. You decide whether to go ahead, and you can ask us anything first.

REAL PEOPLE, EVERY DAY
We answer 7 days a week, 9 to 5 Pacific, at (888) 545-8007.

WHO WE ARE, AND WHO WE'RE NOT

WE ARE
- Foreclosure Recovery Inc., an asset recovery administration company
- The team that finds the record, explains it and manages your claim
- Working with licensed attorneys and notaries on every case

WE ARE NOT
- A law firm. Attorneys handle the legal filing.
- A lender. We never offer loans.
- A financial services company. We don't sell investments or give financial advice.

GOT A LETTER OR A CALL FROM ONE OF OUR AGENTS?

CALL US AND WE'LL WALK YOU THROUGH IT.

(888) 545-8007

7 days a week, 9 to 5 Pacific

FOR AGENTS AND PROSPECTS

A PARTNERSHIP, NOT A COURSE.

Plenty of companies sell a course and wish you luck. We don't work that way. When you join us, you join a working company with records, tools, attorneys and people who answer every day.

WHAT OUR AGENTS GET

25 FRESH RECORDS DAILY
Pulled across the country, skip traced, DNC-checked and enriched.

AGENT DASHBOARD
Your records, outreach and claims in My Leads and Agent Office.

BRANDED LANDING PAGE
Your own page to send homeowners to.

BUSINESS EMAIL
A company address that matches your page.

GUIDES AND TRAINING
Step-by-step guides in the FREE Training tab.

SMS AND EMAIL TOOLS
Send outreach straight from your dashboard.

VOICE DROPS
Ringless voicemails recorded in your own voice.

POSTCARDS AND LETTERS
Printed in house, with a photo of every card in your account.

POWER DIALER
Call your records right from the dashboard.

MY CLAIMS TIMELINE
An 11-step timeline for every claim, with every message copied to you.

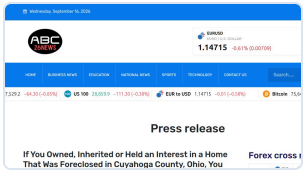
DAILY SUPPORT
Live Support chat, support tickets and booked calls, 7 days a week.

ROOM TO GROW
Agents can grow into Owner Operators and run their own team.

Attorneys are already in place. Every claim runs through the My Trust Software attorney network, so you never have to find a lawyer, negotiate a filing or wait on a homeowner to pay you after the fact.

IN THE NEWS

FOX 45
Foreclosure Recovery Inc. expands nationwide surplus fund recovery program



ABC 26
Former Ohio homeowners may be owed part of more than $23 million in surplus funds

WE ANSWER EVERY DAY

HELP IS ONE CLICK AWAY, 7 DAYS A WEEK.

Agents get help from 9 to 5 Pacific, every day of the week, through three channels.

FASTEST

LIVE SUPPORT CHAT

Open the Live Support tab in your dashboard at usforeclosureleads.com and a real person picks it up.

ANYTHING THAT NEEDS FOLLOW-UP

SUPPORT TICKET

Open a ticket from your dashboard. We fix the issue and reply in the same thread until it works.

TALK IT THROUGH

BOOK A CALL

Pick a time that suits you: calendly.com/coreypearson/30min

OWNER OPERATOR

Where agents can go next. Agents who build a steady practice can grow into Owner Operators, with their own team and a larger part of the business. Ask us about it on a call.

A NOTE FROM COREY AND ALLIE

We started this company because we know what it feels like to lose a home, and we know what it means to get something back afterward. For Corey's family, that money became a house, a school and a first computer. It changed the direction of a ten-year-old's life.

If you're a homeowner, we'd like to help you find out whether some of that equity is still yours. If you're an agent, we'd like to build this with you. Either way, thank you for reading this far.

Corey & Allie Pearson

Owner operators, Foreclosure Recovery Inc.

YOUR NEXT STEP

HOMEOWNERS

Call **(888) 545-8007**, 7 days a week, 9 to 5 Pacific. We'll tell you what we can find.

FUTURE AGENTS

Book a call at **calendly.com/coreypearson/30min** or **create a free account**.

CURRENT AGENTS

Open **Live Support** in your dashboard at **usforeclosureleads.com**.

Foreclosure Recovery Inc

YOUR EQUITY MAY STILL BE YOURS.

Foreclosure Recovery Inc. helps former homeowners recover surplus funds held by the state after a foreclosure sale. Nothing to pay up front.

(888) 545-8007

7 DAYS A WEEK, 9 TO 5 PACIFIC

usforeclosurerecovery.com

30 N Gould St Ste N, Sheridan, WY 82801

Agents: usforeclosureleads.com (free sign-up) | Book a call: calendly.com/coreypearson/30min

Corey & Allie Pearson

OWNER OPERATORS, FORECLOSURE RECOVERY INC.

Both of them have been through a foreclosure.
That's why we do this work.

Foreclosure Recovery Inc. is an asset recovery administration company. We are not a law firm, a lender or a financial services company, and we do not give legal or financial advice. Claims are prepared and filed by independent licensed attorneys. Whether surplus funds exist, and how much, depends on each sale and each state's rules; no outcome is promised. Images on pages 3, 4, 6 and 7 are illustrations, not photos of real clients.