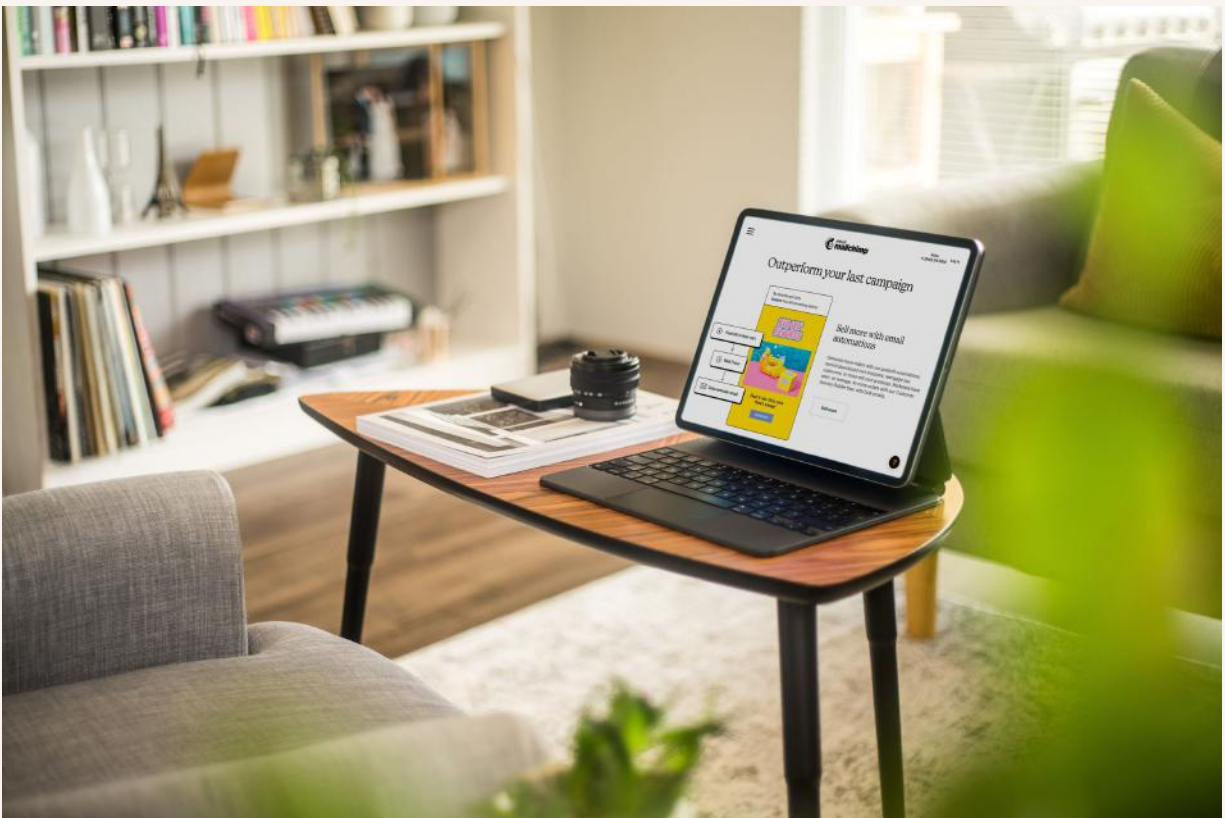


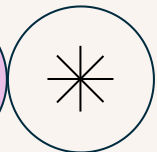
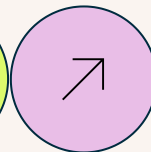
THE ULTIMATE SIDE HUSTLE

# Becoming a Finder

FINDING MISSING PROPERTY AND GETTING PAID FOR IT.



The Complete Guide to Getting Started



WRITTEN BY D. CASEY



# Table of Contents

- 1 What is a Finder?
- 2 Unclaimed Property/Holder Info
- 3 Understanding The Rules as a Finder  
What We Do  
Cold Calling
- 4 Your Agreement/Contract
- 5 How to locate a Potential Client or Business
- 6 10 Steps to Make Your Business Successful

**\*This is not a quick get rich side hustle. But you can make a lot of money.**



## ABOUT ME

# Why I decided to be a Finder.

**\*This is not a quick get rich side hustle. But you can make a lot of money.**

In 2016 I was working for a luxury furniture company. An older lady came in one summer day. She ended up spending around 800k on furniture. I was intrigued as we've had big sales before but this one was almost a million dollars in one setting. I introduced myself and asked what did she do for a living. She stated, 'nothing now'. I asked in comedic fashion if she could elaborate. She stated she was a Finder. She explained what it meant and said that she was doing it for about 4 years. She was helping a family claim a safety deposit box. Once the claim was approved, they were allowed to recover the deposit box from the state. Enclosed in the box were uncut diamonds worth a couple hundred million. She stated her fee was 15% she never had to work again. I found that story hard to believe but there was some truth to it. This is the reason I started so late. I thought great I could do that but I never did until 2020. The pandemic hit and I was out of a job as my store closed like many others. I was working in states that did not require a license. However, I became licensed in my state in 2022. I made over 6 figures in 2022 while still working my full-time job. I started telling my co-workers about this side hustle because I was doing so well. I don't want anyone to think this is an overnight get-rich hustle. It is not! You need to put in the work; luckily, I have done most of it for you.

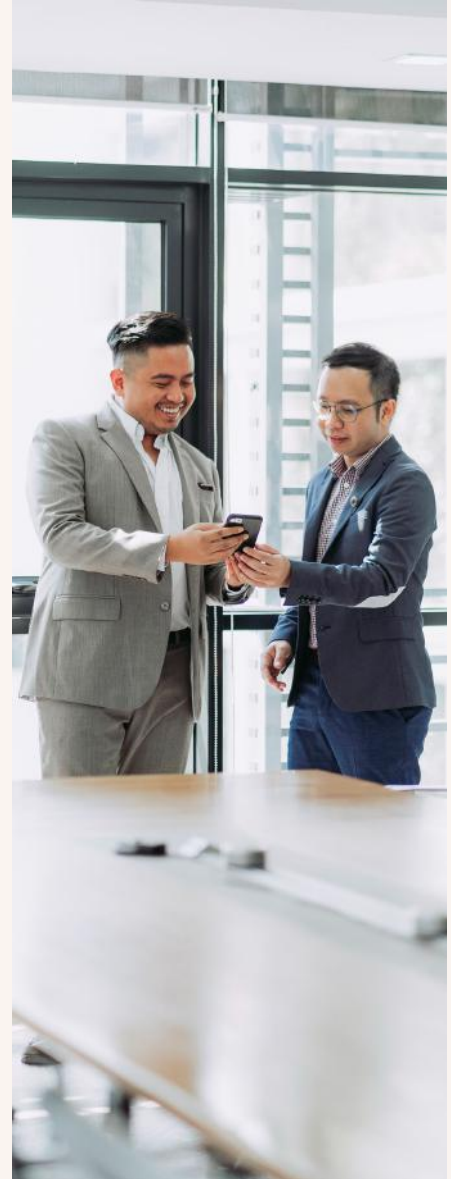
## CHAPTER 1

# What is a Finder?



### Defining what is a Finder

By definition, a Finder helps reunite unclaimed assets held by the state Treasury Department with their rightful owner for a fee. Finders are also referred to as Asset Locators and Heir Finders





## CHAPTER 2

# Unclaimed Property/Holders Info

You can't present unclaimed property to a potential client if you aren't aware of what it is. Unclaimed Property comes in many forms as there are more to the list I'm presenting to you. Check with your state for additional types.

Unclaimed Property can be defined as - Checking or Savings Accounts, Investment instruments such as Stocks, Bonds, or Brokerage accounts, Life Insurance Proceeds, Dividends and Interest Payments, Gift Certificates, Uncashed Checks, Refunds, Annuity accounts or payments, Escrow or Trust accounts or Distributions, Safe Deposit box contents, including tangible personal property.

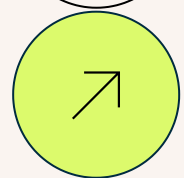
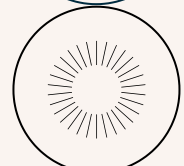
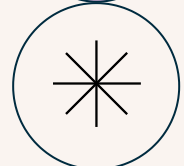
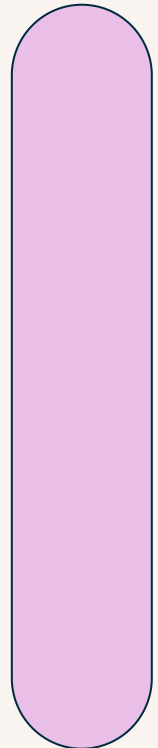
You now know about what unclaimed property can be labeled as, and you should also know where this property comes from.

Holders - Any establishment that is in possession of funds or property that needs to be remitted to the state. A holder can be a bank, an employer, an insurance company, etc.

## CHAPTER 2

# Unclaimed Property - Examples

|                   |                    |
|-------------------|--------------------|
| ROYALTIES         | ACCOUNTS PAYABLE   |
| PROCEEDS DUE      | MATURED            |
| BENEFICIARIES     | CERTIFICATES OF    |
| MISC. OUTSTANDING | DEPOSIT            |
| CHECKS            | PAYROLL/WAGES/SAL  |
| MONEY ORDERS      | ARY                |
| INDIVIDUAL POLICY | TREASURER'S CHECKS |
| BENEFITS          | UTILITY DEPOSITS   |
| CASHIERS CHECKS   | DIVIDENDS          |
| CHECKING ACCOUNT  | CREDIT BALANCES    |
| SAVINGS ACCOUNT   | FUNDS FOR          |
| NET REVENUE       | LIQUIDATION        |
| INTEREST          | ESCROW ACCOUNTS    |
| PREMIUM REFUND    | OTHER AMOUNTS      |
| ON                | DUE                |
| INDIVIDUAL POLICY | UNDER POLICY       |
| GROUP POLICY      | WORKING INTEREST   |
| BENEFITS          | VENDOR CHECKS      |
| REFUNDS DUE       | CUSTOMER           |
| CREDIT BALANCES   | OVERPAYMENTS       |
| ACCOUNTS          | REFUNDS OR         |
| RECEIVABLE        | REBATES            |





## CHAPTER 3

# Understanding the Rules as a Finder

- Some states may require you to be licensed or registered with the state you are doing business in
- As a Finder, you are allowed to charge a fee but that fee may be pre-determined by the state. (usually 10-15%)
- There may be fees associated with getting licensed or registered but in most states it's free.
- Ensure your Contract/Agreement completely outlines your fee/property amount/etc
- Some states (not many) will separate your fee from the client's property when the claim is approved.
- When filing a claim for your client **ALWAYS** use their information as no funds should ever come directly to the Finder. (In some cases if you have funds sent to you this can cause you to lose your license)
- If you are required to be licensed or not I recommend using integrity and being completely transparent and honest with your potential clients
- If you aren't required to be licensed or registered and the state doesn't have a mandate on the fee you can charge - I recommend 10-15%



## FINDERS

# What we do.

When I explain what I do to people I try to give the easiest explanation I can but no matter what it always ends with complexities. Basically, the treasury holds funds that belong to people of their state or people who use to reside in the state. It is a Finder's job to locate the person or person(s) those funds belong to and help them claim said funds. The reason Finders exist is the same reason the funds exist. I have spoken with people who have over 6 figures being held, and they don't care. I called one young lady who had funds (114k) being held and she stated she knew about it and didn't know if she wanted to claim it or not. I spoke to another lady in regard to funds that belong to her deceased mother, and she stated I can donate the funds (54k). I get people who say their lawyer took care of it. I try to explain to people if it is on my list then no one has claimed it or is taking care of it.

Funds held by the treasury won't show up on your list or the site if a claim form has been submitted. You can generate a claim form as many times as you like but until that form is submitted that claim will continue to be listed. The job is easy however, the work can take a toll on you. In my years I have found you have to have a certain type of personality to be successful.





## FINDERS

# What we do.

I implore you to act with integrity, honesty, and full transparency.

Understand you are not a salesperson even though you are charging for your services. You are more. Finders inquire about funds that have been held in the treasury for years. This means the person those funds belong to may be deceased, locked up, or missing. You walk into some damaging situations, and you need to be understanding. You want to help them claim these funds, so your job is to get the client to understand you are there to alleviate the work that goes into creating and submitting the claim. I tell my clients all the time that it is my job to ensure your day-to-day isn't disturbed nor put out of sync because you have to place your attention and efforts towards this. I remove that, all of that. Ensure your client you have their best interest at hand. I wasn't able to grasp this concept until about 6-8 months in. I started off like a cold salesperson. I'm here for my fee you either want me to do this or not. I would get frustrated when clients didn't understand or would say let me think about it. I was pushy and that never goes well. I learned to say Thank you for your time. I learned to say ok great think it over and I will circle back to you in a couple of days if that is ok. I asked permission. I made them feel comfortable and want to work with me. I went into so much detail over the phone but still not everything because I became smart about letting them talk and lead the conversation and throw in what was needed to get my contract in their inbox. I do everything over the internet, and I have only met one of my clients in person.

# Cold-Calling

The hardest part of this hustle is calling strangers. I was so nervous at first. It took me 22 minutes to hit the dial button on my phone and after I did I hung up after the first ring. After a while, I was like I'm either going to do this or not. So, I made my first call. Voicemail! I was so happy. I left a generic message and was hopeful for a callback. That person never called me back. Eventually, I got ahold of people, and I stumbled over my words. I couldn't complete full sentences so people thought I was a teller-marketer or scam. I don't blame anyone that hung up on me because I sounded like a teller-marketer and a scam artist. However, I perfected my script, memorized the correct verbiage, and adapted to every situation. I have called and spoken to family members who stated the person I was trying to reach passed 2 days prior. I have heard so many stories and have been privy to hearing about some of the most interesting stories and people being privy to some disturbing things as well. You will run into divorcees, widows, and orphans (yes, orphans). I was able to contact a young lady whose parents passed and her aunt was caring for her. She stated her aunt wasn't the best but unfortunately the young lady was 17 so any claim would go to the aunt as she was the guardian. I provided her with all the information she needed to file her claim when she became 18 so she could use the money as she saw fit. Her claim was for 200k. I will provide you with a script that will help you not sound like a scammer.

## CHAPTER 4

# Your Agreement/Contract

- If Licensed or registered make sure your license or registration number is visible
- Name, Address, Phone Number, Email, and Name of Company (if applicable)
- Holder Information is Visible
- Property Information and Amount are visible
- The fee being charged is visible
- The amount of time it usually takes for a claim to process
- When your fee is to be paid (I give 72 hours to allow the client to cash their check and have it clear)
- Ensure you state if they try to claim funds with someone else or on their own after they have signed your agreement you still are entitled to your fee
- Mention a time frame for the claim to be processed but ensure your contract doesn't have a time frame but is contingent on the status of the claim (this ensures if the treasury is backed up or behind that won't affect your agreement) and the contract is void if the claim is denied.

# How to Locate a Potential Client or Business

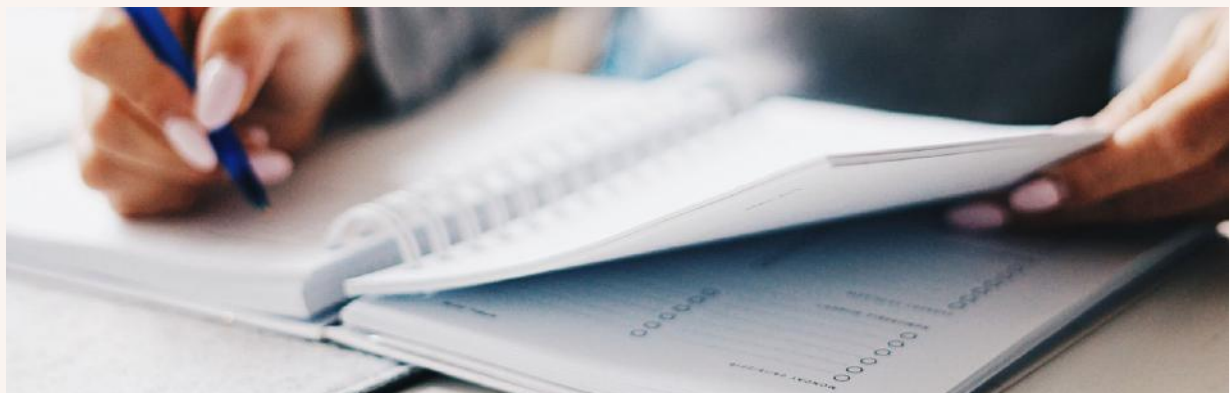
There are so many sites out there that charge you to look someone up. I get it people can be creepy and website are going to capitalize on that but everything I show you is for the purpose of connecting the right person to the funds they have in the treasury. I use Google, Facebook and Instagram

→ <https://clustrmaps.com/>

It allows you to search people across the US and you can narrow the search by state, city and sometimes county. They will also provide you with last known information and hopefully it matches your records.

→ <https://file.dos.pa.gov/search/business>

When searching for a business I use the PA site above as an example. Each state should have a searchable database to search active, non-active, merged and dissolved companies.



## CHAPTER 5

# How to Locate a Potential Client or Business

Besides the two examples I gave in the slide above I want to provide you with some clear direction and some tips.

When searching FB - I put the entire name in the search then specify the city and hope for a match.

When searching IG - I usually put in the phone number or name and can get a hit.

Remember a majority of the unclaimed funds are death benefits.

When searching Google - I place the word 'Obituary' after the name listed. This will either pull up their online obituary (hopefully not) or not. If so you can generally find out next of kin within the passage. You can then try to narrow your search down to immediate family and/or relatives.

I know I mention keep records. You should also keep records of who you spoke with and reached out to. You want to keep track of how you reached out whether it's via e-mail, phone, voicemail, etc. Keep detailed notes. Ex: Called Rachel 1/1/2023 - Married to John son of the deceased left a voicemail asking her to return my call. So when you are doing your loop day you know exactly what you did in regard to that particular claim or potential claim.

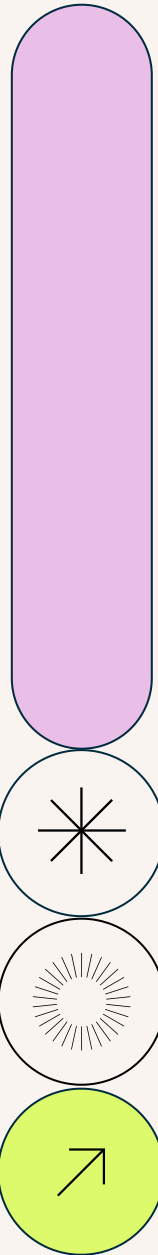
Loop Day - A day you choose during the week when you do all your follow-up calls.

## CHAPTER 6

# Ten Steps to Make Your Business Successful

Determine your start-up needs.

- 1 If required get licensed or registered with your state
- 2 Create/establish your Agreement/Contract
- 3 Create a Facebook page so people can reach you
- 4 Request/Purchase your states Finders list
- 5 Create a DocuSign account or something similar
- 6 Create a business email
- 7 Establish a business phone number if you're not ok with using your own
- 8 Create a routine and establish work hours and days
- 9 Keep records
- 10 Grow your team (if applicable)

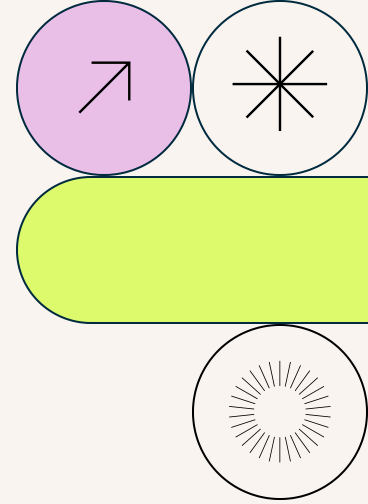


# 10 - Steps

- Follow the rules. Ensure you know what is required by your state and if they don't have requirements I recommend using general information to build on. Look at the surrounding states and what are their guideline.
- Make sure your agreement/contract is set up to protect you. It should give your client confidence that you are capable but in all reality, this is to ensure you are set in case of any mishaps.
- I recommend a FB page if you don't want to spend money on a traditional website. I used my site to try and find clients as well. I would post that I was looking for a specific person or if someone knew someone who worked at a business that closed down. When I was sleeping my FB page was still working for me.
- In my state, it made sense to purchase the Finders list. It allowed me to have the information on hand and I was able to distribute specific pages to my employees. If you can't afford it no worries do what you can until you start to see those profits.
- I use DocuSign as there are other websites you can use. Like I said prior I have only met one client face to face as that was a special case. You can do everything electronically.
- If you have to pay for anything I recommend a professional email account. It always looks better when your company or name is followed by something other than yahoo, gmail or cloud. Again, don't break the bank you want to spend the least amount getting started.



# 10 - Steps



- I had always used my regular phone number when I started out but some people would prefer not to have such a close connection with their clients. I let my clients know they could reach me 24/7 by email and Mon-Sat 8 am-8 pm. I didn't work on Sundays just because I needed a day for myself and my family.
- This step is critical because people don't always think having a routine matters but it does. I would be so scattered and jump from one name to another. I would get frustrated and go to another sheet. My wife stopped me one day and said to pick one name and create a routine on how you will locate that person, what you will say, and just repeat the process. That advice helped me engage better and actually get more clients. I knew once I chose the first name of the day what was needed to see whether I was going to be able to find them or if I needed to move on. This is how I came up with my work schedule as well.
- This is vital! You want to have records and have them in order. I have a folder for each client and in that folder, I have 2 subfolders. The first one has the initial information I send out, generated claims, and contracts/agreements and the second folder has all the signed information I get back. I have an open and closed claim folder for when their claim is paid and my fee is received I move it to close. I have them separated by month and year as well.
- I added this one as a BONUS. I have a team that works for me and I pay them an hourly rate and a commission based on what they can close. I'm working towards building a call center team.

# Thank you for your Purchase

I hope this eBook helps you become truly successful in  
your Finder journey.

## ALABAMA

<https://alabama.findyourunclaimedproperty.com/>


Does the state recognize Finders

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

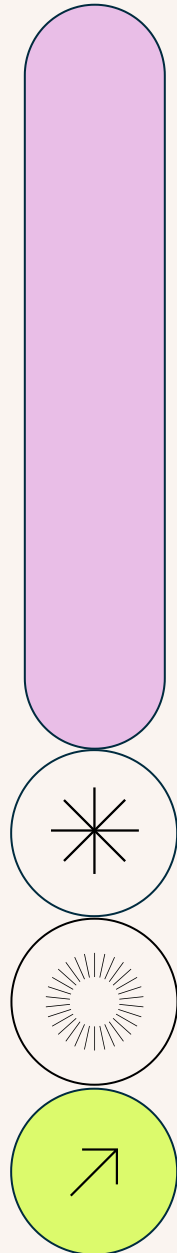
Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes 

If items aren't claimed after a certain amount of years the state auctions them

Website:

[https://www.iso.cc/allitems/seller\\_QWxhYmFtYSBTdGF0ZSBUcmVhc3VyeQ](https://www.iso.cc/allitems/seller_QWxhYmFtYSBTdGF0ZSBUcmVhc3VyeQ)



## ALASKA

<https://unclaimedproperty.alaska.gov/app/claim-search>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed safety deposit boxes

Your contract must be in writing and signed by the party you are helping. <https://unclaimedproperty.alaska.gov/app/fee-finders>  
Property equal to or greater than \$500 can not be charged a fee in excess of 10%. Property less than \$500 can not be charged a fee in excess of 20%. The list of unclaimed properties is free. Send an e-mail to [ucproperty@alaska.gov](mailto:ucproperty@alaska.gov) and include the following:

Name

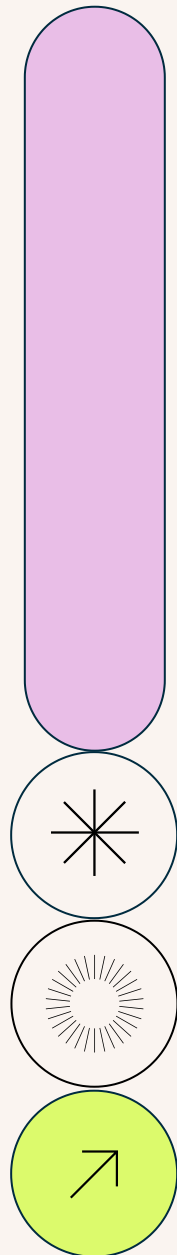
Business Name (if any)

Address

Phone Number

Acknowledgment of Alaska's Unclaimed Property Act provisions surrounding a fee finder's contract conditions and allowable fees. (Your Finders Contract)

Useful Links: <https://unclaimedproperty.alaska.gov/app/useful-links>



## ARIZONA

<https://azdor.gov/unclaimed-property>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed safety deposit boxes

<https://azdor.gov/unclaimed-property/owners-file-claim/heir-finder-information>

Finders in this state have some unique traits they must adhere to (some good some 'shrugs shoulders'). You may charge up to but not exceed 30% of the total payment to a client however, you can ONLY collect a fee if the Dept of Revenue has held the property for over 2 years. An auction is done for safety deposit boxes only after 3 years of the owner not paying rent on the box.

<https://azdor.gov/unclaimed-property/owners-file-claim/auction-information>  
Information on getting Licensed as a Private Investigator:  
<https://www.azdps.gov/licensing/pi>

There are multiple fees involved to become licensed. Proceed at your own risk

## ARKANSAS

<https://claimitar.com/>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list ☒

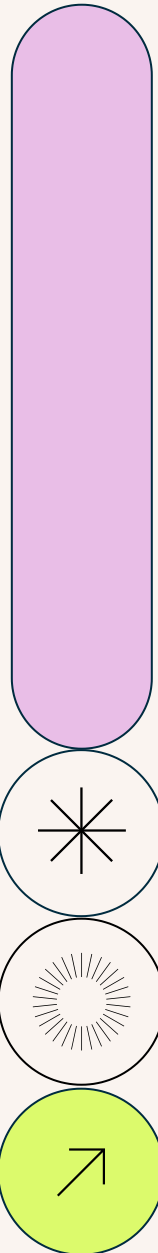
Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

Residents can purchase a Finder File which lists properties with values more than \$25 that are more than 24 months old. It comes as a zipped PDF file. The file includes the following fields: Owner of the property, address, city, state, zip, holder, description, and amount.

The Finder File cost \$25 -

[https://www.ark.org/rosterdl/index.php?agency=auditor\\_unclprop](https://www.ark.org/rosterdl/index.php?agency=auditor_unclprop)



## CALIFORNIA

<https://ucpi.sco.ca.gov/en/Property/SearchIndex>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list ☒

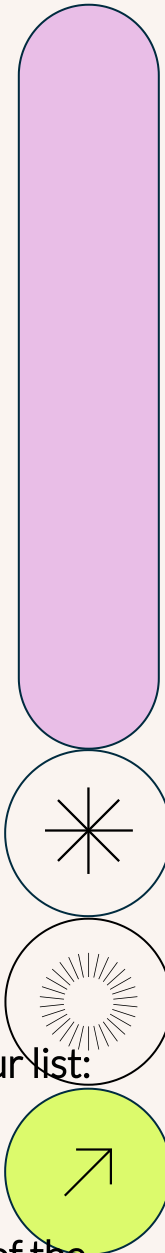
Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed safety deposit boxes

Instructions on how to properly submit a claim for a Property Owner, Heir of a Deceased Owner, Business, etc:  
[https://www.sco.ca.gov/upd\\_form\\_claim.html](https://www.sco.ca.gov/upd_form_claim.html)

The state allows you to download the Property Records for free and they are updated every Thursday so be sure to update your list:  
[https://www.sco.ca.gov/upd\\_download\\_property\\_records.html](https://www.sco.ca.gov/upd_download_property_records.html)

Finders are known as Investigators or Asset Locators. You are only allowed to charge a fee of 10% of the value of the property returned to the owners.  
[https://www.sco.ca.gov/upd\\_faq\\_searching\\_for\\_property.html](https://www.sco.ca.gov/upd_faq_searching_for_property.html)





## COLORADO

<https://colorado.findyourunclaimedproperty.com/app/claim-search>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

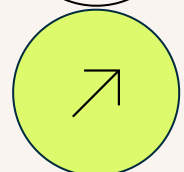
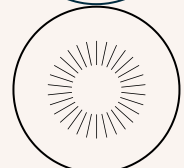
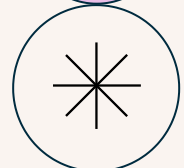
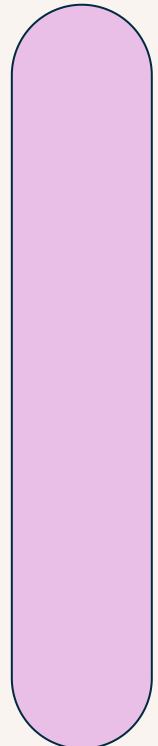
Does the state have an auction for unclaimed safety deposit boxes

<https://colorado.findyourunclaimedproperty.com/app/finder-info>

The state sells its finder's list for \$305.00 – which is mailed to you once payment is received

A finder can charge 20% on claims 24-36 months old and 30% on claims older than 36 months

Any claim held under 24 months can not be enforced to pay the finder fee by the Treasury so ensure your agreement is clear.



## CONNECTICUT

<https://ctbiglist.com/app/faq-general>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

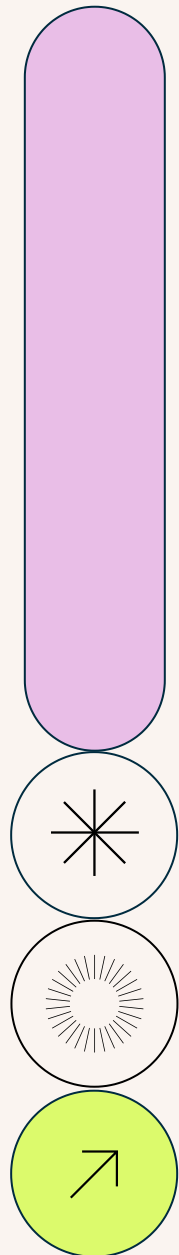
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

Does not require a Finder to be Licensed  
Finders can only charge up to 10%

<https://ctbiglist.com/app/finder-info>



## DELAWARE

<https://unclaimedproperty.delaware.gov/app/claim-search>

Does the state recognize Finders

Must be registered or licensed with the state

Must be licensed as a Private Investigator

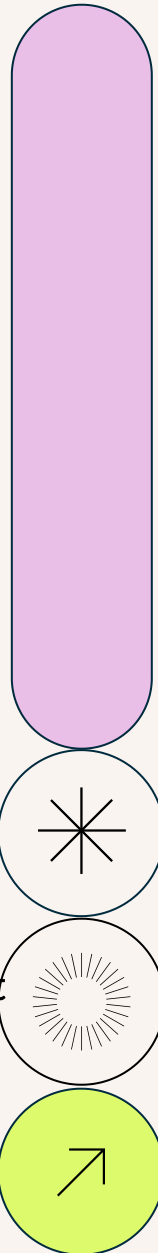
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

There is no mention of Finders or a fee. However, there is a Limited Durable Power of Attorney Form.

Personally, I would charge 10 - 15% to be safe when helping a client



## FLORIDA

<https://fltreasurehunt.gov/>


Does the state recognize Finders

Must be registered or licensed with the state

Must be licensed as a Private Investigator

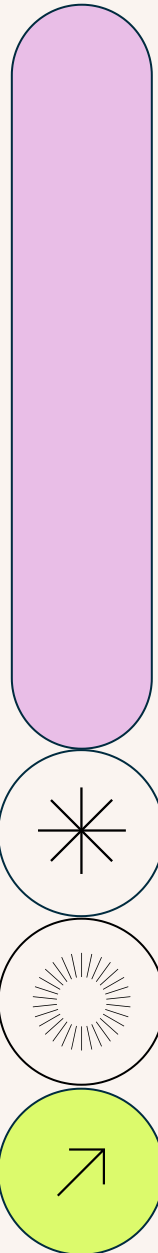
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes 

**Auctions are held for the contents in safety deposit boxes:**

<https://fltreasurehunt.gov/Auction.jsp>



## GEORGIA

<https://gaclaims.unclaimedproperty.com/en/>

Does the state recognize Finders 

Must be registered or licensed with the state

Must be licensed as a Private Investigator

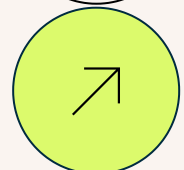
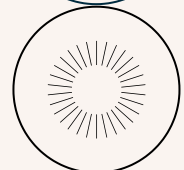
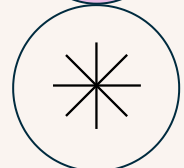
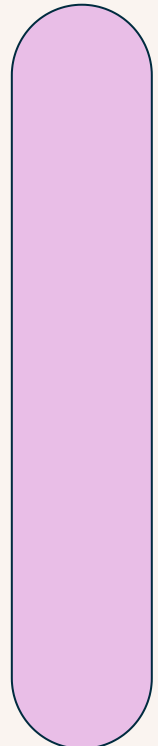
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

**You are not required to be licensed.**

<https://dor.georgia.gov/unclaimed-property-faqs>



## HAWAII

<https://unclaimedproperty.ehawaii.gov/lilo/property-search.html>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

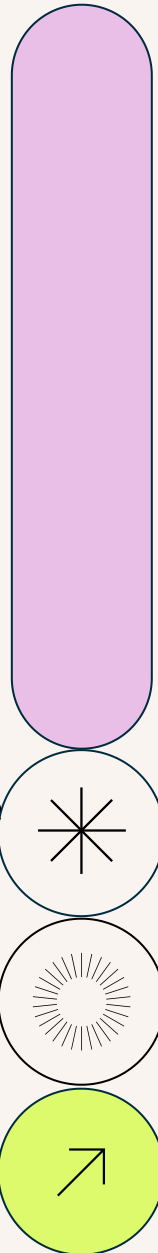
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

A Finder can only charge up to but not above 25% of the total value  
of the property.

[https://www.capitol.hawaii.gov/hrscurrent/Vol12\\_Ch0501-0588/HRS0523A/HRS\\_0523A-0025.htm](https://www.capitol.hawaii.gov/hrscurrent/Vol12_Ch0501-0588/HRS0523A/HRS_0523A-0025.htm)



## IDAHO

<https://yourmoney.idaho.gov/app/claim-search>

Does the state recognize Finders

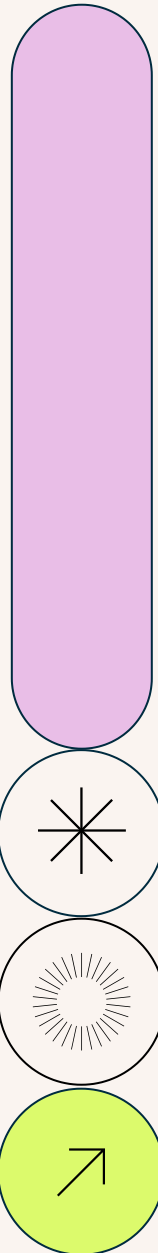
Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes





## ILLINOIS

<https://icash.illinoistreasurer.gov/app/claim-search>


Does the state recognize Finders

Must be registered or licensed with the state

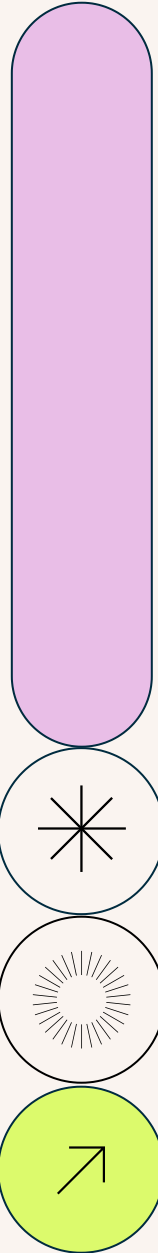
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes 

**The state has a yearly auction for the contents of safety deposit boxes.**



## INDIANA

<https://www.indianaunclaimed.gov/app/claim-search>

Does the state recognize Finders ☒

Must be registered or licensed with the state

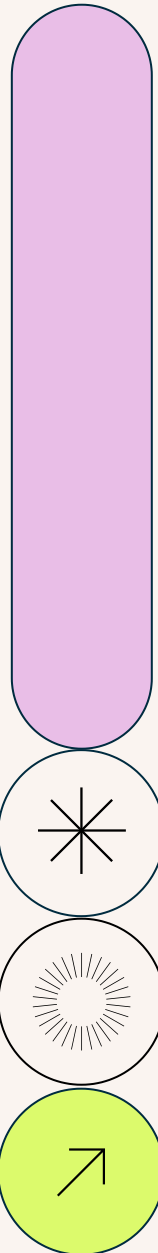
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes ☒

The state doesn't disclose the amount you can charge per property recovered. I recommend the standard 10 -15%. The state has an auction but they utilize eBay.



## IOWA

<https://www.greatiowatreasurehunt.gov/app/claim-search>

Does the state recognize Finders 

Must be registered or licensed with the state

Must be licensed as a Private Investigator

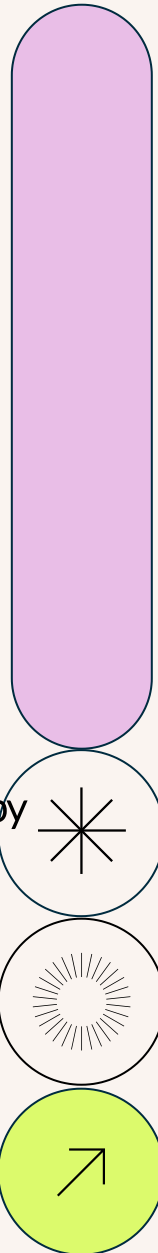
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

The state does not require a Finder to be Licensed but must abide by all Iowa Code Chapter 556 laws. No agreements for property held under 24 months can be enforced must have been held for 24 months or more

<https://www.greatiowatreasurehunt.gov/app/faq-general>



## KANSAS

[https://kansascash.ks.gov/up\\_search.php](https://kansascash.ks.gov/up_search.php)

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

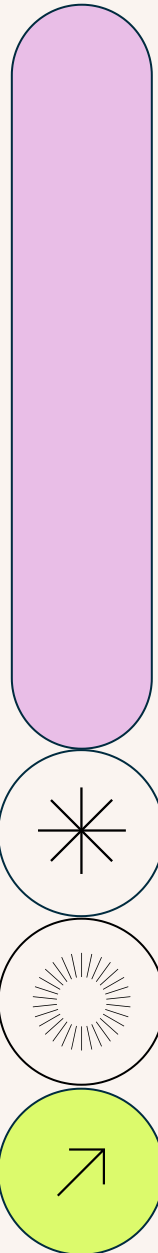
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes ☒

State auction site:

<https://www.ebay.com/str/kstreasury>



## KENTUCKY

<https://kyclaims.unclaimedproperty.com/en/Property/SearchIndex>

Does the state recognize Finders 

Must be registered or licensed with the state

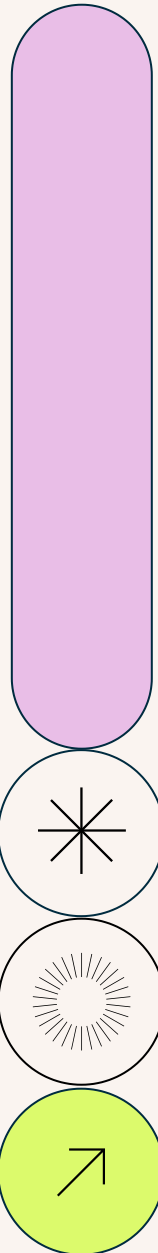
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes

Unclaimed Property Statutes and Regulations:  
<https://apps.legislature.ky.gov/law/kar/titles/020/001/>



## LOUISIANA

<https://louisiana.findyourunclaimedproperty.com/app/claim-search>

Does the state recognize Finders 

Must be registered or licensed with the state

Must be licensed as a Private Investigator

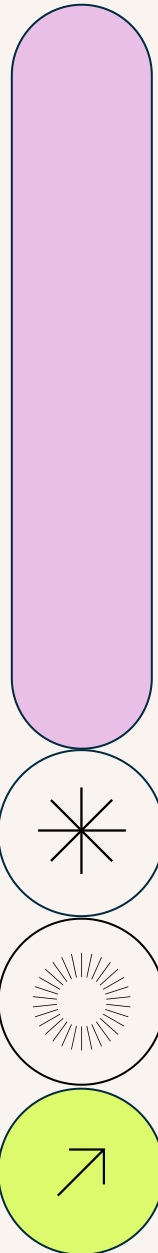
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes

**Any claim \$1000 or more needs to be notarized.**

<https://louisiana.findyourunclaimedproperty.com/app/faq-general>



## MAINE

<https://www.maineunclaimedproperty.gov/>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

**You must be Licensed as a Private Investigator in Maine (Some exceptions apply) You must follow strict contract guidelines. A finders list is offered for purchase but you need to be licensed first.**

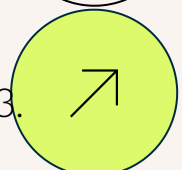
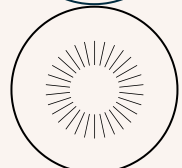
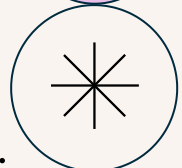
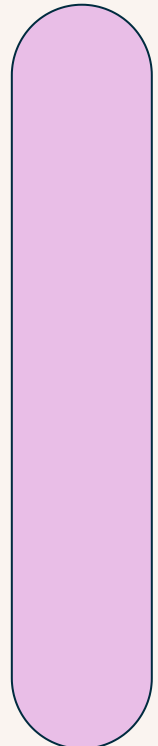
<http://www.mainelegislature.org/legis/statutes/1/title1sec408-A.html>

<https://legislature.maine.gov/statutes/33/title33sec2164.html>

<https://legislature.maine.gov/statutes/33/title33sec2201.html>

<http://www.mainelegislature.org/legis/statutes/32/title32sec8103.html>

<https://legislature.maine.gov/statutes/18-C/title18-Cch2sec0.html>





## MARYLAND

<https://interactive.marylandtaxes.gov/Individuals/Unclaim/default.aspx>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

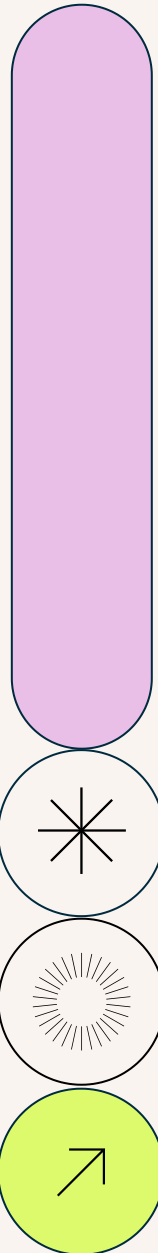
Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed safety deposit boxes

No requirement to be licensed however if the property is under 24 months your agreement isn't enforceable. A list of properties can be purchased for \$4.00 but you have to reach out with a letter of request.

<https://www.marylandtaxes.gov/unclaimed-property/general-information.php>



## MASSACHUSETTS

<https://www.findmassmoney.com/app/claim-search>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

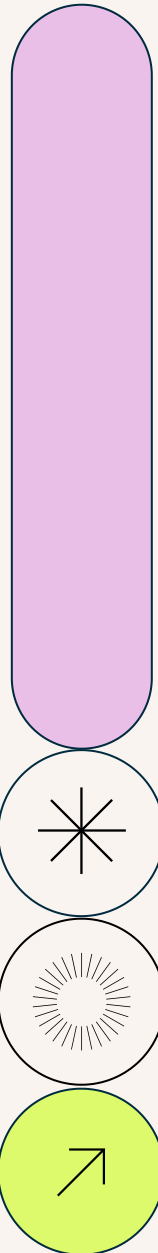
Does the state have an auction for unclaimed safety deposit boxes

Finders are required to register with the Division.

<https://www.findmassmoney.com/app/faq-general#what-is-hf>

<https://www.findmassmoney.com/app/heir-finders>

Finders are only allowed to charge 10% and must post a performance bond of nothing less than \$10,000.



## MICHIGAN

<https://unclaimedproperty.michigan.gov/app/claim-search>

Does the state recognize Finders

Must be registered or licensed with the state

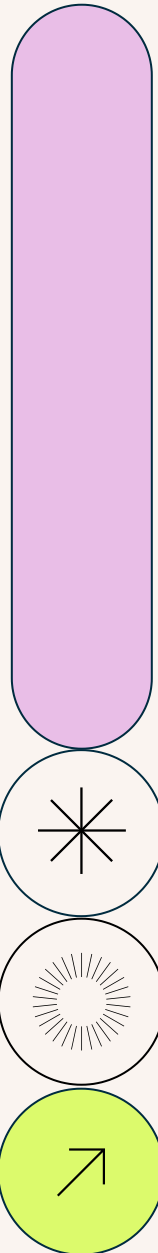
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes

You are not required to be licensed and the state doesn't endorse Finders but you can establish yourself as one. There is no set percentage that can be charged. however, I recommend 10-15%  
<https://unclaimedproperty.michigan.gov/app/faq-claim>



## MINNESOTA

<https://www.ag.state.mn.us/consumer/publications/unclaimedproperty.asp>

Does the state recognize Finders 

Must be registered or licensed with the state

Must be licensed as a Private Investigator

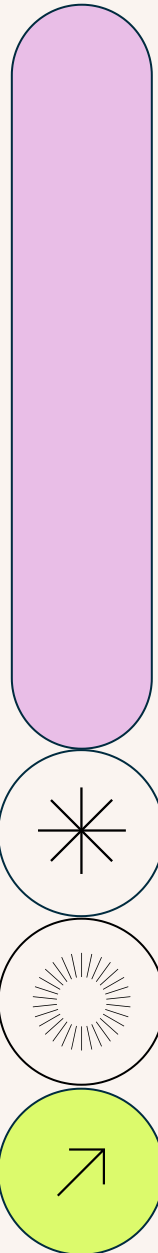
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

You are not required to be licensed by the state. You can search specific entities of unclaimed assets.

<https://mn.gov/commerce/money/unclaimed-property/info/>



## MISSISSIPPI

<https://treasury.ms.gov/for-citizens/unclaimed-property/begin-your-search/>

Does the state recognize Finders 

Must be registered or licensed with the state

Must be licensed as a Private Investigator

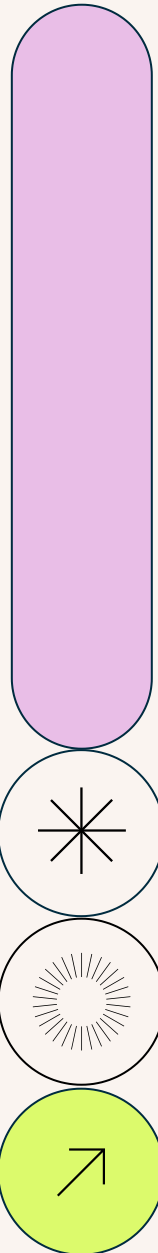
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

You are not required to be licensed but you are only allowed to charge a maximum of 10%

<https://treasury.ms.gov/for-citizens/unclaimed-property/learn/>



## MISSOURI

<https://treasurer.mo.gov/UCP/AddInfo.aspx>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

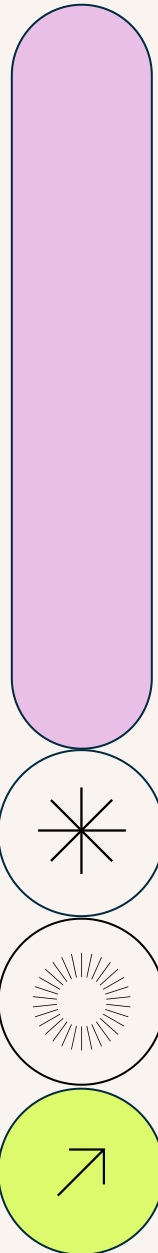
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes ☒

The state has an auction for safety deposit boxes but you have to sign up for the mailing list.

<https://treasurer.mo.gov/UCP/AddInfo.aspx>



## MONTANA

[https://tap.dor.mt.gov/\\_/#1](https://tap.dor.mt.gov/_/#1)

Does the state recognize Finders

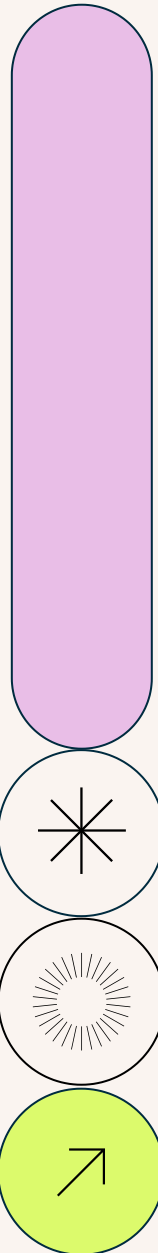
Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes



## NEBRASKA

<https://nebraskalostcash.nebraska.gov/app/claim-search>

Does the state recognize Finders

Must be registered or licensed with the state

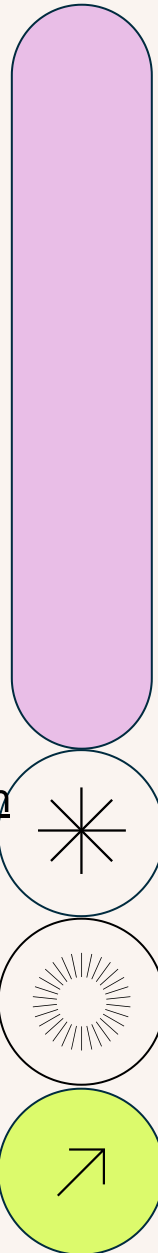
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes

[https://www.nebraskalegislature.gov/laws/search\\_range\\_statute.php?begin\\_section=69-1301&end\\_section=69-1332](https://www.nebraskalegislature.gov/laws/search_range_statute.php?begin_section=69-1301&end_section=69-1332)





## NEVADA

<https://claims.nevadaunclaimedproperty.gov/Property/SearchIndex>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

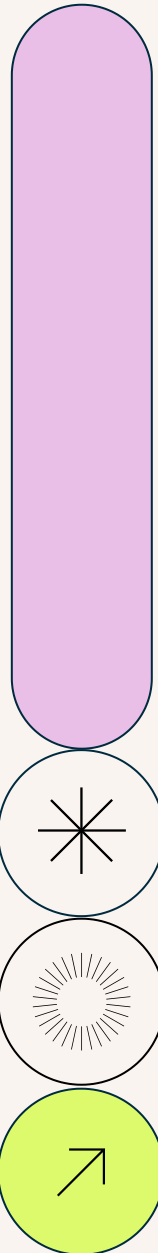
Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

You are not required to be licensed but there is a policy that needs  
to be followed.

[https://www.nevadatreasurer.gov/Unclaimed\\_Property/Regs/](https://www.nevadatreasurer.gov/Unclaimed_Property/Regs/)



## NEW HAMPSHIRE

<https://newhampshire.findyourunclaimedproperty.com/app/claim-search>

Does the state recognize Finders 

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

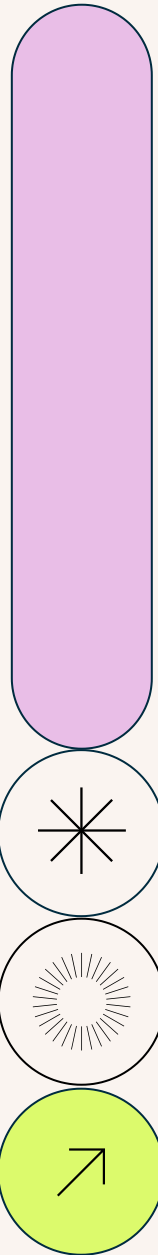
Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

You aren't required to be licensed but claims under 24 months aren't enforceable

<https://newhampshire.findyourunclaimedproperty.com/app/faq-claim#offer-free>

<https://www.gencourt.state.nh.us/ras/html/XLVI/471-C/471-C-mrg.htm>



## NEW JERSEY

<https://unclaimedfunds.nj.gov/app/claim-search>

Does the state recognize Finders ☒

Must be registered or licensed with the state

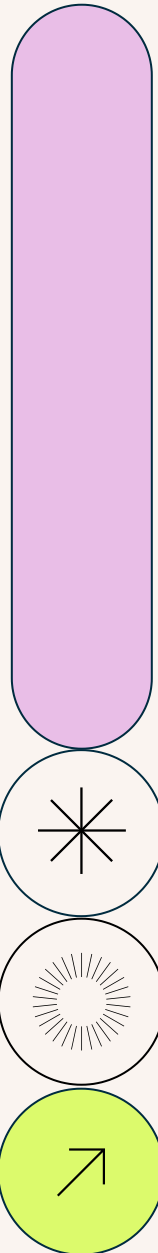
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

**There is no requirement to be licensed and you can charge up to a  
20% Finders fee**



## NEW MEXICO

<https://nmclaims.unclaimedproperty.com/en/>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

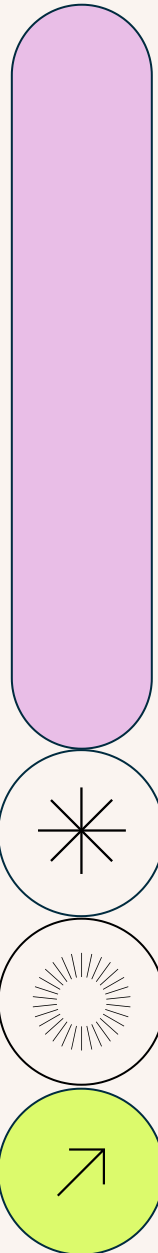
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

There is no license required to be a finder however, you must use  
the states agreement

<https://www.tax.newmexico.gov/individuals/what-is-unclaimed-property/file-a-claim/>



## NEW YORK

<https://ouf.osc.state.ny.us/ouf/?wicket-crypt=E0wLm0TxQ2A>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

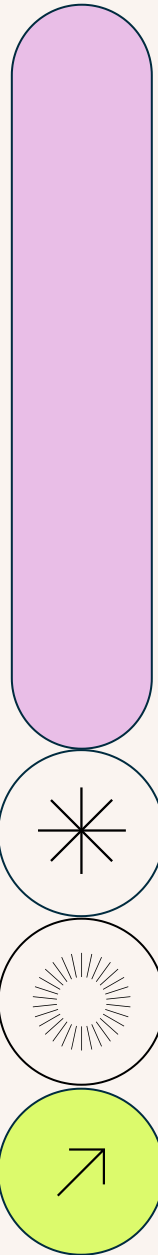
Does the state have an auction for unclaimed safety deposit boxes

Licensing or registering isn't required

15% is the maximum fee that can be charged

A list is provided amounts aren't disclosed and the list isn't complete for a complete list you must contact the state

<https://www.osc.state.ny.us/unclaimed-funds/resources/owner-name-file-request-form>



## NORTH CAROLINA

<https://unclaimed.nccash.com/app/claim-search>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

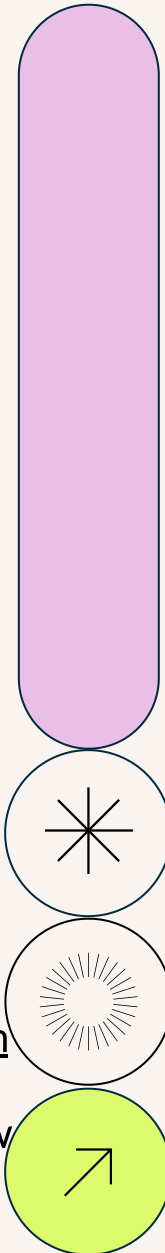
Does the state have an auction for unclaimed safety deposit boxes

You must register annually with the state and also be licensed with the North Carolina Private Protection Service Board as a private investigator. The fee in your agreement can not exceed \$1,000 or 20% of the value of the property, whichever is less.

<https://www.nccash.com/faqs/general-frequently-asked-questions#WhatshouldIdoifsomeoneofferstohelpmelocateunclaimedmoneyforafee-74>

The state provides a list of registered finders as they all must follow the requirements of the General Statute 116B-78.

<https://www.nccash.com/property-finder-information>



## NORTH DAKOTA

<https://unclaimedproperty.nd.gov/>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

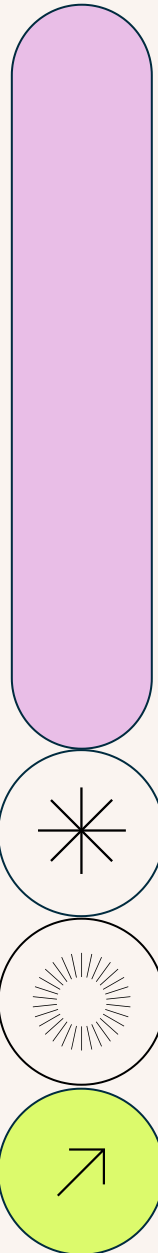
Does the state have an auction for unclaimed  
safety deposit boxes

You must be licensed in the state and hold a current private  
investigators license issued by the state.

<https://unclaimedproperty.nd.gov/app/finder-info>

<https://www.pisb.nd.gov/licensing/application-forms>

<https://www.ndlegis.gov/information/acdata/html/85-03.html>



## OHIO

<https://com.ohio.gov/divisions-and-programs/unclaimed-funds/unclaimed-funds>

Does the state recognize Finders

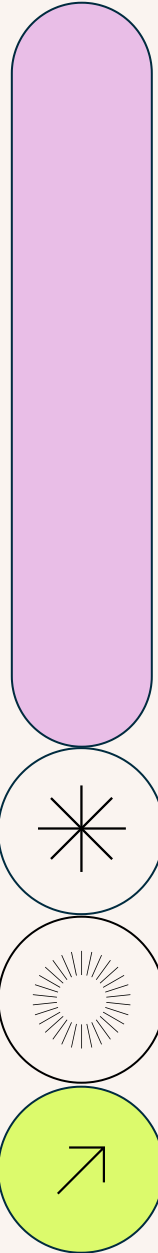
Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes





## OKLAHOMA

<https://apps.ok.gov/unclaimed/>

Does the state recognize Finders ☒

Must be registered or licensed with the state

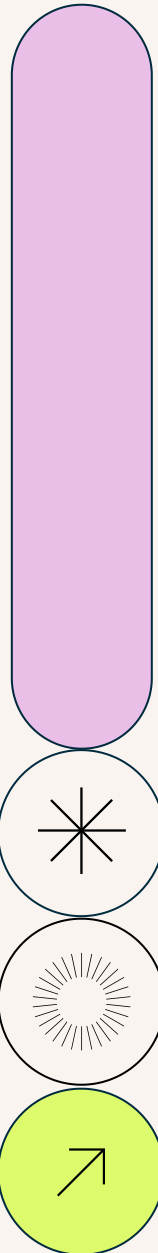
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

The maximum that can be charged as a finder is 25% of the claim  
<https://rules.ok.gov/code>



## OREGON

<https://unclaimed.oregon.gov/>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

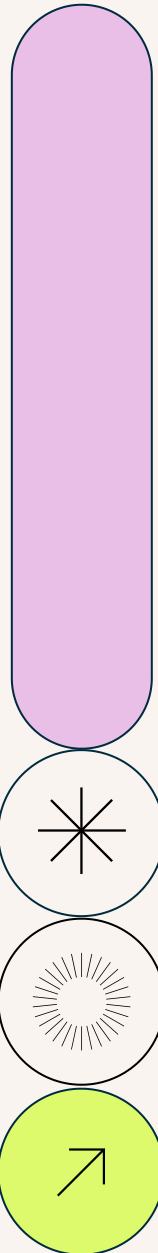
Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

You must be licensed <https://unclaimed.oregon.gov/app/licensed-finders> as a Finder and a current Private Investigator for the state  
<https://www.oregon.gov/dpsst/PI/Pages/Home.aspx>  
<https://unclaimed.oregon.gov/app/ucp-law>

The Finders list can be obtained but only after you are licensed.



## PENNSYLVANIA

<https://www.patreasury.gov/unclaimed-property/>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list ☒

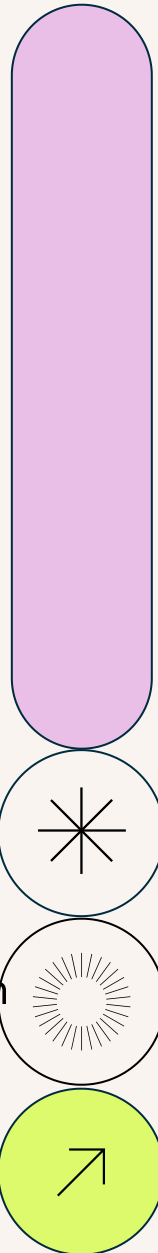
Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

You are required to be licensed with the state as a finder.

<https://patreasury.gov/unclaimed-property/finders/>

The Finders list can be purchased at a cost but only after you obtain  
your license. A Finder can only charge up to 15%.



## RHODE ISLAND

<https://findrimoney.com/>

Does the state recognize Finders 

Must be registered or licensed with the state

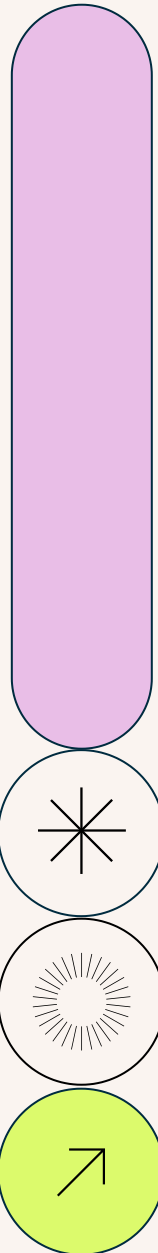
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

There is no requirement to be registered or licensed with the state  
<http://webserver.rilin.state.ri.us/Statutes/TITLE33/33-21.1/INDEX.HTM>.



## SOUTH CAROLINA

<https://southcarolina.findyourunclaimedproperty.com/>

Does the state recognize Finders

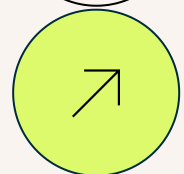
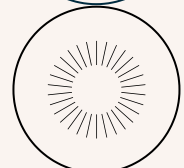
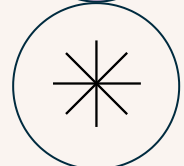
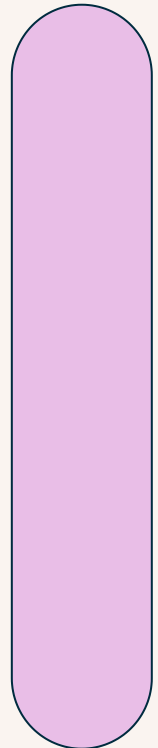
Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes



## SOUTH DAKOTA

<https://southdakota.findyourunclaimedproperty.com/app/claim-search>

Does the state recognize Finders

Must be registered or licensed with the state

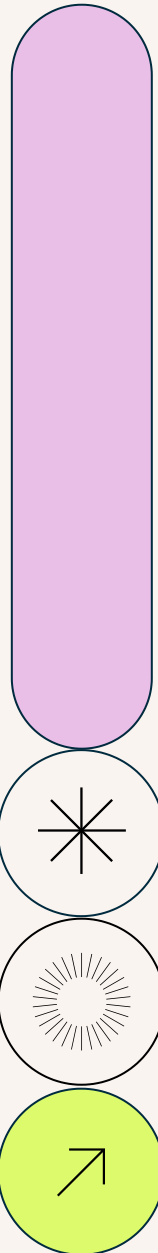
Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes

[https://sdlegislature.gov/Statutes/Codified\\_Laws/2065745](https://sdlegislature.gov/Statutes/Codified_Laws/2065745)



## TENNESSEE

<https://claimit.treasury.tn.gov/en/Property/SearchIndex>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

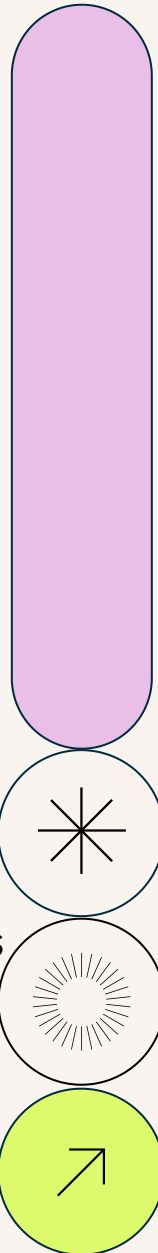
Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

The state requires you to be licensed or registered with the state  
<https://treasury.tn.gov/Unclaimed-Property/About-Unclaimed-Property/Third-Party-Locators>

you may only charge 10% or \$50 whichever is greater. All contracts  
must be approved by the Tennessee Department of Treasury  
Unclaimed Property Division

<https://www.tn.gov/commerce/regboards/pi/licensee-applicant-resources/get-a-license.html>



## TEXAS

<https://www.claimittexas.gov/>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

Can you purchase a unclaimed property list

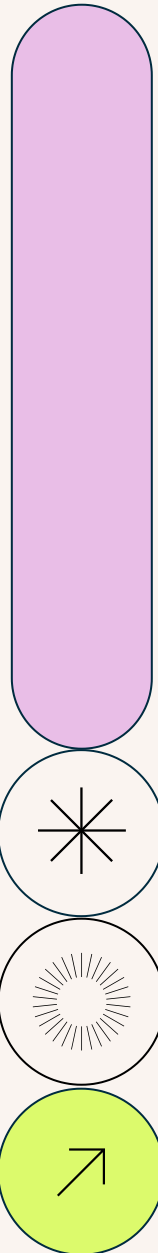
Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

Finders must be licensed by the Texas Department of Public  
Safety, Private Security Bureau. Fees cannot be more than 10% of  
the value recovered

<https://www.claimittexas.gov/app/faq-ucp#who-to-work>

<https://www.dps.texas.gov/section/private-security>





## UTAH

<https://mycash.utah.gov/>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge ☒

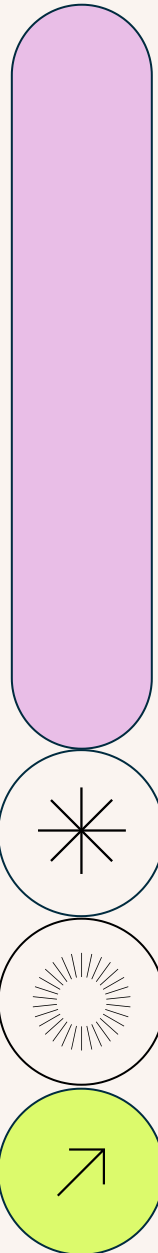
Does the state have an auction for unclaimed safety deposit boxes

Finders are not required to be registered or licensed but are recognized by the state and have to follow strict guidelines.

<https://mycash.utah.gov/app/finder-info>

<https://le.utah.gov/xcode/Title67/Chapter4A/67-4a.html>

Finder fee not to exceed 20%.



## VERMONT

<https://vermont.unclaimedproperty.com/en/Property/SearchIndex>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator ☒

Can you purchase a unclaimed property list

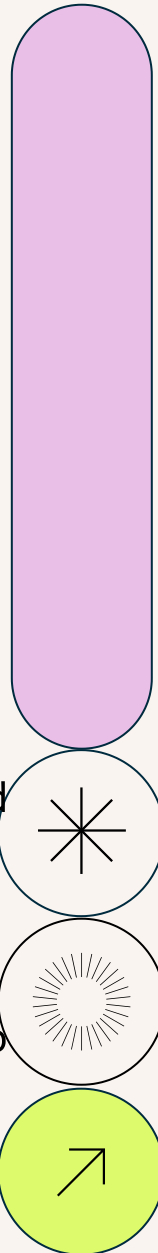
Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed safety deposit boxes

You must be registered with the state and post a performance bond of at least \$10,000 with the state.

<http://www.vermonttreasurer.gov/content/unclaimed-property/heir-finders>

Finder Fee can't be more than 10% of the recovered property. Property must be 24 months or older in order for any agreement to be enforceable.



## VIRGINIA

<https://www.vamoneysearch.gov/>

Does the state recognize Finders 

Must be registered or licensed with the state

Must be licensed as a Private Investigator

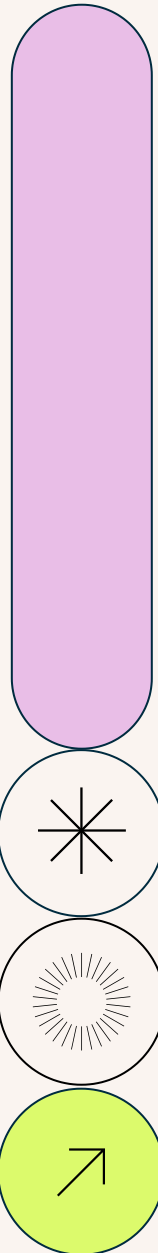
Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed  
safety deposit boxes

Check the Code of Virginia

<https://law.lis.virginia.gov/vacode/title55.1/chapter25/>



## WASHINGTON

<https://ucp.dor.wa.gov/>

Does the state recognize Finders ☒

Must be registered or licensed with the state ☒

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

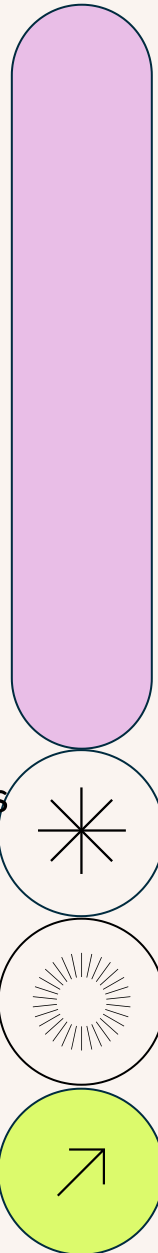
Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed safety deposit boxes

Finders must be registered with the state. A (UBI) Unified Business Identifier must be obtained from the Department of Revenue's Business Licensing Service and complete any licensing requirements that may apply. The fee allowed is no greater than 5%.

<https://dor.wa.gov/open-business/apply-business-license>

<https://app.leg.wa.gov/RCW/default.aspx?cite=63.30>



## WEST VIRGINIA

<https://www.findyourunclaimedproperty.com/>

Does the state recognize Finders ☒

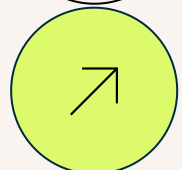
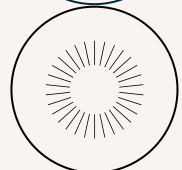
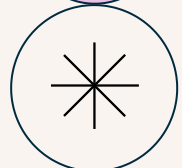
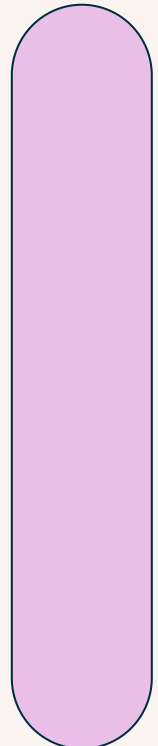
Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list

Is there a set percentage fee a Finder can charge

Does the state have an auction for unclaimed safety deposit boxes ☒



## WISCONSIN

<https://www.revenue.wi.gov/Pages/UnclaimedProperty/Home.aspx>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

Can you purchase a unclaimed property list ☒

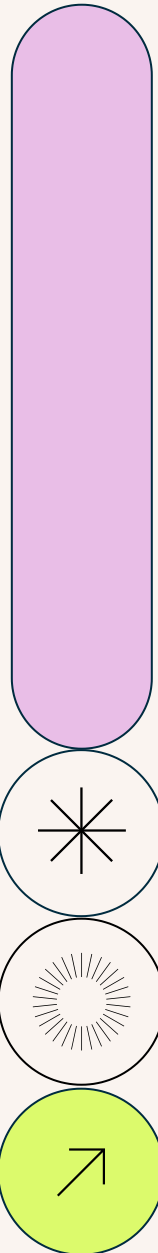
Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed safety deposit boxes

There is no license or registration required but you must follow the guidelines outlined by the state

<https://docs.legis.wisconsin.gov/statutes/statutes/177>

and can't charge more than 10%. You can purchase a property list but the request must be made by mail and cost \$6.



## WYOMING

<https://statetreasurer.wyo.gov/unclaimed-property/>

Does the state recognize Finders ☒

Must be registered or licensed with the state

Must be licensed as a Private Investigator

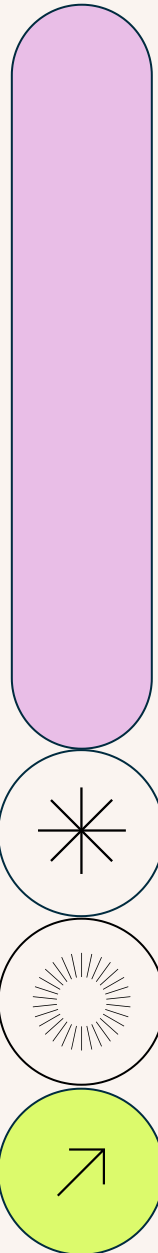
Can you purchase a unclaimed property list ☒

Is there a set percentage fee a Finder can charge ☒

Does the state have an auction for unclaimed  
safety deposit boxes

You are not required to be licensed or registered with the state and there is no cap on what you can charge to recover the property. A list is provided at a cost \$50 or more can be assessed at the state office claims 24 months and older can be acquired electronically and for \$1000 Finders can't collect fees on property younger than 24 months

<https://statetreasurer.wyo.gov/asset-finders/>



# Extra Helpful Links

**National Association of Unclaimed Property Administrators (NAUPA)** - website contains information about each state's unclaimed property laws and lists states that have searchable databases. - <https://unclaimed.org/>

**Missing Money.com** - This is a website authorized by states to list owners of unclaimed property. There is no cost to search for your property or to file a claim. - <https://www.missingmoney.com/>

**The Pension Benefit Guaranty Corporation (PBGC)** protects the retirement incomes of more than 37 million American workers in private-sector defined benefit pension plans. - <https://www.pbgc.gov/>

**US Department of Housing and Urban Development** - if you had an FHA-insured mortgage you may be eligible for a refund from HUD/FHA - <https://entp.hud.gov/dsrs/refunds/>

**The IRS - unclaimed refunds** - <https://sa.www4.irs.gov/irfof/lang/en/irfofgetstatus.jsp>

**The Federal Deposit Insurance Corporation (FDIC)** - is an independent agency created by Congress to maintain stability and public confidence in the nation's financial system. - <https://closedbanks.fdic.gov/funds/>

**The National Information Center (NIC)** provides comprehensive financial and structure information on banks and other institutions for which the Federal Reserve has a supervisory, regulatory, or research interest, including domestic and foreign banking organizations operating in the US. - <https://www.ffiec.gov/npw>

**Bureau of the Fiscal Service** - <https://fiscal.treasury.gov/unclaimed-assets.html>

**Treasury Direct** - To find out which savings bonds are no longer earning interest or information about lost/missing savings bonds. - <https://www.treasurydirect.gov/>

**US Department of Veterans Affairs** - Information on VA education benefits - <https://www.va.gov/>



## Example Script

Hello, may I speak with (client's full name)? – Never assume gender so don't add a Mr or Ms just state the name.

Hi, my name is (insert your name). I'm calling in regard to the (insert state's name) Treasury department. Currently, I have an account that may belong to you (or the relative, etc) and I wanted to verify some information to ensure I have the right person. I'm a (insert state's initials) Finder and I'm responsible for matching the funds held by the state to its original owner. I think that the owner might be you but again, I need to verify some information.

-Verify they are aware of the Holder – Ex: if a bank ask if they ever banked with them and verify the type of account

-Verify they lived or live at the address you have on file

-Verify any other information you need that will help verify you have the right person

-Once the information is verified gather their contact information.

What is a good email I can use to send you my agreement so I can start the process of submitting your claim?

Now explain the next steps in a summarized version and let them know they will get a detailed version in an email with your agreement.

### **What should be sent with your agreement:**

Hello (insert client's name), It was a pleasure speaking with you. Enclosed is my contract so we can move forward. Again, I stated this is what I do for a living so I try to be as thorough as possible. Holder: Exelon Corp Last Activity: 3/10/2009 Owner: Boss Co In order to move forward my fee is 10% of whatever I help my client recover. Usually Finders charge 15% however, I don't. (Use this line if you are charging less than the normal rate outlined by your state)

Next Steps: Once my agreement is signed.

- Create a claim form with the (insert state's initials) Treasury to collect your funds
- Get the claim form notarized (any amount over \$1,500 has to be notarized) I will send you a link to an online notary and a preloaded Visa Gift Card to pay for the notary.
- Submit all forms and claims to be processed (usually takes 6 - 12 weeks)
- All funds will come directly to you (I in no way am allowed to have funds come to me)
- Once approved the (insert state's initials) Treasury will cut and send you a check, once you receive your funds I will require my fee paid in full within 72 hours.
- I will keep you updated on the process the entire time and you will have access to check the status of your claim at your leisure.