



# Unclaimed Money Finder's Manual

AS SEEN ON  
**TV**

How to Earn a Good Income By  
Reuniting People With Their  
Lost Money

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by Reuniting People with  
Their Lost Money

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**Some of the methods presented in this book may be illegal in certain parts of the United States. This book is sold for informational purposes only.**



Marcia Keppy, right, corporate records administrator, General Counsel, and Pat Parrish, banks reconciliation and control supervisor, Treasury, use new software to find missing persons and organizations to whom Phillips owes money.

## Got Some \$ Coming? We May Be Looking for You

Ever balance your checkbook and discover that someone still hasn't cashed one of your checks? This problem gets compounded at Phillips, which must reconcile scores of uncashed checks for dividends, products, services, royalty payments, overpayment of credit card accounts — even payroll checks.

Often checks can't even be delivered because of errors in addresses or because the payee has moved and left no forwarding address.

If checks remain uncashed long enough, state escheat (unclaimed property) laws will resolve the situation. Such laws require that after a varying number of years the funds must be paid to a state.

Yet Phillips is making an extra effort to find lost payees.

"Partly it's just good business, but it's also because we care about the people we do business with," says Marcia Keppy, who coordinates a team effort by General Counsel, Corporate Relations and Services-Central Administration, Treasury, Exploration and Production, GPM and Phillips 66 Co.

In 1992 Keppy helped form the Unclaimed Property Holders Liaison Council (UPHLC) — an organization with members from some 50 major companies. One purpose of the group is to work with state administrators to resolve differences in the 52 escheat laws (for every state plus Washington, D.C., and Puerto Rico).

Meeting with other UPHLC members has already paid off: It led to Phillips' recent purchase of a computer-based search service tied to a network of credit bureaus. A search now runs about \$1.80 per person — a fraction of the previous cost.

The most satisfying part of the job, says Keppy, is delivering money to people who don't expect it. Such deliveries also boost Phillips' reputation. Just ask Mrs. Dixie Wilde of Broken Arrow, Okla., who recently received \$1,600 in dividend payments to replace checks that had somehow been lost.

"We always heard Phillips was a good company," she says. "Now we really believe it."

## Introduction

In the United States today, experts think that about \$40 billion in unclaimed money is collecting dust in state Abandoned and Unclaimed Property offices. Some of the monetary items that end up in a state's possessions after being declared abandoned by the holding institution include:

- forgotten bank accounts
- un-cashed stock dividends
- insurance payments
- safe deposit boxes
- utility deposits
- travelers checks
- money orders
- security deposits
- gift cards and certificates

People move away, lose track of investments, or die, and the accounts or funds, after a set amount of time — frequently three to five years - are reported to the state Treasurer's Escheats, Comptroller's, or Revenue office. The state then tries to track down, the owners and return the money.

If you think financial property may be held by your state, the first step is to contact the appropriate office (a state by state list follows) to find out whether your name is listed. Or, in the case of the estate of a deceased person, the listing would be under his/her name.

You will then fill out a claim form which you must return together with the required identification or proof of ownership. Requirements for proving ownership may vary according to the amount of the claim and the complications involved, but frequently states will ask for such things as copies of driver's licenses, social security numbers, and bank account numbers and passbooks. Most require that the information be notarized. A few states have limitations on how long they keep abandoned property before turning it over to state coffers, but most keep it

indefinitely. Some also pay interest on ' the money if the property was originally interest-bearing.

## **Honest Finders vs. Vultures**

The states currently owe money from abandoned property to an estimated one in ten people in the United States, according to attorney David Epstein. But many states do not have the resources to investigate every case, and do little more than advertise names of owners in local newspapers. The resulting gap is sometimes filled by professional "finders" or "heir searchers" who find the owners themselves and charge a fee or commission in exchange for returning it. They can obtain lists, legally in most cases but sometimes surreptitiously, of the names of the owners from the state offices, then conduct their own search. Some finders have charged commissions of 60% to 100%. The price of one finder's fee in a past Colorado case was 30% of the dividends and all the shares of stock!

Finders can, however, perform a valuable service by reuniting people with money that would have been lost to them forever. Because of cases where these finders have charged excessive fees to people for returning their own money, and because of the strain their demands have put on some already over-burdened state offices, the finders have a shady reputation in some quarters. One state office, for example, refers to them as "bounty hunters," and another calls them "vultures." Many state offices feel that the finders infringe on the owner's right to have their money returned with no charge involved, which is the goal of the state.

The National Association of Abandoned Property Administrators says that since the states never find 100% of the owners) there is a place for honest finders. For example, if a state is unable to locate the owner of a sizable property that they did not even know about, and a finder does the job, then a service has been performed.

Many states, such as Texas, limit the amount of commission a finder may charge; and others have confidentiality laws that prevent them from aiding finders in any way.

One of the biggest obstacles states face is obtaining the cooperation of the banks, insurance companies, and other institutions in reporting properties to them.

Despite laws that govern how a holding institution should deal with dormant accounts, they are often low priority items in a business. The states use to

sometimes have to work very hard to convince unclaimed fund holders that they were best qualified to return the money. All 50 of the United States have passed laws that penalize lax holding companies by charging them a fee.

With billions of dollars in property sitting around out there unclaimed, clearly many people have an interest in what happens to it. Finders, keepers, states and businesses all have something at stake, and the losers will be those who fail to take advantage of the services that are available. For the entrepreneurial minded individual, the finder's fee opportunity represents the obvious "no-brainer" stake.

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## Preface

Unclaimed property is the original consumer protection program. Unclaimed property laws have been around since at least the 1940s, but have become much broader and more enforced in the last 15 years. Every one of the 50 states, District of Columbia, Puerto Rico, the U.S. Virgin Islands – and Quebec, British Columbia and Alberta in Canada have unclaimed property programs. Each have two mandates, they are to collect lost and unclaimed property from its holders and to actively find owners of these lost and forgotten assets.

### **What is Unclaimed Property?**

Simply stated, any account in a financial institution or business that has not had any activity over a specific period of time. Specifics, like the period of time, are defined by the type of account and individual states and laws. Every state has different statutes and rules that govern Unclaimed Property.

Some examples of unclaimed property:

- Stocks
- Dividends
- Bonds
- Salaries or wages
- Savings accounts
- Safe Deposit Box contents
- Oil and gas royalties
- Mineral proceeds
- Pension Funds

### **Who could be affected by Unclaimed Property?**

- Children
- Widowed Parent or Spouse
- Former Employees

- Heirs
- Memory Loss Patients (people with Alzheimer's)
- Royalty Owners
- Senior Citizens
- Widows or Widowers

A total nearing close to \$39.797 billion is currently being held by state treasurers and other agencies for 121 million accounts. In FY 2007 from business accounts, \$5.126 billion in unclaimed money was received by the different states and provinces where contact has been lost with the rightful owners. \$1.754 billion was returned to the rightful owners in Fiscal Year 2006.

The average individual does not know they have unclaimed money nor do they know how to claim it. The state agencies responsible for policing unclaimed monies have attempted to make the claiming of unclaimed money as easy as possible, however, most people are intimidated and frightened by governmental procedures and are unwilling to try to make a claim. That is why this is such a bountiful opportunity.

The secret to heir finder prosperity is sheer volume. Yes, on occasion you will encounter a mega unclaimed property estate, however, the majority of your finds will be in the hundreds and thousand dollar range. Processing hundreds of claims weekly for small finder's fees can amount to multiple thousands of dollars per week earned. With an average time spent of 45 minutes to an hour to locate an unclaimed money owner, this amounts to hundreds of dollars an hour. Even part-time you can double your income with minimal investment and effort.

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## **The \$40 Billion Opportunity**

Are you interested in staking a claim for a share of the \$40,000,000,000 the government holds for just completing a few internet searches, making a few phone calls and looking in some phone books and city directories? That is all you have to do to begin earning thousands of dollars daily and in some cases, hourly. If you can read English and speak on the phone, and are slightly computer literate (a computer is not really necessary, however it does speed up the process) you can make thousands of dollars overnight — and you don't have to sell anything!

If you're tired of tired of expending hours trying to sell products and services that don't appeal to your potential customer, here is the perfect business opportunity for you. All you have to do is gather a little information about who owns some money and tell them about it.

How often do you think you will be turned down when you contact someone to inform them that you are contacting them to give them money that they were not aware they had. This plan is radical and it is not that well-known. And another great thing is this opportunity never ends because the government continues to collect more and more money every year.

I stumbled upon this opportunity purely by accident. Five years ago I got involved in a bad business investment and lost \$37,000. That was all that I had so I lost everything. I needed money desperately to feed me and my family, so I was forced to take a job way below what I believed my station to be. I worked as a waiter at the Sheraton Hotel in Hawaii by night, and work as a clerical assistant during the day. It was so exhausting that as soon as I got home I would sleep for just a few hours, wake up in a stupor, drink four cups of coffee and then scramble to-my next job.

I had no choice. It was the only thing I could do to stop disappointing my loved ones. I remember coming home on Mother's Day really eager to call my mother, only to find that my phone had been disconnected.

I went through the mail praying for some good news, only to find an envelope with no return address — it contained my eviction notice. Thing were really getting bad. At that point I begin believing I would have to take my family and we would

have to live in our beat-up Ford station wagon. Thankfully I had a friend who cared enough and was kind enough to let us stay with them. I never knew life could be so miserable. I sat down on the sidewalk realizing just how much being in debt could hurt. With tears in my eyes, I prayed for a way out.

My friend Jimbo, who was also experiencing similar financial problems as I, told me a story that changed my life forever. As I mentioned, he was in the same financial boat as I. But that changed. He could hardly contain himself. He told me very excitedly, "I received a funny-looking letter. When I first saw it, I thought it was another creditor making a claim on me. I almost threw it away. I am glad I did not. The letter told me about money that was rightfully mine — it said that if I signed the enclosed form, I would receive \$2,592.59. Things were so bad that I had nothing to lose, so I signed the form and quickly returned it to the company.

"A couple weeks later I received a check for \$2,592.59. A distant aunt had died and left \$4,320.98 in her savings account. The company that found me collected \$1,728.39. The firm had no trouble finding out that I was related to her. Just for doing some research and matching up people with the same last names, that agency must be earning millions of dollars every year."

It was just then that an amazing idea popped into my mind. I was overcome with excitement. This revolutionary system was so simple. I knew that anyone could do what this company was doing and make thousands of dollars for finding the rightful owners of lost money. All I had to do was come up with a system for finding them and getting the money to them. I worked out a plan.

It's a very simple plan. I was never considered smart. I had a C-plus grade point average in high school and one year I even failed English. But I didn't let that keep me from putting my plan into action. I was determined because my family needed the money and I saw an opportunity that I knew I could do.

I knew if I applied myself and followed through my plan would work. What made it the ideal opportunity for me is that the start-up cost was very low. I did not have to invest a lot of capital in equipment or license or nothing like that. My only real difficulty was determining how do I find out who has unclaimed funds due to them. That became simple after a little research. This business has no seasons; it works well in both good and bad economic conditions, all year round. That was two years ago.

Last summer I moved my family into a newly custom built home. My wife told me it was her life long dream to own a brand new car. You should have seen her tears of joy when I surprised her with her with a brand new Honda Van. This year I bought a new Lexus coupe for myself.

The amount of money I was earning is incredible. How much...? Well I don't want to mention figures because everyone that works the plan I will be explaining in this book is different. Some will earn less than I did and some will earn more...much more. Let's just say as a tax shelter, I invested over half a million dollars in income properties and a quarter of a million dollars in other tax deferred instruments.

You can do the exact same thing.

Now anyone can earn thousands of dollars just by finding people who are entitled to unknown monies due them. And, believe it or not, there is over fifty billion dollars just sitting out there waiting to be recovered. Ten percent of American citizens have either forgotten or lost money in bank accounts, stocks, insurance premiums, gift cards, safety deposit boxes, security deposits and other means. Of those entitled to these unclaimed funds, less than 17% of these people are getting their money back.

Do the math...the U.S. population is approximately 280 million people. Ten per cent, minimum are due unclaimed funds. That's 28 million people. Of that 28 million only 17% know and seek out their unclaimed funds, either because they are knowledgeable of the program or have been contacted by a finder or the state that is holding their funds. That totals 476,000 or less than half a million of a total 28 million people who have been contacted. That leaves a market of over 27,500,000 others individuals who need to be made aware of unclaimed funds awaiting their claim.

Now understand that these numbers are only estimates based on statistics provided by industry findings. The actual numbers may be more or less. I extended the figures out to give you an idea of how large a market there is available to work with. This is not a well publicized opportunity. There is only a small number of professional finder's currently providing this service. This opportunity is far from being saturated. How many of this number do you think live in your state? There are people in all fifty states that have unclaimed funds due them.

The states do make some effort to contact the rightful owners; however, it is not a strong effort. Limited budget and manpower resources restrict their effectiveness. They are slow to increase available funds to beef up their contact efforts, and why should they? Unclaimed property is one of their largest sources of revenue, second only to taxes? The states are required by law to make a list of unclaimed owners, but most of the people who are owed money don't know about these lists.

### **Locating People**

How hard is it to locate an individual who owns unclaimed property? One California bank had an unclaimed property list with Bob Hope and Lucille Ball on it.

Here's an example. Let's look at what someone who has never done an unclaimed property search was able to do. Thomasine Steinhart, a writer for a small east coast weekly newspaper who doesn't know that much about finding people located the owners of \$4,100 unclaimed funds refund in two-and-a-half hours with two telephone directories. She went to the Maryland Treasurer Office, Department of Unclaimed Property and picked up a list of current unclaimed property owners. She started with only 15 names. She began making phone calls. On her very first phone call, she reached the "lost money" owner's mother who told her that her daughter was still living at the address and had been for 33 years.

You will be able to do the same. All you need is a phone book, city directories, library references, a current state list of unclaimed property claimants and some time to make yourself a fortune. This guide will show you exactly how to find people on unclaimed property lists.

# \$750,000 Deposits Go Unclaimed in S.F. Banks

## Neglected Riches for State After 20 Years

### Figures Hide Stories of Human Tragedies

San Francisco banks rapidly are completing their respective reports of deposits unclaimed during the ten and twenty years preceding January 1, 1921. Banking authorities here say that the sum will approximate \$750,000. This estimate largely is based on the fact that deposits unclaimed during the ten and twenty years preceding January 1, 1919, totaled \$420,957.48.

The law provides that every bank in California shall make an annual report of deposits unclaimed during the twenty years preceding the date of said report. It also provides that, in odd years, the banks shall make additional reports, showing the deposits unclaimed during the preceding ten years.

#### PROVISION OF LAW

In this connection the law stipulates that:

"All amounts of money heretofore or hereafter deposited with any bank to the credit of depositors who have not made a deposit on said account, or withdrawn any part thereof, or the interest, and which shall have remained unclaimed for more than twenty years after the date of such deposit, or withdrawal of any part of principal or interest, and where neither the depositor nor any claimant has filed any notice with such bank showing his or her present residence, shall, with the increase and proceeds thereof, escheat to the State."

Pursuant to this provision, the Attorney-General of the State is charged with the duty of taking the proper steps to insure the turning over of this money to the State treasury. This means that through carelessness, neglect, death or some other exigency, something like \$75,000, deposited more than twenty years ago in the banks of San Francisco, shortly will be paid over by these banks to the State. Each year the amount increases, indicating, if one cares to analyze the matter, increasing thoughtlessness on the part of the people.

#### PENCHANT FOR WASTING

In these latter days, when thinking men and women throughout the country earnestly are seeking to impress upon the minds of every one—but especially the youth of the land—the value of thrift, the eloquent story told by San Francisco banks is one that should challenge undivided interest. Certainly there is much in the story told by these reports of deposits unclaimed to support the contention that

the American people, young and old, display a remarkable penchant for wasting.

Carelessness in handling what one has is on a par with the distinctly American characteristic of acting on the principle that want never can overtake one. If this brand of carelessness ever has been exemplified in San Francisco, it would seem to have been in the apparently utter disregard for literally thousands of accounts, small and large, forgotten in the banks of this city.

#### HUMAN INTEREST

What a hidden wealth of human interest essentially lies in the emotionless columns of figures comprising the San Francisco bank reports of deposits unclaimed during the last twenty years. Here, if anywhere, comedy must have stalked hand in hand with tragedy. It requires no effort of the imagination to speculate on the close relationship that must have existed between those forgotten deposits and the everyday life of the community as depicted in the newspaper accounts of those days.

Perusal of the reports submitted by the various banks brings to light much of interest. The forgotten accounts range in amounts anywhere from one cent to thousands of dollars. Obviously, before these reports are submitted every effort is made by the banks to locate the depositors. In some cases they are found to have died, leaving no trace of possible heirs, while in still other instances they simply have disappeared.

#### HEAVY TASK FOR BANKS

The work necessarily devolving upon the banks in caring for these forgotten accounts is tremendous. In times gone by, this work oftentimes was compensated for by the banks having been permitted to retain unclaimed deposits. While any of these banks gladly would have paid deposits to persons able to establish bona fide ownership, the sums that thus came into possession of various banks throughout the country were considerable. It is related that in Cleveland, more than one palatial bank building was erected solely through use of unclaimed deposits.

Not all deposits unclaimed during a period of ten years necessarily remain unclaimed during the ensuing ten years. Bank officials here declare that many deposits are claimed between the ten and twenty-year period. Most such deposits have been forgotten, but occasionally, so bank

officials say, men and women purposely have permitted their accounts to remain untouched for long periods of time.

#### VARIED ACCOUNTS

Analysis of the various reports shows that not all of the unclaimed deposits are personal accounts. Fraternal and political organizations are numbered among the depositors. Numerous accounts are shown in the name of trustees. Families widely-known in California are numbered among those depositors in San Francisco banks who apparently have forgotten the existence of their respective accounts.

In the Fresno branch of the Bank of Italy, for instance, are accounts credited to Mrs. F. Cartwright, George Barclay Hodgkin and George Shirley. In the Los Angeles branch the Non-Partisan City Central Committee, Myer Lissner, secretary, is credited with an account of \$37.72. Los Angeles Tent No. 2, Knights of the Maccabees, is credited with a deposit of \$796.38. Florence E. Dolph has an account of \$1701.93 and Blanche L. Dolph has a credit of \$2763.51.

The Wells Fargo Nevada National Bank of San Francisco shows an account of \$13.50 credited to the American Bank of Mexico, while the Bar Association of San Francisco has an account of \$3.80. The National Biscuit Co. still has a deposit of \$1.88 that has not been touched during the last ten years.

#### BALANCE OF ONE CENT

In the Merchants' National Bank, Gus Bouquest still has an undisturbed balance of one cent that may go to the State unless prompt action be taken. The Swedish Christian Benevolent Society has a deposit of \$23.59 that faces the same fate. John J. Ortner, trustee for Fred H. Ortner, has an account of \$11.63 in the San Francisco Savings and Loan Society and Alexander McKenzie has \$2223.64 in the same institution. In the Union Trust Company of San Francisco, A. L. Anderson has an undisturbed deposit of \$2702.63 while Lillie B. Crocker, executrix of the estate of Mina D. Solomon, has \$219.43 in this institution.

In the reports thus far received by the State Superintendent of Banks, the smallest unclaimed deposit is one cent, while the largest, \$7883.66. For the most part the individual items shown in the various reports are for small amounts, the average being deposits of approximately \$1.50.

A 1922 San Francisco Chronicle newspaper article that discuss unclaimed money in San Francisco Banks at that time

To make your quest for unclaimed money easier, I have information about advanced systems of searching for people that only the top private investigators and government security organizations use. You will be amazed at how easy it is to find anyone you want — no matter where this person is.

## **How to Get Things Rolling**

I know it sounds hard to believe and in today's economy it is difficult to fathom that people put billions of dollars in banks and other institutions and then forget that they put it there. But it is true, they do. I know you and I would have a hard time doing that. But our financial condition is most likely different from many of these who do theirs. But again, the truth is that it happens all the time. Your goal as a finder is to contact the owners of this unclaimed money and collect a fee for your services. There are other finders doing just that and are making a hefty profit every year.

I'm going to intervene here and make this statement. It takes work to reap the rewards this opportunity offers. It is not difficult work but it is work. Efforts in the form of research, phone calls, sending letters and follow up are essential.

All fifty United States and its territories have some form of unclaimed property office that has the sole responsibility of collecting and returning unclaimed money back to its rightful owner. In many cases the unclaimed property office is a division of the state's treasury department. Every state has different laws and policies regarding the handling of unclaimed money.

Let's take a look at how the process of how money and other property is left unclaimed. A person, due to neglect, forgetfulness or death will leave behind money in a bank, with a landlord, with a utility company, a retail store, or other institutions that require funds be placed on deposit. These institutions, whether it be a bank, insurance company, business (retirement fund), government office, or even a security company, after the money has gone unclaimed for a specific period of time must report unclaimed money to the state. If the unclaimed money is not claimed by the owner in a specified period of time (the amount of time varies from state to state; in California it is five to seven years, depending on the institution), this money must be turned over to the state treasury department.

## Alabama Unclaimed Property Division

[Search for Lost Money](#) *(Updated Daily)*

[Check the Status of a Previously Filed Claim](#)

[Holder Reporting](#)

[Business Reporting Requirements](#)

Claims for unclaimed property held by the State of Alabama are processed by the Office of State Treasurer Kay Ivey. There is **no charge** for this service! Please click on the button below to use this service or call toll free at 1-888-844-8400.

Each year millions of dollars are turned over to the State Treasurer's Office by businesses who are unable to contact property owners. These funds may be in the form of cash, stocks, bonds, securities, insurance benefits, etc. This site allows you to search the State Treasurer's Unclaimed Property Database to determine if we may be holding unclaimed assets belonging to you or your family or business.

Unclaimed assets are reported in the name or Social Security number of the owner(s) along with any owner information (if available).

The Treasurer's office will periodically update this database to include new names reported and to remove those which have completed the claim process and have been returned to its rightful owner(s).

To download a free copy of Adobe Acrobat Reader, click [here](#) and follow Adobe's instructions for downloading and installing Adobe Acrobat Reader. We recommend you bookmark our website now to make returning easier.

Claims for unclaimed property held by the State of Alabama are processed by the Office of State Treasurer Kay Ivey. There is **NO CHARGE** for this service! Please click on the button below to use this service.

## THE CALIFORNIA UNCLAIMED PROPERTY PROGRAM

The Unclaimed Property Law is designed to return unclaimed property to owners or to their heirs. These people have either forgotten about the property, or in some instances did not even know of its existence.

The State does not receive any of this "abandoned" property until it has been held by the organizations reporting it for seven years after the last contact with the named owners. The State begins its efforts to contact the owners as soon as the property is reported to us. The State Controller publishes the names of owners in a newspaper in the county of their last known address. In addition, the State Controller also mails a notice to the named owners at their last known address.

Current lists are also distributed to main libraries and interested TV and radio stations. Microfilmed records of all accounts that have not been claimed are maintained in our office and are open for public review on Wednesdays and Thursdays from 8:00 to 4:30 p.m. These microfilmed records have also been made available for purchase, (See Exhibit "3" for cost and ordering instructions.) The success of the unclaimed property program is evident. Last year alone, almost \$10 million dollars were restored to owners as a result of program effort.

In addition to unclaimed property, we also receive Estates of Deceased Persons. These come to us under provision of the Probate Code. Microfilmed listings of the estates are also available for review or purchase. (See Exhibit "3" for cost). Unlike abandoned property accounts, which are held in perpetuity, these estates do permanently escheat after a period of time and are no longer available to claim after a specified date.

Estates with named heirs in the amount of \$1,000 or greater are subject to judicial escheat. After we have held the money received on these estates for a period of five years, we send a list to the Attorney General's Office. Their office publishes the list, again verifies with us that there has been no activity on the account, and then initiates a court order to affect permanent escheat. Five years from the date of this order we then complete the escheat action. Thus, on these estates the property is subject to claim for 10 years after receipt of funds by our office.

Estates with named heirs under \$1,000 and all estates with no named heirs are subject to administrative escheat. The estates under \$1,000 with known heirs escheat 10 years after we receive the money - the estates with no known heirs' escheat 5 years after receipt of money.

We publish a legal notice listing the estates under \$1,000 with known heirs in the San Francisco, Sacramento and Los Angeles areas. The above escheated actions are reversible if it can be demonstrated that an inquiry or claim was initiated before the escheat date.

Some states have no time restriction for a person to claim his or her money once it is in the hands of the state, but some states do have time restrictions. Wyoming only allows owners five years to claim their money, while states like Indiana allow owners 25 years.

One more thing to remember is that some states pay interest on unclaimed money (not more than 5 percent). However, most states don't pay interest on the unclaimed money that's sitting in their accounts.

### **Contacting the State Offices**

The state offices contain a gold mine of information. They have lists of owners of unclaimed property. Some states will sell you a copy of the list. Most will let you view the records if you go to the department office. But the most convenient way to see the lists may be to go to your local library where the lists may be on file. You may want to call your library to see if you can have access to their lists.

In addition to the unclaimed property, the states also receive estates of deceased persons. Listings of the estates are also available for review or purchase. Unlike abandoned property accounts—which are held in perpetuity—these estates do permanently escheat or revert to the state, after a period of time and are no longer available to claim after a specified date. In legal jargon, if an estate is subject to "escheat," it means that the state has the authority to take the money permanently if the rightful heirs don't claim it within a set number of years.

Contact your state office or any state office of unclaimed property owners from them. The unclaimed property office in your state must let you have access to this list.

Some state offices may not send you the list of names, or they may charge you a large fee. There's a way around this in most states, and that is to go to the unclaimed property office in person. A few states now require appointments, but be persistent and you can see the lists.

## CLASS CODE

CODE TYPE OF ORGANIZATION	CODE TYPE OF INTANGIBLE PROPERTY
Banking Organizations Financial Organizations Savings and Loans Business Associations Title Companies-Escrow Escrow Companies Collection Agencies Credit Bureaus  Convalescent Homes Mortgage Companies Equity & Mortgage	0. Demand Deposits 1. Savings Deposits and Interest 2. Money orders and Travelers Checks 3. Drafts, Certified Checks, Christmas Club Checks, Cashier Checks 4. Contents of Safe Deposit Boxes and Safekeeping Items 5. Trust Deposits (Escrow) 6. Liquidating Funds 7. Earnings due shareholders-Dividends 8. Shares of Stock 9. Miscellaneous Funds-(Wages, Refunds, Accounts Payable, Collections, etc.)
Life Insurance Companies	1. Matured or Terminated Policies 2. Policy Holders Dividends 3. Premium Refunds Returned 6. Liquidating Funds 7. Earnings due Shareholders 8. Unclaimed Shares Stock 9. Miscellaneous Funds-(Commissions, Wages, Accounts Payable, etc.)
Public Officer and Agencies Other Holders, Courts, etc.	9. All Intangible Personal Property
Utilities: Telephone Water Electric Natural Gas	5. Trust Deposits (Escrow) 6. Liquidating Funds 7. Earnings due Shareholders 8. Shares of Stock 9. Miscellaneous Funds-(Wages, Refunds Accounts Payable, Collections, etc.)
Insurance Companies (Other than Life Insurance)	1. Terminated Policies 2. Policyholders Dividends 3. Premium Refund Returned 6. Liquidating Funds 7. Earnings due Shareholders 8. Unclaimed Shares of Stock 9. Miscellaneous Funds-(Commissions, Wages, Accounts Payable, etc.)

Credit Unions  
Loan Companies  
Credit Associations

1. Savings Deposits and Interest
2. Money Orders and Travelers Checks
3. Drafts, Certified Checks, Christmas Club Checks, Cashier Checks
6. Liquidating Funds
9. Miscellaneous Funds

### **Various types of intangible unclaimed property**

Persistence in seeing the list and going to the office in person pays. A 14-year-old boy in Connecticut was having trouble getting the list from his state's office, so he went in person. He reviewed the list, jotted down 30 names, and began his search for the rightful owners. After finding the first few names on the list, he told me that he's now \$16,212 richer— and he earned his wealth in just a few days.

Here are the names and addresses of the state agencies to contact. If you need the phone number, it can be found in the front of your white pages where there is a listing of state offices, or call information.

# State Offices of Unclaimed Property

You can contact the offices listed below to request claim forms and receive additional information regarding the documents needed to make your abandoned property claim.

## **AL - Alabama**

Office of State Treasurer  
Unclaimed Property Division  
P.O. Box 302520  
Montgomery, AL 36130-2520  
Phone: (334) 242-9614  
Toll Free: (888) 844-8400  
[alatreas@treasury.alabama.gov](mailto:alatreas@treasury.alabama.gov)

## **AK - Alaska**

State of Alaska  
Treasury Division  
PO Box 110405  
Juneau, AK 99811-0405  
Phone: (907) 465-3726

## **AB - Alberta Canada**

Alberta Finance and Enterprise  
Unclaimed Property  
9811 109 Street  
Edmonton, AB T5K 2L5  
Phone: 780-427-3044 - Fax: 780-644-4921  
[tra.revenue@gov.ab.ca](mailto:tra.revenue@gov.ab.ca)

## **AZ - Arizona**

Department of Revenue  
Unclaimed Property Unit  
P.O. Box 29026, Site Code 604

Phoenix, AZ 85038-9026  
Phone: (602) 364-0380

**AR - Arkansas**

Unclaimed Property Division  
Auditor of State  
1401 W. Capitol Ave., Suite 325  
Little Rock, AR 72201-1811  
Phone: 501-6866000  
Toll Free: 1-800-252-4648  
[claimit@auditorjimwood.org](mailto:claimit@auditorjimwood.org)

**BC - British Columbia Canada**

British Columbia Unclaimed Property Society  
Harbour Centre PO Box 12136  
Vancouver, BC V6B 4N6

**CA - California**

Division of Collections  
Bureau of Unclaimed Property  
P.O. Box 942850  
Sacramento, CA 94250-5873  
Phone: (916) 323-2827  
CA Residents 1-800-992-4647

**CO - Colorado**

Colorado Department of the Treasury  
Great Colorado Payback  
1580 Logan, Suite #500  
Denver, CO 80203  
Phone: (303) 866-6070  
Toll Free: 800) 825-2111 - Fax: (303) 866-6154

**CT - Connecticut**

Office of the State Treasurer  
Unclaimed Property Division  
PO Box 5065  
Hartford, CT 06102  
Toll Free: (800) 833-7318

**DE - Delaware**

Department of Finance, Division of Revenue  
State Escheator  
P.O. Box 8931  
Wilmington, DE 19801-3509  
Phone: (302) 577-8220

**DC - District of Columbia**

DC Office of Finance and Treasury  
Unclaimed Property Unit  
810 1st Street, NE, Suite 401  
Washington, DC 20002  
Phone: (202) 442-8181  
[dcunclaimed.property@dc.gov](mailto:dcunclaimed.property@dc.gov)

**FL - Florida**

Florida Department of Financial Services  
Unclaimed Property Bureau  
200 E. Gaines Street  
Tallahassee, FL 32399-0358  
Phone: 850-413-5555  
Toll Free: 888-258-2253 - Fax: 850-413-3017  
[funclaim@myfloridacfo.com](mailto:funclaim@myfloridacfo.com)

**GA - Georgia**

Georgia Department of Revenue  
Local Government Services- Unclaimed Property  
4245 International Parkway, Suite A  
Hapeville, GA 30354-3918  
Phone: (404) 968-0490 - Fax: (404) 968-0772  
[ucpmail@dor.ga.gov](mailto:ucpmail@dor.ga.gov)

**GU - Guam**

Treasurer of Guam  
PO Box 884  
Hagatna, GU 96932

**HI - Hawaii**

Department of Budget and Finance  
Unclaimed Property Program  
P.O. Box 150  
Honolulu, HI 96810  
[unclaimedproperty@hawaii.gov](mailto:unclaimedproperty@hawaii.gov)

**ID - Idaho**

State Tax Commission  
Unclaimed Property Program  
P.O. Box 70012  
Boise, ID 83707-0112  
Phone: (208) 334-7627  
Toll Free: 1-800-972-7660  
[lostandfound@tax.idaho.gov](mailto:lostandfound@tax.idaho.gov)

**IL - Illinois**

Office of State Treasurer  
Unclaimed Property Division  
P.O. Box 19495  
Springfield, IL 62794-9495  
Phone: (217) 785-6992  
IL Residents 1-866-458-7327  
[info@cashdash.net](mailto:info@cashdash.net)

**IN - Indiana**

Office of the Attorney General  
Unclaimed Property Division  
PO Box 2504  
Greenwood, IN 46142  
Toll Free: 1.866.462.5246  
[upd@atg.state.in.us](mailto:upd@atg.state.in.us)

**IA - Iowa**

Great Iowa Treasure Hunt  
Lucas State Office Building  
321 E. 12th St., 1st Floor.  
Des Moines, IA 50319  
Phone: 515-281-5367  
[foundit@tos.state.ia.us](mailto:foundit@tos.state.ia.us)

**KS - Kansas**

Kansas State Treasurer  
Unclaimed Property Division  
900 SW Jackson, Suite 201  
Topeka, KS 66612-1235  
Phone: (785) 296-4165  
Toll Free: 1-800-432-0386  
KS Residents 1-800-432-0386 - Fax: 1-785-291-3172  
[unclaimed@treasurer.state.ks.us](mailto:unclaimed@treasurer.state.ks.us)

**KY - Kentucky**

Kentucky State Treasury  
Unclaimed Property Division  
1050 US Highway 127 South, Suite 100  
Frankfort, KY 40601  
Phone: 1-800-465-4722  
Fax: (502) 564-4200  
[unclaimed.property@ky.gov](mailto:unclaimed.property@ky.gov)

**LA - Louisiana**

Office of the State Treasurer  
Unclaimed Property Division  
P.O. Box 91010  
Baton Rouge, LA 70821-9010  
Phone: 225-219-9400  
Toll Free: 1-888-925-4127

**ME - Maine**

Office of the State Treasurer  
Attn: Unclaimed Property  
39 State House Station  
Augusta, ME 04333  
Phone: (207) 624-7470  
ME Residents (888) 283-2808  
[up.claimstatus@maine.gov](mailto:up.claimstatus@maine.gov)

**MD - Maryland**

Comptroller of Maryland  
Unclaimed Property Unit  
301 W. Preston Street  
Baltimore, MD 21201-2385  
Phone: 410-767-1700  
Toll Free: 1-800-782-7383  
[unclaim@comp.state.md.us](mailto:unclaim@comp.state.md.us)

**MA - Massachusetts**

Department of the State Treasurer  
Abandoned Property Division  
One Ashburton Place, 12th Floor  
Boston, MA 02108-1608  
Phone: 617-367-0400  
MA Residents 1-800-647-2300

**MI - Michigan**

Office of the State Treasurer  
Unclaimed Property Division  
Lansing, MI 48922  
Phone: (517) 636-5320 - Fax: (517) 636-5324

**MN - Minnesota**

Minnesota Department of Commerce  
Unclaimed Property Program  
85 7th Place East, Suite 500  
St. Paul, MN 55101-2198  
Phone: 651-296-2568  
MN Residents 1-800-925-5668

**MS - Mississippi**

Mississippi Treasury  
Unclaimed Property Division  
PO Box 138  
Jackson, MS 39205  
Phone: (601) 359-3600

**MO - Missouri**

State Treasurer's Office

Unclaimed Property Section

P.O. Box 1004

Jefferson City, MO 65102-1272

Phone: (573) 751-0840

[ucp@treasurer.mo.gov](mailto:ucp@treasurer.mo.gov)

**MT - Montana**

Department of Revenue

Attn: Unclaimed Property

P.O. Box 5805

Helena, MT 59604-5805

Phone: (406) 444-6900 - Fax: (406) 444-0722

[unclaimedproperty@mt.gov](mailto:unclaimedproperty@mt.gov)

**NE - Nebraska**

Office of the State Treasurer

Unclaimed Property Division

809 P St

Lincoln, NE 68508

Phone: (402) 471-2455

**NV - Nevada**

Office of the State Treasurer

Unclaimed Property Division

555 E Washington Avenue, Suite 4200

Las Vegas, NV 89101-1070

Phone: 702-486-4140

NV Residents 1-800-521-0019

**NH - New Hampshire**

Treasury Department  
Unclaimed Property Division  
25 Capitol Street, Room 205  
Concord, NH 03301  
Phone: (603) 271-2619  
NH Residents (800) 791-0920  
[aptreasury@treasury.state.nh.us](mailto:aptreasury@treasury.state.nh.us)

**NJ - New Jersey**

Office of the State Treasurer  
Unclaimed Property  
P.O. Box 214  
Trenton, NJ 08695-0214  
Phone: (609) 292-9200  
[NJ.UnclaimedProperty@treas.state.nj.us](mailto:NJ.UnclaimedProperty@treas.state.nj.us)

**NM - New Mexico**

Taxation & Revenue Department  
Unclaimed Property Division  
P.O. Box 25123  
Santa Fe, NM 87504-5123  
Phone: (505) 476-1774  
[uproperty@state.nm.us](mailto:uproperty@state.nm.us)

**NY - New York**

Office of the State Comptroller  
Office of Unclaimed Funds  
110 State Street, 8th Floor  
Albany, NY 12236  
Phone: 1-518-270-2200  
Toll Free: 1-800-221-9311  
NY Residents 1-800-221-9311  
[NYSOUF@osc.state.ny.us](mailto:NYSOUF@osc.state.ny.us)

**NC - North Carolina**

Department of State Treasurer  
Unclaimed Property Program  
325 North Salisbury Street  
Raleigh, NC 27603-1385  
Phone: (919) 508-1000 - Fax: (919) 508-5181  
[Unclaimed.Property@nctreasurer.com](mailto:Unclaimed.Property@nctreasurer.com)

**ND - North Dakota**

State Land Department  
Unclaimed Property Division  
P.O. Box 5523  
Bismarck, ND 58506-5523  
Phone: 701.328.2800  
[lfisher@state.nd.us](mailto:lfisher@state.nd.us)

**OH - Ohio**

Department of Commerce  
Division of Unclaimed Funds  
77 South High Street, 20th floor  
Columbus, OH 43215-6108  
Phone: (614) 466-4433  
Toll Free: 877-644-6823  
[unfdmm@com.state.oh.us](mailto:unfdmm@com.state.oh.us)

**OK - Oklahoma**

Oklahoma State Treasurer  
Unclaimed Property Division  
4545 N. Lincoln Blvd., Ste. 106  
Oklahoma City, OK 73105-3413  
Phone: (405) 521-4273  
[unclaimed@treasurer.ok.gov](mailto:unclaimed@treasurer.ok.gov)

**OR - Oregon**

Division of State Lands  
Trust Property Section  
775 Summer St. NE #100  
Salem, OR 97301-1279  
Phone: (503) 378-3805

**PA - Pennsylvania**

Treasury Department  
Bureau of Unclaimed Property  
P.O. Box 1837  
Harrisburg, PA 17105-1837  
Toll Free: 1-800-222-2046

**PR - Puerto Rico**

Office of the Commissioner of Financial Inst.  
Alfredo Padilla, Commissioner  
PO Box 11855  
San Juan, PR 00910-3855  
Phone: (787) 723-3131 X 2330  
[up@ocif.gobierno.pr](mailto:up@ocif.gobierno.pr)

**QC - Quebec Canada**

Unclaimed Property  
500, boulevard Rene-Levesque Ouest, Bureau 10.00  
Montreal Quebec, QC H2Z 1W7

**RI - Rhode Island**

Office of the General Treasurer  
Unclaimed Property Division  
P.O. Box 1435  
Providence, RI 02901  
Phone: (401) 222-6505  
[ups@treasury.state.ri.us](mailto:ups@treasury.state.ri.us)

**SC - South Carolina**

Unclaimed Property Program  
State Treasurer's Office  
P. O. Box 11778  
Columbia, SC 29211  
Phone: (803) 737-4771 - Fax: (803) 734-2668  
[payback@sto.sc.gov](mailto:payback@sto.sc.gov)

**SD - South Dakota**

Office of the State Treasurer  
Unclaimed Property Division  
500 East Capitol Ave, Suite 212  
Pierre, SD 57501-5070  
Phone: (605) 773-3379

**TN - Tennessee**

Treasury Department - Unclaimed Property Division  
Andrew Jackson Bldg., 9th Floor  
500 Deaderick Street  
Nashville, TN 37243-0242  
Phone: (615) 741-6499

**TX - Texas**

Comptroller of Public Accounts  
Unclaimed Property Division  
Post Office Box 12019  
Austin, TX 78711-2019  
Toll Free: 1-800-654-FIND (3463)  
[unclaimed.property@cpa.state.tx.us](mailto:unclaimed.property@cpa.state.tx.us)

**UT - Utah**

State Treasurer's Office  
Unclaimed Property Division  
341 South Main St., 5th Floor  
Salt Lake City, UT 84111  
Phone: (801) 320-5360  
Toll Free: 1-888-217-1203

**VT - Vermont**

Vermont State Treasurer  
Abandoned Property Division  
Pavillion Building 109 State Street, 4th Floor  
Montpelier, VT 05609-6200  
Phone: 802-828-2407  
VT Residents 1-800-642-3191

**VI - Virgin Islands**

Office of the Lieutenant Governor  
Division of Banking  
18 Kongens Gade  
St. Thomas, VI 00802  
Phone: 340-774-7166

**VA - Virginia**

Virginia Department of the Treasury  
Division of Unclaimed Property  
P.O. Box 2478  
Richmond, VA 23218-2478  
Phone: (804) 225-2393  
Toll Free: 1-800-468-1088  
[ucpmail@trs.virginia.gov](mailto:ucpmail@trs.virginia.gov)

**WA - Washington**

Department of Revenue  
Unclaimed Property Section  
PO Box 47477  
Olympia, WA 98504-7477  
Phone: (360) 705-6706  
WA Residents 1-800-435-2429  
[ucp@dor.wa.gov](mailto:ucp@dor.wa.gov)

**WV - West Virginia**

Office of the State Treasurer  
Unclaimed Property Division  
One Players Club Drive  
Charleston, WV 25311  
Phone: 304-558-2937  
Toll Free: 1-800-642-8687

**WI - Wisconsin**

State Treasurer's Office  
Unclaimed Property Unit  
P.O. Box 2114  
Madison, WI 53701-2114  
Phone: (608) 267-7977 - Fax: (608) 261-6799  
[unclaim@ost.state.wi.us](mailto:unclaim@ost.state.wi.us)

**WY - Wyoming**

Office of the State Treasurer  
Unclaimed Property  
2515 Warren Avenue, Suite 502  
Cheyenne, WY 82002  
Phone: 307-777-5590

# URL Address to State Offices of Unclaimed Property Web Site

## Alabama

<http://www.treasury.state.al.us/up/>

## Alaska

<http://www.revenue.state.ak.us/treasury/programs/programs/index.aspx?23050>

## Arizona

<http://www.azunclaimed.gov/>

## Arkansas

<http://www.state.ar.us/auditor/unclprop/>

## California

<http://www.sco.ca.gov/col/ucp/>

## Colorado

<http://www.colorado.gov/treasury/gcp/>

## Connecticut

<http://www.ctbiglist.com/>

**Delaware**

<http://revenue.delaware.gov/>

**District of Columbia**

<http://cfo.dc.gov/cfo/cwp/view,a,1326,q,590614,cfoNav,|33208|.asp>

**Florida**

<http://www.fltreasurehunt.org/index.jsp>

**Georgia**

<http://www.etax.dor.ga.gov/ptd/ucp/index.aspx>

**Hawaii**

<http://hawaii.gov/budget/uncprop/>

or

<http://www.unclaimedproperty.hawaii.gov/>

**Idaho**

<http://tax.idaho.gov/unclaimed.htm>

**Illinois**

<http://www.treasurer.il.gov/programs/cash-dash/cash-dash.aspx>

**Kansas**

<http://www.kansascash.com/prodweb/up/index.php>

**Maryland**

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

**Massachusetts**

<http://abpweb.tre.state.ma.us/abp/abp.htm>

**Michigan**

[http://www.michigan.gov/treasury/0,1607,7-121-1748\\_1876\\_1912-7924--,00.html](http://www.michigan.gov/treasury/0,1607,7-121-1748_1876_1912-7924--,00.html)

**Minnesota**

<http://www.state.mn.us/portal/mn/jsp/content.do?id=536881373&agency=Commerce>

**Mississippi**

<http://www.treasury.state.ms.us/Unclaimed/>

**Missouri**

<http://www.treasurer.mo.gov/mainUCP.asp>

**Montana**

<http://mt.gov/revenue/programsandservices/unclaimedproperty.asp>

**Nebraska**

<http://www.treasurer.state.ne.us/up/upsearchprop.asp>

**Nevada**

<https://nevadatreasurer.gov/uphome.htm>

**New Hampshire**

<http://www.nh.gov/treasury/Divisions/AP/APindex.htm>

**New Jersey**

<http://www.state.nj.us/treasury/taxation/updiscl.shtml>

**New Mexico**

<https://ec3.state.nm.us/ucp/>

**New York**

<http://www.osc.state.ny.us/ouf/index.htm>

**North Carolina**

<https://www.treasurer.state.nc.us/DstHome/AdminServices/UnclaimedProperty/>

**North Dakota**

<http://www.land.nd.gov/>

**Ohio**

<http://www.com.state.oh.us/unfd/treasurehunt.asp>

**Oklahoma**

[http://www.ok.gov/treasurer/Unclaimed\\_Property/](http://www.ok.gov/treasurer/Unclaimed_Property/)

**Oregon**

<http://www.oregon.gov/DSL/UP/>

**Pennsylvania**

<http://www.patreasury.org/Unclaimed/Search.html>

**Rhode Island**

<http://www.treasury.ri.gov/unclaimedproperty/>

**South Carolina**

[http://treasurer.sc.gov/palm\\_payb\\_prog\\_uncla\\_prop/](http://treasurer.sc.gov/palm_payb_prog_uncla_prop/)

**South Dakota**

[http://www.sdtreasurer.com/default.asp?page=unclaimed\\_property](http://www.sdtreasurer.com/default.asp?page=unclaimed_property)

**Tennessee**

<http://www.tn.gov/treasury/unclaim/index-find.htm>

**Texas**

<http://www.window.state.tx.us/up/>

**Utah**

[http://www.up.utah.gov/UP\\_Start.asp](http://www.up.utah.gov/UP_Start.asp)

**Vermont**

<http://www.vermonttreasurer.gov/unclaimed/index.html>

**Virginia**

<http://www.trsvirginia.gov/Ucp/ucp.asp>

**West Virginia**

<http://www.wvsto.com/Unclaimed+Property/DefaultUP.htm>

**Washington State**

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

**Wisconsin**

<http://www.statetreasury.wisconsin.gov/section.asp?linkid=1381&locid=155>

**Wyoming**

<http://treasurer.state.wy.us/uphome.asp>

## Heir Finder's Business Basics

Now is the time to begin earning money by returning lost money to the rightful owners. Here are the simple steps to start the process;

1. Contact your local state office and get a list of unclaimed property owners. The state office will either give you a list of all unclaimed owners or direct you to the local newspaper ad in which they published a list of current unclaimed property owners. Almost every state publishes the accounts in the largest circulation newspapers of every county either once or twice a year. The month they publish this list varies, however, the most popular month for the listings appears to be February. The lists are found in the Legal Notices section of the paper. An example of a newspaper Legal Notice clipping of unclaimed owners has been included at the end of this chapter.
2. You have the list of names from your state office. Now it is time to set up your business. Some record keeping is necessary so you will need some file folders and some place to store them. This is a small expense, about \$5.00. This is the best time to establish good work habits. Remember this is a business, so treat it like it is one. Since it is a business another important part is how much will you charge for your finder's fee. Some states have a limit on the amount of finder's fee you can charge. It is important that you also obtain a copy of your state's and the unclaimed property statute for each state you will be offering your services in. The first question most new finders ask is: how much should you charge for your finder's fee? I say that one-third or 33.3 percent of a share of the unclaimed money is fair. There are those who charge up to 65 percent commission to find owners of unclaimed money. I think that is rather high. But the ball is in your court—you can charge whatever you think is fair. But do remember, some states do have limits to the amount of fee you can charge and there are penalties for non compliance. Know the law for the state you are servicing!

After you find the name for a particular individual you contact him or her either by phone or mail. You then explain to this person that they will receive a check for a

sum of money if he or she can provide the correct verification and afterwards, signs and notarizes the contract you are sending. Notarization is done by a public notary. After the person signs the contract, you will then send the information to the state and they will tell you what further information they need to process the claim. Easy, isn't it? You'll have money in your pocket in a matter of weeks.

Some states won't release how much the account is for until they know you have found the right person. What you tell the claimant is that you need a copy of their driver's license and/or social security number when they send the contract back to you so that initial verification can be made. Tell them that your source (the state) will release the amount and you will tell them what it is once that verification is made.

Some states won't allow you to share one-third with the property owner you've found. Check with a lawyer if you are unsure of regulations in your state. Included is a sample of a document you can use as a guide for drawing up the contract between you and the unclaimed property owner. Be sure you check with a lawyer first to make sure everything in your document is legal and falls within the state you are servicing statutes—as you know each state is different.

If contacting the potential unclaimed property owner by telephone, here is a sample conversation for you to study. In my experience of contacting unclaimed property owners, they will be skeptical and highly suspicious of you initially. A relaxed professional tone is important. This is how a typical conversation would go:

**You:** May I speak to Ms. Mary Brown?

**Mary:** Hello. This is she.

**You:** Hello, Ms. Brown. This is Harold Macman with Heir Finders here in Seattle.

**Mary:** What can I do for you?

**You:** Ms. Brown, Heir Finders assists and unites individuals with lost and unclaimed properties that they may not be aware are due them. We have come across \$6,752.31 that is due you and have assisted in obtaining for you.

**Mary:** Just a minute, I don't have \$6,752.31 coming to me.

**You:** Ms. Brown, haven't you heard of wealthy people leaving money behind to people that didn't even know them or distant relative passing and leaving money and property without a will?

**Mary:** Yes.

**You:** Well, Ms. Brown, this money is definitely yours; however, I can't tell you the source of this money at this point until more information is obtained.

**Mary:** Are you telling me the truth? Is this some type of crank call? I have read stories in the newspaper about call like this. Is this really legitimate?

**You:** I assure you, Ms. Brown, that everything I am telling you is the complete truth based on the information that has been discovered to this point in time.

**Mary:** If this is true that would definitely be a Godsend because I could sure use that money. What do I have to do to get it?

**You:** Ms. Brown, I will be sending you a form in the mail. All you have to do is sign the form and the money is yours.

**Mary:** That is all I have to do?

**You:** Yes, Ms. Brown, my record lists your address as 1234 Forbes Lane N.E., Seattle, Washington, 98442. Is this your correct address?

**Mary:** No that is my old address. My current address is 17851 Hearst Street S.W., Emerson, Washington, 98234.

**You:** All right, I have updated my record and will send the form to that address. Ms. Brown you'll find everything you need to know about Heir Finder's and what you need to do to get your money in the packet exactly the way I explained it to you. If you have any questions, you're welcome to call me at 800-934-5674, ext. 564.

**Mary:** Okay.

**You:** Ms. Brown, it is very important that you send this form back to me as quickly as possible. The sooner you return the form to me, the sooner you will have your money.

**Mary:** Thank you and I'll be speaking to you soon.

**You:** You're welcome. Goodbye.

## **The Contract**

Below is a guideline for the contract between you (the Investigator) and the person whose property you've recovered (the Claimant):

Investigator Agreement/Contract

Claimant \_\_\_\_\_

Address \_\_\_\_\_

Reported \_\_\_\_\_

Social Security Number \_\_\_\_\_ — \_\_\_\_\_ — \_\_\_\_\_

Type of Account \_\_\_\_\_ Amount \_\_\_\_\_

Stock \_\_\_\_\_

### **I**

This agreement is entered into by and between

\_\_\_\_\_ hereinafter referred to as  
"Claimant", and

\_\_\_\_\_ hereinafter referred to as  
"Investigator".

### **II**

The Investigator, through his/her efforts, has located claimant, who will be entitled to the above described assets.

### **III**

Investigator and Claimant do hereby agree that in consideration of Investigator's efforts in locating Claimant and assisting in the actual recovery of the above described assets to which Claimant is entitled, Claimant hereby assigns to the

Investigator a set fee of **(the finder's fee percentage goes here)** for expenses and services rendered, providing Claimant recovers described assets.

#### IV

Investigator and Claimant agree that in the event Claimant is not entitled to assets described above and such assets are not recovered, there is no obligation on either party to the other.

This agreement is void unless executed by both parties.

Investigator\_\_\_\_\_

Phone\_\_\_\_\_Address\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_ Investigator's Signature

Claimant\_\_\_\_\_

Phone\_\_\_\_\_Address\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_ Claimant's Signature

The **Reported Line**, in this sample contract, is to be filled in with the year that the bank, insurance company, or other unclaimed property generator reported the money to the state. If the state you are servicing does not release information about the account, then you should leave the type of account and amount section off your form. You can not be expected you to know this information if they

haven't been revealed. An individual finding their own unclaimed property account wouldn't know this information if they just saw their name in the paper.

When producing your form make it look professional. Create an informative header that includes company contact information such as, company name and logo, address, telephone number, email address, and web site address if applicable. The packet should also include a cover letter, brochure about your company and a self address return envelope should be included.

If the property value isn't stated, then you will need to specify your finder's fee percentage in Section III of the contract. This is the percentage of the property value that you will be receiving instead of listing the actual amount, since you don't know what it is. You may also need to modify other sections of the contract to specify the lack of unclaimed property value information.

It would be a good idea to review and discuss the contract with an attorney or other legal authority with in the state you are servicing. Unclaimed property laws change frequently from state to state, so it is important that you be aware and abide with the state laws that regulate unclaimed property in your state and the state(s) you service. The contract presented herein contains a good guideline for you to follow.

Some state's require that finder's have special licenses. Know if your state or the state you are servicing requires that you need a private investigator's license. These states did require special licensing at one time, be sure that you confirm the current status of unclaimed property finder's licensing requirements if you will be servicing Florida, New Mexico, Washington, Arizona and New York.

### **After The Contract Is Returned To You**

After you have received the completed contract and other necessary documentation, you are prepared to proceed to the next step. You should contact the state unclaimed property office and send them a copy of your signed contract as well as verification documentation and identification to prove that the person you found is indeed the individual that owns the unclaimed money.

When the state receives your paperwork, they will send you forms to complete. This may sometimes include a claim form for the claimant to complete. If this is

one of the state's requirements, you may want to include a copy of the state's unclaimed property application or facsimile in the contact packet you send to the claimant.

After you fill out the forms and return them to the state, they in turn will send a check in the mail. Depending on the state, the check may be sent to you or to the claimant. Other states will send the check to you but in the claimant's name to make sure everybody gets their money. You will have to ask the state office's you service how they disburse their checks.

It is as easy as that.

## Example of a newspaper published Unclaimed Property List

<p>Gall, Brenda Humstone, Address Unknown Gallegos, Luigi, 148-27 61st Rd., Flushing, NY Garner, Charles E., Add. Ukn. Gavin, Audrey c/o Phillip Gavin, Esq., 104-26 Jamaica Avenue, Richmond Hill, NY 11418 Gene Frankel Theatre Workshop Inc. (The), Address Unknown German, Emilio &amp; Giovanna German, Wavcrest Drive, Mastic Beach, NY 11951 Gerodias, Maurine Assoc. Inc., Address Unknown Giampontzel, Irene, 3 Box 268, Farmingdale, NJ 07727 Gibson, Mamie L., Address Ukn. Gilbert, Timothy A., Add. Ukn. Giordano, Linda A., 2044 21st Dr., Brooklyn, NY 11214 Gislason, Kristjan, 4218 Sonnierlok, Toledo, Ohio 43606 Gittens, Marjorie, 172-12 71st Ave., Flushing, NY 11365 Gladden, Earle, Address Ukn. Glenmore Chrome Co., 157-16 Northern Blvd., Flushing, NY 11358 Gleitsman, Rael, P.O. Box 14, Foster Center, Rhode Island Glenwood Fabrics, 80 Beckwith Ave., Patterson, NJ 07502 Global Aquatics Ltd., 1419 Neck Road, Brooklyn, NY 11229 Globe Motor Car Co., 1230 Bloomfield Ave., Fairfield, NJ 07006 Globus, Helen, Address Unknown Goings, Alvin, Address Unknown Gold Seal Vinemards, Add. Ukn. Gold, Sonia, 2340 Linwood Ave., Fort Lee, NJ 07024 Golden, Riva L., Address Ukn. Goldfarb, Morton M. D., Address Unknown Gonzales, John, Address Unknown Gonzalez, Antonio, Address Ukn. Gordon, Dennis, 170 Varick St., New York, NY Gordon, T. John, Address Ukn. Goresiglio, Gertrude G., Address Unknown Govatzidaki, Sofia, 33 Bayville Ave., Bayville, NY 11709 Granados, Pedro, 1443 Hildala Courtlepland, Cal. 91786 Great Adventure Inc., 320 E. 65th Street, New York, NY 10021 Great Eastern Linens, 25 Saddle River, Garfield, NJ 07026 Green, Anne E., 140-26 184 St., Springfield Gardens, NY Greene, Jimmi, 90 Manor Dr., Great Neck, NY Gropper, Fred, Address Unknown Grosch, David L., 742 W. Bristol, Elkhart, Ind. 46514 Grossman, Nathan, 52 East 52nd St., Brooklyn, NY 11212 Grunapple Cafe Inc., 628 W. 52nd St., New York, NY 10019 Grune &amp; Stratton, 111 Fifth Ave., New York, NY 10003 Guill, John, Address Unknown Gutierrez, Jose F., Address Ukn. Guzman, Carlos, Address Ukn. H. F. D. Inc., Linden Plaza, 1111 W. St. Georges Ave., Linden, NJ 07036</p>	<p>Kristen, James, 893 Brooklyn Ave., Brooklyn, NY 11203 Krusher, Henry L. Foundation Inc., 25 W. 43rd St., NY 10036 Kunzig, Richard J., Add. Ukn. Lack, Dorothy, Address Unknown Ladies Aux of Prophet Elizah, American Orthodox Catholic Church-Bingo, 1610 Lexington Avenue, New York, NY Lady Fair, 510 Franklin Avenue, Nutley, NJ 07110 Lady Vivian of The Village, 101 West 12th St., New York, NY Laird, Bissell &amp; Meeds Inc., Address Unknown Lambray Maureen, Inc., Address Unknown Larkin, Estelle E., 44 Rockelle St., Staten Island, New York Laschener, Irving, 50 Brighton 1 Rd., Brooklyn, NY 11235 Laspada, E., Address Unknown Laurel Lamp Mfg. Co., Address Unknown Layancompanion, Thomas, Address Unknown Leavin, Gabrielle, Address Ukn. Ledy, Mary B., Address Ukn. Leeds, Grace L., Address Ukn. Leiberman, John, Address Ukn. Lerman, Rose, Address Unknown Leshner, Maryon, Address Ukn. Lessman, Lieschotte, Add. Ukn. Levenson, Frances, 420 Central Park W., New York, NY 10025 Levesque, O'Rula, Address Ukn. Lewie, Marjorie, 18-65 211th Ave., Bayside, NY 11360 Lezette, Richard, Address Ukn. Liberty Travel, 135 West 41st, New York, NY Lichter, Norman, Coin Process Center, 7425 Cirrack Lilitzoh, Robert F., 250 W. 135th Street Lin, Ryun Hee, c/o Mr. Hinder, 619 Sadler Street, Aberdeen, Maryland Linen, Jahathan Scrantam, Address Unknown Loews Clearing Corp., Hotels Tenant, Address Unknown Lofton, Douglas, 757 Schenck Avenue, Brooklyn, NY 11207 Loudripe, Donald, 1920 McGraw Avenue Loveman, Mr. &amp; Mrs., Add. Ukn. Lumadue, Charles R., Add. Ukn. Lurey Alpha Hairdressers, Inc., 490 Sixth Ave., New York, NY 10011 Lynch R. J. Co., 24 William Street, Staten Island, NY 10304 M.P. Card &amp; Book Shops, Inc., Spruce St., Ramsey, NJ 07446 MacDonald, Lorraine M., Address Unknown Mack, Adele F., Address Ukn. Mac Kinnon, William, Add. Ukn. Mahoney, J. &amp; J., Address Ukn. Mammon, Jack, 4206 12th Ave. Mams, Hannah Shirley, 876 East 223rd Street, Bronx, NY Mansley, D., Address Unknown Manway, Damar, c/o Manway Construction Co., 161-10 Jamaica Ave., Jam., NY 11432</p>	<p>Parish Securities Corp., Address Unknown Parker, Edward O., 120-16 172nd Street, Jamaica, NY 11434 Parkes, Alice, 1429 Carroll Street, Brooklyn, NY 11213 Parotta, Joseph D., Address Ukn. Paschetto, Robert W. / Cecilia, 130-07 59th Ave., Flushing, NY Pascutti, Pearl, 2166 Allian Ave., Yorktown Heights, NY 10598 Passalacqua, Deborah, Add. Ukn. Patterson, Ethel, 200 Cozine St., Brooklyn, NY 11207 Patterson, Gussie A., 2160 Seward Avenue, Bronx, New York Paulino, Romulo Miguel, Address Unknown Pelletiere, Sal, Address Unknown Penjola, C., Address Unknown Peracasa, Veronica, Hotel Pierre, 5th Ave. &amp; 61st St., New York, NY Perez, Esther, 112-44 197th St., Hollis, NY 11412 Perez, Francisco, 89-15 Parsons Blvd., Jamaica, NY 11432 Pergament, Penny, Address Ukn. Perkins, D. L., Address Unknown Perlez, J., A.P.A., 13 East 10th St., NY Permanent Mission of Guinea to U.N., United Nations, New York, NY Perry, Harold C., Address Ukn. Persepolis Chartering, Add. Ukn. Pester, Goldberg &amp; Schiff, Address Unknown Phillips, Arthur L., Add. Ukn. Phoenix Shipping Co. Inc., 105 Washington St., New York Pickeus, Lon, Address Unknown Pierce, Bruce, 701 Cleveland St., Brooklyn, NY 11208 Pierro, Gloria, 33-34th St., Brooklyn, NY Pilgrim Baptist Cathedral (The), Address Unknown Pine Rd. Estates Corp., Add. Ukn. Piscapo, A. B., 16 Lake Gilead Rd., Carmel, NY 10512 Pitgairn, William S., Add. Ukn. Piton, Jacqueline AnneMarie, 223-46 112th Rd., Queens Village, New York 11429 Pittman, David L., 1 Christopher St. Pizzaro, Eugenia L., Add. Ukn. Platt, Ronald L., Address Ukn. Pleshette, Norman, Add. Ukn. Ploss, Leon, Address Unknown Pool, Priscilla, Address Unknown Porcu, Joseph J., Address Ukn. Porcu, Rose A., Address Ukn. Pres, Karl Preuss, 283 Medford Ave., Patchogue, NY 11772 Priggen Photography Inc., Address Unknown Promenade Cafe, Rock. Center, NY 10017 Prophet Elizah American Ort. Catholic Church Sp. Bingo, 1610 Lex. Ave., New York, NY Protection Ins. Agcy Inc., Address Unknown Piccino, Roslyn, 245-38 149th Ave., Rosedale, NY 11422 Pummer, Mendel, Address Ukn. Quigley, Donald F., Add. Ukn.</p>
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## 50 U.S. States Unclaimed Property List Available On-Line

You can use the following web addresses to access each states most recently published unclaimed property list online. Most require that you register and log in.

### **Alabama Database:**

[http://www.treasury.state.al.us/up/UP\\_Search.asp](http://www.treasury.state.al.us/up/UP_Search.asp)

### **Alaska Refers Residents to Missing Money.Com Database:**

<http://www.missingmoney.com/>

### **Arizona Database:**

<http://www.azunclaimed.gov/Owners/search.asp>

### **Arkansas Database:**

<http://www.state.ar.us/auditor/unclprop/>

### **California Database:**

<http://scoweb.sco.ca.gov/UCP/>

### **Colorado Database:**

<https://www.colorado.gov/apps/treasury/ucp/claims/personalSearch.faces>

### **Connecticut Online Database**

<http://www.ctbiglist.com/>

**Delaware**

<http://php.delawareonline.com/state/unclaimed.php>

**Florida Refers Residents to Missing Money.Com Database:**

<http://www.missingmoney.com/>

**Georgia Database:**

<https://www.etax.dor.ga.gov/unclaimedproperty/main.aspx>

**Hawaii database**

<http://pahoehoe.ehawaii.gov/lilo/app>

**Idaho Database:**

[http://tax.idaho.gov/ucp\\_search\\_idaho.htm](http://tax.idaho.gov/ucp_search_idaho.htm)

**Illinois Database:**

<http://www.treasurer.il.gov/programs/cash-dash/Owner/Owner.aspx>

**Indiana Database:**

<https://www.indianaunclaimed.com/apps/ag/ucp/index.html>

**Iowa Database:**

[https://www.greatiowatreasurehunt.com/dsp\\_search.cfm](https://www.greatiowatreasurehunt.com/dsp_search.cfm)

**Kansas Database:**

[http://www.kansascash.com/prodweb/up/disclaimer\\_page.php](http://www.kansascash.com/prodweb/up/disclaimer_page.php)

**Kentucky Database:**

<https://secure.kentucky.gov/treasury/unclaimedProperty/Default.aspx>

**Massachusetts Database:**

<http://abpweb.tre.state.ma.us/abp/frmNewSrch.aspx>

**Michigan Database:**

<http://www.michigan.gov/treasury/0,1607,7-121-44435-7924--,00.html>

**Minnesota Database:**

[http://www.commerce.state.mn.us/DOC\\_Unclaimed\\_Property\\_Lookup.htm](http://www.commerce.state.mn.us/DOC_Unclaimed_Property_Lookup.htm)

**Mississippi Database:**

<http://www.treasury.state.ms.us/Unclaimed/>

**Missouri Database:**

<https://www.treasurer.mo.gov/Search.asp>

**Montana Refers Residents to Missing Money.Com Database:**

<http://www.missingmoney.com/>

**Nebraska Database:**

<http://www.treasurer.state.ne.us/up/upsearchprop.asp>

**Nevada Database:**

<https://nevadatreasurer.gov/upclaim.htm>

**New Hampshire Refers Residents to Missing Money.Com Database:**

<http://www.missingmoney.com/>

**New Jersey Database:**

<http://www.state.nj.us/treasury/taxation/missingmoney.shtml>

**New Mexico**

<https://ec3.state.nm.us/ucp/>

**New York**

<http://www.osc.state.ny.us/ouf/index.htm>

**North Carolina Database**

<https://www.nctreasurer.com/DstHome/AdminServices/UnclaimedProperty/Search.htm>

**North Dakota Database:**

<http://www.land.nd.gov/>

**Ohio Database:**

<http://www.com.state.oh.us/unfd/treasurehunt.asp>

**Oklahoma Database:**

<https://www.ok.gov/unclaimed/index.php>

**Oregon Database:**

[http://mscfprod2.iservices.state.or.us/dsl/unclaimed\\_property/search.cfm](http://mscfprod2.iservices.state.or.us/dsl/unclaimed_property/search.cfm)

**Pennsylvania Database:**

<http://www.patresury.org/Unclaimed/Search.html>

**Rhode Island Database:**

<http://www.treasury.ri.gov/unclaimedproperty/search.php>

**South Carolina Database:**

[http://www.state.sc.us/treas/cms/uppmm\\_search\\_cio.htm](http://www.state.sc.us/treas/cms/uppmm_search_cio.htm)

**South Dakota Database:**

[https://www.sdtreasurer.com/default.asp?page=unclaimed\\_property&section=search\\_claim](https://www.sdtreasurer.com/default.asp?page=unclaimed_property&section=search_claim)

**Tennessee Database:**

<http://www.tennesseeanytime.org/unclp/>

**Texas Database:**

<https://txcpa.cpa.state.tx.us/up/Search.jsp>

**Utah Database:**

[https://www.up.utah.gov/UP\\_Search.asp](https://www.up.utah.gov/UP_Search.asp)

**Vermont Database:**

<http://www.vermonttreasurer.gov/unclaimed/index.html>

or

<http://www.vermonttreasurer.gov/unclaimed/ownerSearch.asp>

**Virginia Database:**

<https://www.trsvirginia.gov/propertysearchdotnet/>

**Washington D.C. Database**

<http://cfo.dc.gov/cfo/cwp/view,a.1326,q.590719,.asp>

**Washington State Database:**

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

**West Virginia Database:**

<http://www.wvsto.com/UPNameSearch/UPSearch2.aspx>

**Wisconsin Database:**

<http://www.statetreasury.wisconsin.gov/ucpweb/ucpsearch.aspx>

**Wyoming Database:**

<http://treasurer.state.wy.us/upsearch.asp>

## Tracking down the Address

You have a list of potential unclaimed property owners and have reviewed it. Now you have to locate these potential clients. The list you will receive from the state will give you the full name, address and type of account of people owning unclaimed property. This information will vary from state to state. You will now have to put on your private investigator hat. It's not difficult if you know what to do. In the next few chapters, I will tell you exactly how to find the person or persons you are looking for.

Two excellent references I recommend you obtain that will be very valuable as you track down the address of unclaimed property owners are [Find Them Fast, Find Them Now: The Handbook for Finding Missing Persons](#) and [You Can Find Anyone: A Complete Guide on How to Locate Missing Persons](#). No one vanishes without a trace. And because the missing always leaves behind paper and verbal trails, you can find anyone you wish and find them now. These books provide private investigators secrets for finding missing persons.

In most cases, these people are no longer living at the address you will receive. But you never know. Send a letter to the address you have on record and see what happens. If someone is living at that address, contact these people and ask them for the whereabouts of the people you are looking for.

How do you find out who is living at that address? You can find the person through the post office, with telephone directories, city directories, plot maps, or the Department of Motor Vehicles (DMV) records. Let's start with the post office.

### The Post Office

You may be able to get the address you need through your local post office. There is a good chance the person you are looking for is no longer at the current address. This doesn't even present a problem if you handle it correctly. The post office has a helpful service for a small cost. You can ask the postal clerk for the current address of the person you're searching for. Most likely they will not give it to you via a verbal request, however, if you do so utilizing USPS services there is a good chance you will get the information you want, if it is available. One method is to send your letter by registered mail, return receipt requested. This forces the people at the post office to give your request priority. Another method is to send a letter and write 'DO NOT FORWARD' and 'ADDRESS CORRECTION REQUESTED' on the letter. This second method is not as effective as the first method, but it is free.

Getting a street address from a P.O. Box number is much more difficult today than in the past. In some cases you may want to reach someone at his or her home address. You can almost always get someone's address with a subpoena. This isn't difficult. Just pay a visit to the county clerk's office and pick up a subpoena form. Complete the form, filling in all the necessary information. Next, you'll need to go to the post office and explain to the clerk that you need the street address of this individual so that you can serve them a subpoena. This should always prove to get you your street address.

## **Directories**

You will probably be able to find the person you are looking for by simply looking through the phone book. If you can't find the person you are looking for in your current phone book, look in older editions of that phone book. Older editions are available in public libraries or the librarians can tell you where you can find old phone books. Don't overlook calling up people with similar surnames of the person you are looking for. You may be surprised how many relatives this person may have in that town. Call up people with similar surnames and ask them first if the person you are looking for resides there. Then ask them if they know of the person you are looking for.

Do not overlook the phone and search directories available online. Typing an individual's name in an online search box will generate all available address and contact information for all individuals with that name surname.

[Old city directories](#) may come in handy, also. They can be of great assistance to you; they can help you find out who is living at a given address. City directory companies like R. L. Polk and Cole Publications canvas neighborhoods and utilize all available resources to find out who lives at each address. You may find that their directories are more complete than the telephone book directories because they even tell you where people with unlisted numbers live. Both of these directories can be found at most public libraries. You may want to look at [old city directories](#). These are available at the Library of Congress, historical societies or some large public libraries. These books are available for purchase online at [Amazon.com](#).

A virtual treasure chest of information on nearly every business and consumer in any given location throughout the U.S... The city directory should be one of your first stops as you seek to track down addresses. Information on over 1,000 cities is available in hard copy print editions and on electronic CD-ROMs.

## **Cross-street Directory**

Another tool along the same lines of city directories is called the by-street or cross-street directory. They are simply reference books similar to the standard telephone directories; however they enable you to locate an address from a telephone number and a telephone number from an address. Large local libraries will have a copy in their reference section.

## **Real Estate Plot Maps**

Real estate companies have to know who owns every piece of land in this country. No matter what address you find, you will be able to look up the owner on a plot map. These maps are available at your local library or from any real estate agent. If you have a hard time getting these lists, they are available at no cost from your county assessor's office.

Look up the address of the unclaimed owner that you received from the state. On the lot maps you will see the name and address of the owner of the property. The person residing on the property may not necessarily be the owner. He could be renting the address from the owner. Contact the owner either by mail or just look up his phone number and call him. Ask the owner if he is aware of the whereabouts of the person for whom you are searching. He may give you a good lead to follow.

With real estate plot maps you have the ability to look up the person by his address or by his name. Look up the person you are searching for in the town where the person last resided. By doing this, you may be able to find a piece of property that the person owns. If you do find that person, contact him by mail or phone.

The Department of Motor Vehicles offices of some states have a free address verification service that you may use. If you contact them and give them the address, name and date of birth of the person you are looking for, they will tell you if they have the same address in their records. This service is mainly used by car rental agencies. If you want to use this service, use the DMV list I have provided for you in the next few chapters.

The County Recorder (County records section) is a wealth of information. The County Recorder maintains records of all Assumed Business (DBA) certificates which list all registered business of that county alphabetically by business name. It will include the business address, owner and owner's address. The same records

are maintained on corporations in the county. Also, records are maintained on all real estate transactions including information on deeds and mortgages, powers of attorney, judgments against real property, military service discharges, pistol permits issued, death, birth, marriage and coroner's certificates.

## Neighbors, Relatives, and Friends

Very few of you studying this guide will be willing to go to this extent to locate an unclaimed property owner. The following techniques take lots of guts and effort. They require face to face contact and require that you create pretext scenarios to draw information from people. These are professional investigator tactics. They are highly effective. I include them here because they are alternative approaches and will deliver excellent returns.

In the last chapter I explained how to find someone you are looking for at a particular address. If you are having a hard time locating a certain individual, it's time to ask the neighbors. They could tell you more in less time than you could find out yourself.

There are people who do very little else but watch their neighbors. These are the people you will want to contact. They love telling you everything they know if you approach them the right way. Contact them preferably by phone and ask them what they know about the person you are looking for. Let us review the methods in contacting neighbors and relatives.

- 1) Use phone books to look up relatives (people with similar last names).
- 2) Use city and cross-street directories to look up neighbors and ex-neighbors.
- 3) Use real estate plot maps to look up neighbors and landlords of neighbors.

Here is how a typical conversation would be between you and one of the neighbors. Let's say the person you are looking for is Peter Johnson.

**You:** Hello, Mrs. Stein.

**Stein:** Yes, speaking.

**You:** Let me introduce myself. My name is Sam Smith and I'm with the Helpful Finance Company. Peter Johnson used you as one of his references on his loan application with us. Could I ask you a few questions?

**Stein:** Sure.

**You:** How long have you known Peter Johnson?

**Stein:** I've known him ever since he moved into this neighborhood ... must be about six years.

**You:** Do you know where Mr. Johnson is employed?

**Stein:** Last I heard he was a high school counselor at Henry Stahls.

**You:** Do you know where Mr. Johnson's current address is right now?

**Stein:** He used to live across the street. He now lives on Park Place Lane, some where in the 9300 block.

**You:** Do you happen to have the exact address?

**Stein:** Hold on. Here it is. It's 9337 Park Place Lane, N.E...

**You:** One more question, Mrs. Stein. Mr. Johnson has left us 609-274-8365 as his phone number. Do you list the same phone number?

**Stein:** That's his old phone number; let me give you his new number. It's 609-274-7974.

**You:** I want to thank you for your help. You have been very helpful. Have a good day, Mrs. Stein.

Do you see how many leads Mrs. Stein has given you to the whereabouts of Peter Johnson? Not only will you know where he lives and works, but you will have his phone number. Using this technique will get you a great deal of information.

You may sense aggressiveness when you talk to some people. They may not have liked their old neighbor and would not want to help their old neighbor pass a credit application.

If this is the case, tell the person the truth. You may be surprised how much people will help you for your sake and not for their neighbor's sake. If you still have a hard time getting any information from the neighbors, try the independent courier delivery man routine.

Go to the neighbor's door in person with a courier message, addressed to the person you are looking for, in your hands. Make sure the message is personally signed. Let us use Peter Johnson for this example. Go to the house where Peter last lived and try to deliver the package.

If that person can't help you, go to all the neighbors and ask Peter. Explain to the people living there it is an urgent delivery and you must find Peter. Ask them for a phone number or address. You will be surprised at how helpful neighbors can be. If the person you are interviewing does not know very much, ask them for the name and address of a relative or a close friend with whom you could leave the package. One word of caution: do this stunt early or late in the day so that the neighbors are home.

You will find that relatives and friends are more loyal than neighbors. It will be harder to get information from them. I have had success with the credit application story in getting information from relatives and friends. But they ask a lot of questions. You also stand the risk of them not trusting you if you lie to them. If you just want an address, appear at their doorstep with a package.

Telling the truth sometimes works if they have a good relationship with the person you are looking for. You will have to use your intuition with friends and relatives for using the best technique. Relatives and good friends are one of the best sources of information you will get, so don't give up on them.

## **Identity Theft Scare**

Identity theft is a national problem and a majorly scary concern for most people. This makes them very suspicious of strangers inquiring about people they know. Be aware of this and be prepared to encounter resistance when utilizing the pretext interview scenario as you search for contact information. People are more familiar with the heir finders today than in the past. Being honest about your intent to unite the individual with found inheritance may put the person you contact in a more helpful frame of mind. No matter what pretext approach you use make sure you look and sound professional.

People seem to trust people who present picture identification and a business card. A picture ID card in a plastic sleeve attached to a lanyard around your neck and a well printed business card will generally suffice to persuade the person you approach that you are on official business. When you initiate the interview, you should hold up the picture ID card so the person can see the picture as you introduce yourself then hand them a business card. Leaving a business card also enables the interviewee to pass on your contact information to the individual you are attempting to locate, if they know that person.

As I stated in the beginning of this chapter these tactics involve field work. You can do it yourself or outsource the service. There are a number of online databases and directory archives that will allow you to do much of the work from your desktop. At some point and time during the process, personal contact is going to be necessary. By telephone for initial contact, to confirm you have made the right contact, or to exchange the check and collect your finder's fee. This is not a totally behind the scenes operation.

## Drivers Licenses and Automobile Records

Driver's licenses records are public information for anyone. You can obtain them in practically every state. A few states do not allow public access to this information; they include, but are not limited to Arkansas, North Carolina, Pennsylvania and Wisconsin. Be sure to confirm that the state you are servicing has not been added to this banned list.

These records will tell you where a person lives or where he or she was stopped for a moving violation. You can contact any state and find out if that person resides in that state. You may decide to contact the state where the potential unclaimed property owner applied for their Social Security card. These records will locate the individual for you if they have a driver's license in that state. They will also physically identify the person you are looking for.

When you contact the Department of Motor Vehicle, ask for a complete list of activities from your subject's driving record. You will most likely need to know their full name, date of birth and pay the required fee. Changes in information handling services since 911 may require you have the individual's permission before the DMV will release this information to you, therefore, it may be less hassle to obtain this information through an online service.

If a person has transferred his license to another state, it will say so within their driver's license record. If you can't find your subject, he may have transferred to Texas. Texas is one of the states that don't notify other states of license transfers.

There are a number of companies that can obtain drivers license information for you online. They have computer access to large national DMV databases. Listed below is information on the largest online DMV search service. You can use them or you can contact the local DMV directly from the list provided for you.

[Government-Records.Com](http://Government-Records.Com) and [GovtRegistry.Com](http://GovtRegistry.Com) provide access to publicly available records and resources. Many of their public record searches are geared towards United States public records.

Here is a complete list of state agencies that will give you drivers license information:

### **ALABAMA**

#### **Driver Licenses**

State of Alabama

Post Office Box 1471-H

Montgomery, Alabama 36192

[Alabama Department of Revenue\(DMV\)](http://Alabama Department of Revenue(DMV))

## **ALASKA**

### **Driver Licenses**

State of Alaska

Post Office Box

20020-E

Juneau, Alaska 99802

[Alaska Department of Motor Vehicles](#)

## **ARIZONA**

### **Driver Licenses**

State of Arizona

Post Office Box 2100-L

Phoenix, Arizona 85001

[Arizona Department of Motor Vehicles](#)

## **ARKANSAS**

### **Driver Licenses**

State of Arkansas

Post Office Box 1272-L

Little Rock, Arkansas 72203

[Arkansas Department of Motor Vehicles](#)

## **CALIFORNIA**

### **Driver Licenses**

State of California

Post Office Box 944231-O

Sacramento, California 94244

[California Department of Motor Vehicles](#)

## **COLORADO**

### **Driver Licenses**

State of Colorado

140 West 6th Avenue

Denver, Colorado 80204

[Colorado Department of Motor Vehicles](#)

## **CONNECTICUT**

### **Driver Licenses**

State of Connecticut

60 State Street

Wethersfield, Connecticut 06109  
[Connecticut Department of Motor Vehicles](#)

**DELAWARE**

**Driver Licenses**

State of Delaware  
Post Office Box 698-M  
Dover, Delaware 19903  
[Delaware Department of Motor Vehicles](#)

**DISTRICT OF COLUMBIA**

**Driver Licenses**

District of Columbia  
301 C. Street N.W.  
Washington, D.C. 20001  
[District of Columbia Department of Motor Vehicles](#)

**FLORIDA**

**Driver Licenses**

State of Florida  
Neil Kirkman Building  
Tallahassee, Florida 32399  
[Florida Department of Motor Vehicles](#)

**GEORGIA**

**Driver Licenses**

State of Georgia  
Post Office Box 1456-I  
Atlanta, Georgia 30371  
[Georgia Department of Motor Vehicles](#)

**HAWAII**

**Driver Licenses**

State of Hawaii  
530 South King Street  
Honolulu, Hawaii 96813  
[Hawaii Motor Vehicle and Licensing Division \(Hawaii DMV\)](#)

**IDAHO**

**Driver Licenses**

State of Idaho  
Post Office Box 7129-T

Boise, Idaho 83707  
[Idaho Division Of Motor Vehicles \(Idaho DMV\)](#)

## **ILLINOIS**

### **Driver Licenses**

State of Illinois  
2701 South Dirksen Parkway  
Springfield, Illinois 62723  
[Illinois Department of Vehicle Services \(Illinois DMV\)](#)

## **INDIANA**

### **Driver Licenses**

State of Indiana  
State Office Building  
Indianapolis, Indiana 46204  
[Indiana Bureau of Motor Vehicles \(Indiana DMV\)](#)

## **IOWA**

### **Driver Licenses**

State of Iowa  
100 Euclid Avenue  
Des Moines, Iowa 50306  
[Iowa Department Of Transportation Motor Vehicle Division \(Iowa DMV\)](#)

## **KANSAS**

### **Driver Licenses**

State of Kansas  
Docking Office Building  
Topeka, Kansas 66626  
[Kansas Division Of Motor Vehicles \(Kansas DMV\)](#)

## **KENTUCKY**

### **Driver Licenses**

State of Kentucky  
State Office Building  
Frankfort, Kentucky 40622  
[Kentucky Transportation Cabinet](#)

## **LOUISIANA**

### **Driver Licenses**

State of Louisiana  
Post Office Box 64886-C

Baton Rouge, Louisiana 70896  
[Louisiana Office of Motor Vehicles \(Louisiana DMV\)](#)

**MAINE**

**Driver Licenses**

State of Maine  
State House, Room 29  
Augusta, MN 04333  
[Maine Bureau of Motor Vehicles \(Maine DMV\)](#)

**MARYLAND**

**Driver Licenses**

State of Maryland  
6601 Ritchie Highway, N.E. Room 211  
Glen Burnie, Maryland 21062  
[Maryland Department of Transportation Motor Vehicle Administration \(Maryland DMV\)](#)

**MASSACHUSETTS**

**Driver Licenses**

Commonwealth of Massachusetts  
100 Nashau Street  
Boston, Massachusetts 02114  
[Massachusetts Registry of Motor Vehicles \(Massachusetts DMV\)](#)

**MICHIGAN**

**Driver Licenses**

State of Michigan  
7064 Crowner Drive  
Lansing, Michigan 48918  
[Michigan Department Of State \(Michigan DMV\)](#)

**MINNESOTA**

**Driver Licenses**

State of Minnesota  
Transportation Building, Room 108  
Saint Paul, Minn. 55155  
[Minnesota Department of Public Safety Driver and Vehicle Services \(Minnesota DMV\)](#)

## **MISSISSIPPI**

### **Driver Licenses**

State of Mississippi

Post Office Box 958-H

Jackson, Mississippi 39205

[Mississippi Motor Vehicle commission \(Mississippi DMV\)](#)

## **MISSOURI**

### **Driver Licenses**

State of Missouri

Post Office Box 200-E

Jefferson City, MO 65105

[Missouri Motor Vehicle and Driver Licensing \(Missouri DMV\)](#)

## **MONTANA**

### **Driver Licenses**

State of Montana

303 North Roberts

Helena, Montana 59620

[Montana Department Of Justice Motor Vehicle Division \(Montana DMV\)](#)

## **NEBRASKA**

### **Driver Licenses**

State of Nebraska

301 Centennial Mall South

Lincoln, Nebraska 68509

[Nebraska Department of Motor Vehicles \(Nebraska DMV\)](#)

## **NEVADA**

### **Driver Licenses**

State of Nevada

555 Wright Way

Carson City, Nevada 89711

[Nevada Department of Motor Vehicles & Public Safety \(Nevada DMV\)](#)

## **NEW HAMPSHIRE**

### **Driver Licenses**

State of New Hampshire

10 Hazen Drive

Concord, New Hampshire 03305

[New Hampshire Department Of Safety Division Of Motor Vehicles \(New Hampshire DMV\)](#)

## **NEW JERSEY**

### **Driver Licenses**

State of New Jersey

25 South Montgomery Street

Trenton, New Jersey 08666

[New Jersey Motor Vehicle Services \(New Jersey DMV\)](#)

## **NEW MEXICO**

### **Driver Licenses**

State of New Mexico

Post Office Box 1028-L

Santa Fe, New Mexico 87504

[New Mexico Taxation And Revenue Dept. Motor Vehicle Division \(New Mexico DMV\)](#)

## **NEW YORK**

### **Driver Licenses**

State of New York

Empire State Plaza

Albany, New York 12228

[New York State Department of Motor Vehicles \(New York DMV\)](#)

## **NORTH CAROLINA**

### **Driver Licenses**

State of North Carolina

1100 New Bern Avenue

Raleigh, North Carolina 27697

[North Carolina Division Of Motor Vehicles \(North Carolina DMV\)](#)

## **NORTH DAKOTA**

### **Driver Licenses**

State of North Dakota

Capitol Grounds

Bismarck, North Dakota 58505

[North Dakota Department of Transportation Motor Vehicle Division \(North Dakota DMV\)](#)

## **OHIO**

### **Driver Licenses**

State of Ohio

Post Office Box 7167-L

Columbus, Ohio 43266

[Ohio Bureau Of Motor Vehicles \(Ohio DMV\)](#)

## **OKLAHOMA**

### **Driver Licenses**

State of Oklahoma

Post Office Box 11415-F

Oklahoma City, OK 73136

[Oklahoma Drivers License Service](#)

## **OREGON**

### **Driver Licenses**

State of Oregon

1905 Lana Avenue, N.E.

Salem, Oregon 97314

[Oregon Division Of Motor Vehicles \(Oregon DMV\)](#)

## **PENNSYLVANIA**

### **Driver Licenses**

Commonwealth of Pennsylvania

Post Office Box 8695-L

Harrisburg, Pennsylvania 17105

[Pennsylvania DMV](#)

## **PUERTO RICO**

### **Driver Licenses**

Commonwealth of Puerto Rico

Post Office Box 41243-O

Santurce, Puerto Rico 00940

[Puerto Rico DMV\(Spanish\)](#)

## **RHODE ISLAND**

### **Driver Licenses**

State of Rhode Island

345 Harris Avenue

Providence, Rhode Island 02909

[Rhode Island Division of Motor Vehicles \(Rhode Island DMV\)](#)

## **SOUTH CAROLINA**

### **Driver Licenses**

State of South Carolina

Post Office Box 1498-L

Columbia, South Carolina 29216

[South Carolina Division Of Motor Vehicles \(South Carolina DMV\)](#)

## **SOUTH DAKOTA**

### **Driver Licenses**

State of South Dakota

118 West Capitol Avenue

Pierre, S. D. 57501

South Dakota Department Of [Revenue Division Of Motor Vehicles \(South Dakota DMV\)](#)

## **TENNESSEE**

### **Driver Licenses**

State of Tennessee

Post Office Box 945-E

Nashville, Tennessee 37202

[Tennessee Department of Safety \( As close as you'll get to a Tennessee DMV\)](#)

## **TEXAS**

### **Driver Licenses**

State of Texas

Post Office Box 4087-S

Austin, Texas 78773

[Texas Department Of Transportation \(Texas DMV\)](#)

## **UTAH**

### **Driver Licenses**

State of Utah

1095 Motor Avenue

Salt Lake City, Utah 84116

[Utah Division Of Motor Vehicles \(Utah DMV\)](#)

## **VERMONT**

### **Driver Licenses**

State of Vermont

120 State Street

Montpelier, Vermont 05603

[Vermont Agency Of Transportation Department Of Motor Vehicles \(Vermont DMV\)](#)

## **VIRGINIA**

### **Driver Licenses**

State of Virginia  
2300 West Broad Street  
Richmond, Virginia 23269

[Virginia Department of Motor Vehicles \(Virginia DMV\)](#)

## **WASHINGTON**

State of Washington  
1125 Washington St. SE  
Olympia, Washington 98507-9020

[Washington Department Of Licensing \(Washington DMV\)](#)

## **WEST VIRGINIA**

### **Driver Licenses**

State of West Virginia  
1800 Washington Street, East  
Charleston, West Virginia 25305

[West Virginia Division of Motor Vehicles \(West Virginia DMV\)](#)

## **WISCONSIN**

### **Driver Licenses**

State of Wisconsin  
Post Office Box 7918  
Madison, Wisconsin 53707

[Wisconsin Division Of Motor Vehicles \(Wisconsin DMV\)](#)

## **WYOMING**

### **Driver Licenses**

State of Wyoming  
122 West 25th Street  
Cheyenne, Wyoming 82002

[Wyoming Department Of Transportation \(No Site for Wyoming DMV\)](#)

## License Plates

It is always handy to be able to know who owns which car. In your attempt to locate an owner of unclaimed property you may be able to use license plate information. The Department of Motor Vehicles can supply you several types of information. With a license plate number, they can tell you the owner of that vehicle, their date of birth, address, insurance company, date of expiration for that registration, vehicle year, make, type and color. You may find a car at your subject's address that may be able to give you information. These are, however, circumstances where you would want to speak to an owner of a car. Listed are the state agencies to contact for car ownership information. This information is available in every state. Some states may require that you have permission from the registered vehicle owner before providing you with their information. Some states charge a fee for this service. There are online services that provide DMV search information.

Here is a complete list of state license plate offices:

### [Alabama](#)

#### **Alabama Department of Revenue Motor Vehicle Division**

1202 Gordon Persons Building  
50 North Ripley Street  
P.O. Box 327610  
Montgomery, AL 36132-7610

### [Alaska](#)

#### **IVR Registration**

3300 B Fairbanks St.  
Anch., AK 99503  
(907) 269-5590  
(907) 269-6084 [fax]  
(888) DMV-KWIK Renewal

### [Arizona](#)

#### **Arizona Motor Vehicle Division**

PO Box 2100  
Mail Drop 539M  
Phoenix, AZ 85001  
[mvdinfo@dot.state.az.us](mailto:mvdinfo@dot.state.az.us)

[Arkansas](#)

**Arkansas Driving Records**

Room 127  
P. o. BOX 1272  
Little Rock, AR 72203

[California](#)

**California Department of Motor Vehicles**

Office of Information Services  
Public Operations Unit G199  
P. O. BOX 944247  
Sacramento, California 94244-2470

[Colorado](#)

**Colorado Department of Revenue,  
Motor Vehicle Division**

1881 Pierce St.  
Lakewood, CO 80214

[Connecticut](#)

**Connecticut Department of Motor Vehicles**

60 State St.  
Wethersfield, CT 06161-5070  
1-800-842-8222

**Delaware**

**Delaware Motor Vehicles Dept**

Po Box 698  
Dover DE 19901  
(302) 739-4421

[District of Columbia](#)

**Department of Motor Vehicles**

65 K Street, NE  
Washington, D.C. 20002  
727-1737 (Director's Office)  
727-1159 (Public Contact for Inquiries)

[Federal Driver's Privacy Protection Act](#)

Prohibition on Release and Use of Certain Personal Information From State

**Florida**

**Bureau of Records**

P.O. Box 5775  
Tallahassee, Florida 32314-5775

**Georgia**

**Georgia Department of Public Safety MVR Unit**

Post Office Box 1456  
Atlanta, Georgia 30371-2303

**Hawaii**

**Hawaii Motor Vehicle and Licensing Division**

1031 Nuuanu Avenue  
Honolulu, Hawaii 96817  
(808) 532-7700  
(808) 532-7722 [fax]

**Idaho**

**Idaho Transportation Department  
Vehicle Services/Special Plates**

P.O. Box 34  
Boise, ID 83731-0034  
208-334-8773  
208-334-8542 [fax]  
[kblunk@itd.state.id.us](mailto:kblunk@itd.state.id.us)

**Illinois**

**Illinois Secretary of State**

2701 S. Dirksen Parkway  
Springfield, IL 62723  
1-800-252-8980

**Indiana**

**Indiana Bureau of Motor Vehicles**

100 N. Senate Ave.  
Indianapolis, IN 46204  
(317) 233-6000

[Iowa](#)

**Iowa Office of Driver Services**

100 Euclid Ave.  
P.O. Box 9204  
Des Moines, IA 50306-9204

[Kansas](#)

**Kansas Department of Revenue**

Kansas Division Of Motor Vehicles  
P. O. Box 2188  
Topeka, KS 66601-2188

[Kentucky](#)

**Kentucky Transportation Cabinet**

Division of Driver Licensing  
501 High Street  
Frankfort, Ky. 40622

[Louisiana](#)

**Office of Motor Vehicles**

P.O. Box 64886  
Baton Rouge, La. 70896

[Maine](#)

**Bureau of Motor Vehicles**

29 State House Station  
Augusta, Maine 04333-0029  
207-287-9000  
207-287-6304 [fax]

[Maryland](#)

**Maryland Department of Transportation**

Motor Vehicle Administration  
6601 Ritchie Highway, N.E.  
Glen Burnie, Maryland 21062

[Massachusetts](#)

**Massachusetts Registry of Motor Vehicles Driver Control Unit**

Attn: Court Records  
PO Box 199150  
Boston, MA 02119-9150  
(617) 351-9213

### Michigan

#### **Michigan Department of State Record Lookup Unit**

7064 Crowner Drive  
Lansing, Michigan 48918-1540  
517-322-1624  
517-322-1181

### Minnesota

#### **Minnesota Department of Public Safety Driver and Vehicle Services**

445 Minnesota Street  
St. Paul, MN 55101  
651-296-6911

### Mississippi

#### **Mississippi Department of Public Safety**

Driver Records Branch  
P. O. Box 958  
Jackson, MS 39205

### Missouri

#### **Drivers License Bureau**

PO Box 200  
Jefferson City MO 65105  
(573) 751-4600  
[dormail@mail.dor.state.mo.us](mailto:dormail@mail.dor.state.mo.us)

### Montana

#### **Montana Records and Driver Control Bureau**

Second Floor, Scott Hart Building  
PO Box 201430  
303 N. Roberts  
Helena, MT 59620-1430  
(406) 444-3288

### Nebraska

#### **Nebraska Department of Motor Vehicles**

State Office Building  
301 Centennial Mall South  
Lincoln, NE 68509  
402-471-2281

[Nevada](#)

**Nevada Department of Motor Vehicles and Public Safety  
Drivers License Division**

555 Wright Way  
Carson City, NV 89711

[New Hampshire](#)

James H. Hayes Building  
10 Hazen Drive  
Concord, New Hampshire 03305-0002  
(603) 271-2589

[New Jersey](#)

**New Jersey Motor Vehicle Services**

P.O. Box 160  
225 East State St.  
Trenton, NJ 08666  
609-292-6500  
1-888-486-3339 in NJ  
[webmaster@cpm.dot.state.nj.us](mailto:webmaster@cpm.dot.state.nj.us)

[New Mexico](#)

**New Mexico Motor Vehicle Division**

P.O. Box 1028  
Joseph Montoya Bldg.  
Santa Fe 87504  
1-888-683-4636

[New York](#)

**New York State Department of Motor Vehicles**

6 Empire State Plaza Room 430  
Albany, NY 12228  
(518) 473-5595  
1-800-225-5368 in NY

[North Carolina](#)

**North Carolina DMV  
Driver License Section**

1100 New Bern Ave.  
Raleigh, NC 27697  
919-715-7000

**North Dakota**

**North Dakota Drivers License & Traffic Safety**

608 E Boulevard Ave  
Bismarck ND 58505-0700  
[dl@state.nd.us](mailto:dl@state.nd.us)

**Nova Scotia -Registry of Motor Vehicles**

Maritime Centre  
1505 Barrington Street  
8th Floor  
PO Box 1003  
Halifax, Nova Scotia  
Canada, B3J 2X1  
[bcs@gov.ns.ca](mailto:bcs@gov.ns.ca)  
Tel: (902) 424-5200  
Fax: (902) 424-7434

**Ohio**

**Ohio Bureau of Motor Vehicles**

**Attn: MVOSDM**  
P.O. Box 16520  
Columbus, Ohio 43266-0020

**Oklahoma**

**Oklahoma Department of Public Safety**

3600 North Martin Luther King Blvd  
Oklahoma City, OK 73111  
(405) 425-7709

**Oregon**

**Oregon DMV Headquarters**

Attn: Record Services  
1905 Lana Ave. NE  
Salem, OR, 97314  
(503) 945-5000  
(503) 299-9999

[Pennsylvania](#)

**Pennsylvania Department of Transportation**

Bureau of Driver Licensing  
Driver Record Services  
P.O. Box 68695  
Harrisburg, PA 17106-8695

[Rhode Island](#)

**Division of Motor Vehicles**

286 Main Street  
Pawtucket, Rhode Island 02860

[South Carolina](#)

**Division of Motor Vehicles**

Post Office Box 1498  
Columbia, South Carolina 29216  
(803) 251-2940  
(803) 251-2969  
(800) 442-1DMV

[South Dakota](#)

**South Dakota Department of Commerce and Regulation**

**Drivers License**

118 West Capitol  
Pierre, SD 57501  
For Driving Record/MVR

**South Dakota Department of Revenue, Division of Motor Vehicles**

445 East Capitol Avenue  
Pierre, SD 57501-3185  
For Title Search or History

[Tennessee](#)

**Tennessee Department of Safety**

1150 Foster Avenue  
Nashville, TN 37249  
(615) 251-5216  
(615) 253-2091 [fax]  
(615) 741-3954

[Texas](#)

**Texas Department of Transportation**  
Vehicle Titles and Registration Division  
Austin, Texas 78779-0001  
(512) 465-7611

[Utah](#)

**Administrative Office**  
210 North 1950 West  
Salt Lake City, Utah 84134  
297-7780 in salt lake  
800-368-8824

[Vermont](#)

**Vermont Agency of Transportation**  
**Department Of Motor Vehicles**  
120 State Street  
Montpelier, VT 05603-0001  
802-828-2000

[Virginia](#)

**Virginia Department of Motor Vehicles**  
P.O. Box 27412  
Richmond, VA 23269  
(757)461-1919  
(804)309-1500  
(703)761-4655  
(804)367-0538

[Washington](#)

**Department of Licensing**  
PO Box 9030  
Olympia, WA 98507-9030

[West Virginia](#)

**West Virginia Division of Motor Vehicles**  
1800 Kanawha Boulevard East  
Charleston, WV 25317  
304-558-3900  
800-642-9066 (in-state)

**Wisconsin**

**Wisconsin Department of Transportation**

PO Box 7995

4802 Sheboygan Avenue

Madison, WI 53707-7995

(608) 266-2353

[rlis.dmv@dot.state.wi.us](mailto:rlis.dmv@dot.state.wi.us)

**Wyoming**

**Wyoming Department of Transportation / Driver Services**

PO Box 1708

Cheyenne, WY 82003-1708

(307) 777-4800

(307) 777-4810

When available, you will find a hyperlinked internet address and email address for each Department of Motor Vehicle and Driver's License office.

## Let the Courts Help You

There is a wealth of information at the local county courthouse. You may be able to find information about the person you are searching for at the county court house. All of the information at the courthouse is supposed to be public information. Ask the clerk at the desk for a file on the person you are looking for. Look through the file and look to see what address was used. In some cases people use different addresses when they are served a citation than the address on their driver's license.

On occasion the court clerk behind the desk may deny you access to the information you want. Unfortunately things have changed and some municipalities have begun to restrict access to court documents that do not pertain to the individual requesting the information. Privacy regulations may apply, therefore, they may actually be able to do this. Some states, like California, have progressive Freedom of Information Act regulation where this information must be made available to the public. Unfortunately, every state has different public information laws.

When encountering a privacy snafu, remember services such as [Government-Records.Com](#) and [GovtRegistry.Com](#) provide access to publicly available records and resources. It is also possible to access each states court records online. Following is a list of the hyperlinks to the state and county court systems in the United States and some of its territories. You can navigate through the court records online to locate information on the person you are looking for. There will be some type of record if the individual was involved in any type of legal proceeding:

### Alabama

[Judiciary Home](#)

[Administrative Office of Courts](#)

[Supreme Court](#)

[Court of Civil Appeals](#)

[Court of Criminal Appeals](#)

District Courts (not available)

Probate Courts (complete list not available)

[Mobile County Probate Court](#)

Municipal Courts (complete list not available)

[Athens Municipal Court](#)

[Alalinc: Alabama's Legal Information Network](#)

## **Alaska**

[Court System Home](#)

[Appellate Courts \(Supreme Ct, Ct of Appeals\)](#)

[Trial Courts calendars, records, etc. \(Superior Ct, District Ct.\)](#)

[Court Directory \(address information\)](#)

[Alaska Judicial Council](#)

## **Arizona**

[Judicial Branch](#)

[Administrative Office of the Courts](#)

[Supreme Court](#)

[Court of Appeals - Division One](#)

[Court of Appeals - Division Two](#)

[Superior Courts \(contact info\)](#)

[Superior Court websites \(incomplete list\)](#)

[Justice of the Peace Courts \(contact info\)](#)

[Municipal Courts](#)

[Glendale Municipal Court](#)

[Scottsdale City Court](#)

[Tempe Municipal Court](#)

[Tucson City Court](#)

[Tax Court \(division of Maricopa County Superior Court\)](#)

[Coconino County Courts](#)

[Pima County Juvenile Court](#)

## **Arkansas**

[Judiciary Home](#)

[Administrative Office of the Courts](#)

[Judicial Directory](#)

[Supreme Court](#)

[Court of Appeals](#)

[Circuit Courts](#)

[District Courts](#)

[City Courts](#)

## **California**

[Judicial Branch](#)

[Administrative Office of the Courts](#)

[Supreme Court](#)

[Courts of Appeal](#)

[Superior Courts](#)

[Los Angeles County Juvenile Court](#)

[San Francisco County Probate Court](#)

[Santa Clara County Juvenile Court](#)

## **Colorado**

[Judicial Branch](#)

[Office of the State Court Administrator](#)

[Supreme Court](#)

[Court of Appeals](#)

[District Courts](#)

[Denver Probate Court](#)

[Denver Juvenile Court](#)

[Water Courts](#)

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## **Idaho**

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## **New Hampshire**

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[Butler County Common Pleas Court - Division of Domestic Relations](#)

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[Hamilton County Clerk of Courts](#)

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## **Oklahoma**

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## **Pennsylvania**

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[Philadelphia Municipal Court \(PA County\)](#)

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## **Puerto Rico**

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## **Rhode Island**

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## **South Carolina**

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## **Tennessee**

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## **Virgin Islands**

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## **Washington**

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## **Wyoming**

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[Office of State Court Administrator](#)

[Supreme Court](#)

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The judiciaries (courts) are probably the single most valuable resource of information available to you. This list is broken down into various jurisdictions. I recommend you utilize each available jurisdiction your potential unclaimed property owner lived in when researching for information about them.

There is always the possibility that the person you are looking for has passed away. In this case you would want to know that this person has indeed died. Obituary records are kept at the county clerk's office. If you use the county clerk's office, you must be sure that the person's last known address was in that county. Records are kept from county to county.

## Social Security Records

The Social Security department can reach practically anybody in the United States who has a social security number. These records can tell you anything you want to know about an individual. The only way you can get access to someone's social security records is if you know someone who worked for the Social Security department. The department is always behind on its records about two to four months.

The Social Security department does have one division that will help you out. This division will let you send a letter to any person. They will not give you the address of that person; they will just forward your letter. This can really come in handy so that you could contact a person who owns unclaimed money by mail. Include your phone number and address in your correspondence so that the person can contact you.

When corresponding purely by mail your letter must do all the work for you, therefore, it is important that your correspondence is well written and offer a good call to action. Get the person excited about the money they will receive and be very honest with them. When you write to the Social Security department, try to include as much information as you can about the person you are looking for. The address of the division that will forward your letters is: Social Security Location Service (Baltimore, MD: area code 301)

1-800-772-1213  
6401 Security Blvd.  
Baltimore, MD 21234

If you have the Social Security number of the person you are looking for, you may be able to use this prefix to locate them. By prefix I mean the first three digits of the Social Security number. This prefix will indicate what state the person obtained their social security card from. This is not necessarily the state in which they were born, however, in the great majority of cases, it is. Sometimes people return to the state of their birth. Knowing the Social Security Number prefix code will allow you to back track to your potential client's home state which is generally a good starting point.

Be advised that the Social Security Administration is the most secretive of all governmental agencies. Even the F.B. I. needs a court order to access their system. Even with an inside source, co-operation will almost be null and the information most likely will not be up-to-date...unless that individual is receiving payments.

## Social Security Index of Valid Prefix Numbers

The chart below shows the first 3 digits of the social security numbers assigned throughout the United States and its possessions.

001-003 New Hampshire

004-007 Maine

008-009 Vermont

010-034 Massachusetts

135-158 New Jersey

035-039 Rhode Island

040-049 Connecticut

050-134 New York

135-158 New Jersey

159-211 Pennsylvania

212-220 Maryland

221-222 Delaware

223-231 Virginia

232-236 West Virginia

237-246 North Carolina

247-251 South Carolina

252-260 Georgia

261-267 Florida

268-302 Ohio

303-317 Indiana  
318-361 Illinois  
362-386 Michigan  
387-399 Wisconsin  
400-407 Kentucky  
408-415 Tennessee  
416-424 Alabama  
425-428 Mississippi  
429-432 Arkansas  
433-439 Louisiana  
440-448 Oklahoma  
449-467 Texas  
468-477 Minnesota  
478-485 Iowa  
486-500 Missouri  
501-502 North Dakota  
503-504 South Dakota  
505-508 Nebraska  
509-515 Kansas  
516-517 Montana  
518-519 Idaho

520	Wyoming
521-524	Colorado
525 & 585	New Mexico
526-527	Arizona
528-529	Utah
530	Nevada
531-539	Washington
540-544	Oregon
545-573	California
574	Alaska
575-576	Hawaii
577-579	District of Columbia
580	Virgin Island
581-585	Puerto Rico, Guam, American Samoa, Philippines Island
700-729	Railroad

A social security number with any of the following conditions may be an invalid number:

Three or more leading zeros

Ending in 4 zeros

Leading with numbers 73 through 79

Leading number of 6 or 8 and

Leading number of 9 (very few were ever issued)

## Military People

If you know that the person you want to reach is in military service — you are in luck. There is a department in the military that will locate a person in the service for you. Just send the person's full name as well as his or her Social Security number to:

**United States Army World Wide Locator Service**  
**US Army Personnel Service Support Center**  
**Fort Benjamin Harrison, IN 46249**  
**(317) 542-4211**

There is a fee for this service. They will write you a letter informing you where the person you are looking for is stationed.

The military changed many social security numbers of new recruits in the mid 1970's. Should the individual you are searching for be one of these, their number will contain 10 or more digits. This is more than the standard nine digits.

The numbers listed below represent the first two digits of an air force or army service numbers issued between the years of 1940 to 1969. These service numbers were assigned to air force and army enlisted personnel by state entrance stations.

- (1) Regular and reserve air force and army
- (2) Draftees between 1948 and 1969
- (3) State or territory

<b>Regular Army No.</b>	<b>Draftee No.</b>	<b>State or Territory</b>
14	53	ALABAMA
19	50	ALASKA
19	56	ARIZONA
18	54	ARKANSAS
19	56	CALIFORNIA

17	55	COLORADO
11	51	CONNECTICUT
12	51	DELAWARE
14	53	FLORIDA
14	56	GEORGIA
10	50	HAWAII
19	56	IDAHO
16	55	ILLINOIS
15	52	INDIANA
17	55	IOWA
17	55	KANSAS
15	52	KENTUCKY
18	54	LOUISIANA
11	51	MAINE
13	52	MARYLAND
11	51	MASSACHUSETTS
16	55	MICHIGAN
17	55	MINNESOTA
14	53	MISSISSIPPI
17	55	MISSOURI
19	56	MONTANA
17	55	NEBRASKA

19	56	NEVADA
11	51	NEW HAMPSHIRE
12	51	NEW JERSEY
18	54	NEW MEXICO
12	51	NEW YORK
14	53	NORTH CAROLINA
17	55	NORTH DAKOTA
15	52	OHIO
18	54	OKLAHOMA
19	56	OREGON
13	52	PENNSYLVANIA
11	51	RHODE ISLAND
14	53	SOUTH CAROLINA
17	55	SOUTH DAKOTA
14	53	TENNESSEE
19	56	UTAH
11	51	VERMONT
13	52	VIRGINIA
15	52	WEST VIRGINIA
19	56	WASHINGTON
16	55	WISCONSIN
17	55	WYOMING

10

50

PANAMA

10

50

PUERTO RICO

## Other Methods of Locating People

Credit bureaus can help you to locate an individual. If the individual has used credit in any way, shape or form, their financial transactions are located somewhere with in their records. In some cases you may not get an exact address but will be able to find out the general area the person is located. Once you find out their approximate location finding their address is easy.

Credit bureaus are not a great resource of information. Naturally they have access to confidential information; however accessing this information is not very easy. You can purchase their business and pay service for an annual fee and use it to obtain credit reports. It is also possible to obtain an individuals credit report on line. If you have an individual's date of birth and social security number you can request their credit report for a fee. You could ask a friend who owns a business to get the report for you. If they do not have direct access (an account with a credit reporting agency) they usually know someone who does. It's simply a matter of knowing someone.

The contact information for the three major credit reporting agencies (or credit bureaus) is below. When you contact them, you must have specific information handy so that they can verify your identity. Note that these agencies have a duty to make sure that the person requesting a copy of his or her credit report is indeed that person and not a thief or unauthorized third party. Therefore, if the information they have on file about person you are requesting a report for does not match the information provided to them, there will be a delay in obtaining the report, or they might deny your request altogether.

For example, if the individual has recently moved, the credit bureau might not have the new address and phone number yet. If you request they send the credit report to a new address, they will refuse your request and ask you to prove you are who you say you are. This might require sending them copies of your driver's license with the new address and a statement from a landlord, utility company, etc. that proves you live at the new address. Therefore, if you want to obtain a copy of a credit report as quickly as possible, it would be wise to phone them first and find out if you can simply order the report over the phone, or online.

When requesting a credit report, you might be asked to provide the following information: First, middle and last name; current address; previous addresses for the past five years; social security number, date of birth; spouse's name

**Experian**

P. O. Box 9595 [see note], Allen, TX 75013-9595 Tel: 888-397-3742

Note: Experian has a long history of changing its mailing address periodically, so the mailing address provided may not be accurate.

**Equifax**

P. O. Box 740241, Atlanta, GA 30374-0241 Tel: 800-685-1111

**Trans Union**

P. O. Box 1000, Chester, PA 19022 Tel: 800-888-4213

**Credit Card Companies**

Credit card companies can be of some assistance to you in locating the person you are looking for. If you know the person you are looking for has a credit card and you know which credit card company and the card number, you have a good chance of obtaining their current address utilizing the pretext technique, discussed earlier in this book.

Here is another example usage of the pretext technique using Peter Johnson. This is how you would discover his current address. Assuming you have his credit card company information and card number. You contact the credit card company billing department:

**Operator:** Woolworth Credit Billing Department, may I help you?

**You:** I haven't been received my statement in a couple of months and I know I have a balance. How come you guys aren't sending me a statement?

**Operator:** Sir, can you tell me your account number and name the name on the account?

**You:** My name is Peter Johnson and my account number is 98-5408-9879.

**Operator:** You say you haven't been receiving your statements? Our records indicate they have been sent out and we show none has been returned undeliverable.

**You:** Yes, can you tell me to what address you have been sending my statements to?

**Operator:** Mr. Johnson, we have been sending your statements to 65225 Powerhouse Rd., S.E., Three Rivers, WA 94216.

**You:** That seems to be correct. How much do I owe you?

**Operator:** You have an outstanding balance of \$671.69. Would you like me to send you another statement?

**You:** Yes, would you. I will check with the local Post Office and ask my family if they have been placing the mail in a new location. Thank you for your help.

## Major Credit Card Issuers

### [AAA Stored Value Cards](#)

Offering pre-paid debit and gift cards that act as credit or ATM cards.  
[www.storedvalue.aaa.com](http://www.storedvalue.aaa.com)

### [AirPlus International](#)

Offers business travel management services such as corporate cards and a travel portal.  
[www.airplus.com](http://www.airplus.com)

### [Amexe.com](#)

Offering online banking and merchant services including travel promotions and applications for Blue, Platinum, Gold, student, personal, business, and corporate accounts.  
[www.AMEXe.com](http://www.AMEXe.com)

### [Aspire](#)

Offers Visa cards at Classic, Diamond, Gold, and Platinum levels.  
[www.aspirecard.com](http://www.aspirecard.com)

### [AT&T Universal Card](#)

The AT&T Universal credit card offers discounts on AT&T services, ThankYou Rewards, and other extras.  
[www.universalcard.com](http://www.universalcard.com)

### [Bank Freedom](#)

Provides prepaid credit and debit cards.  
[www.bankfreedom.com](http://www.bankfreedom.com)

### [Bank of America Credit Cards](#)

Offers a selection of credit card programs with various interest rates, rewards programs, and security features.  
[www.bankofamerica.com/creditcards](http://www.bankofamerica.com/creditcards)

### [Capital One](#)

Capital One financial services provides MasterCard and Visa credit cards, auto, home, and medical loans, and other consumer lending products through its Capital One Bank and Capital One FSB subsidiaries.  
[www.capitalone.com](http://www.capitalone.com)

### [Card Member Services](#)

Consumer credit card services include online account management, bill pay, and more.  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

### [Centennial Credit Card](#)

Offering unsecured or secured cards designed for people with credit difficulties.  
[www.centennialcard.com](http://www.centennialcard.com)

### [Cetelem](#)

Financial company in France with several subsidiaries in Europe that issues the Aurore credit card.  
[www.cetelem.fr](http://www.cetelem.fr)

### [Chase Freedom Rewards VISA Credit Card](#)

Promotional site offers online application for the Chase Freedom Visa credit card, and information regarding the details of the program.  
[www.chasefreedomnow.com](http://www.chasefreedomnow.com)

### [Citi Cards](#)

Apply online for Citibank platinum, college student, charge, business, and rewards MasterCard credit cards with low annual percentage and balance transfer interest rates.  
[www.citicards.com](http://www.citicards.com)

### [ClaimCard, Inc.](#)

Developer of browser-based applications for the insurance industry and a

MasterCard-based payment system for insurance claims.  
[www.claimcard.com](http://www.claimcard.com)

[Cybacom](#)

Offers specialty debit card programs for business and consumers.  
[www.cybacom.com](http://www.cybacom.com)

[Direct Merchants Bank](#)

MasterCard issuer.  
[www.directmerchantsbank.com](http://www.directmerchantsbank.com)

[Discover Card](#)

Offers a variety of credit cards, CDs and money market accounts, auto insurance, and home loans to meet the needs of individual card members.  
[www.discovercard.com](http://www.discovercard.com)

[easyMoney](#)

Credit cards from easyGroup in partnership with Accucard. Features can be selected for individual financial needs, including interest rate, cash back rewards, and annual fee.  
[www.easymoney.com](http://www.easymoney.com)

[EFT Source, Inc.](#)

Offering comprehensive card data processing, manufacture, management software, and related debit and credit card fulfillment products and services.  
[www.eftsource.com](http://www.eftsource.com)

[First National Bank Credit Cards](#)

Offers online banking and bill pay services for credit card accounts, in addition to offering checking, savings, money market accounts, CDs, and more.  
[www.firstnational.com/fnb/personal/cc](http://www.firstnational.com/fnb/personal/cc)

[First Premier Bank](#)

Specializing in credit cards that help consumers re-establish their credit history.  
[www.premiercreditcard.com](http://www.premiercreditcard.com)

[First USA Bank](#)

Issues credit cards under the Bank One/First USA/First Card names and on behalf of its partners.  
[www.firstusa.com](http://www.firstusa.com)

[Fleet Credit Card Services](#)

Online account applications and customer service.  
www.fleetcards.com

[FNANB Online](#)

Provides information about FNANB and Circuit City credit cards.  
www.fnanb.com

[GM Card](#)

Offers GM MasterCard applications online with information about the General Motors Rewards program.  
www.gmcard.com

[Golf Fee Card](#)

International greenfee card offering discounts at many golf clubs worldwide.  
www.golfcards.com

[Hang Seng Business Credit Cards](#)

Provides a range of credit cards for large and small businesses.  
www.hangseng.com/e\_business/credit\_cards/credit\_cards.html

[Horizon Card](#)

Fully licensed secure charge card designed to maximize international financial strategies. Security, privacy, and 24 hour phone and Internet access to account. Based in Turks and Caicos Islands.  
www.horizoncardtci.com

[Household Bank Credit Card](#)

Apply online for a MasterCard or access your account with free bill pay.  
www.householdbank.com

[HSBC Credit Cards](#)

Offers standard and platinum MasterCard and VISA.  
us.hsbc.com/personal/cards

[IN:NYC Card](#)

Carry a balance and rack up points towards hotspots in New York City. From American Express.  
www.innyc.com

[JCB International Credit Card Co.](#)

Offering credit cards and other business products.  
www.jcbusa.com

### [Juniper Bank](#)

Offers checking and savings accounts, online bill pay, credit cards, CDs, and much more.

[www.juniper.com](http://www.juniper.com)

### [M&T Bank](#)

Issues platinum and standard Visa credit cards.

[www.mtvisa.com](http://www.mtvisa.com)

### [MasterCard: Cards & Services](#)

Discover world-class credit card services and earn priceless credit card benefits with MasterCard.

[www.priceless.com/cards](http://www.priceless.com/cards)

### [mCashCard](#)

Provides prepaid cards that are reloadable and act like a debit card.

[www.mcashcard.com](http://www.mcashcard.com)

### [Merrick Bank](#)

Unsecured credit cards for people looking to build or re-establish their credit history.

[www.merrickbank.com](http://www.merrickbank.com)

### [My Life. My Card.](#)

Promotional site for the American Express and MBNA credit cards featuring rewards for cardholders.

[www.mylifemycard.com](http://www.mylifemycard.com)

### [NextCard](#)

Consumer credit issuer providing services to online users.

[www.nextcard.com](http://www.nextcard.com)

### [Obopay Prepaid Credit Cards](#)

Obopay is the newest way to send money. Transfer money via a text message and have it instantly available on your Obopay MasterCard.

[www.obopay.com](http://www.obopay.com)

### [Orchard Bank](#)

Makes credit cards available to those consumers unable to obtain them through traditional means.

[www.orchardbank.com](http://www.orchardbank.com)

### [Providian](#)

Provider of credit cards and deposit products to customers throughout the United States.

[www.providian.com](http://www.providian.com)

### [QuickBooks MasterCard](#)

Offers a business credit card for small business owners.

[www.quickbookscard.com](http://www.quickbookscard.com)

### [Quicken MasterCard](#)

Transactions can be downloaded directly into Quicken and automatically categorized. Business and personal options available, as well as air travel programs.

[www.quickencard.com](http://www.quickencard.com)

### [Rainbowcard](#)

An internationally accepted Visa card designed to support and fund causes of interest to the lesbian and gay community.

[www.rainbowcard.com](http://www.rainbowcard.com)

### [RBC Royal Bank Card Products](#)

Includes information on their suite of Visa products and services.

[www.royalbank.com/cards](http://www.royalbank.com/cards)

### [Rush Card](#)

Issues credit cards that are funded through direct deposit, MoneyGrams, money orders, bank loads, or PayPal.

[www.rushcard.com](http://www.rushcard.com)

### [Sears Cards](#)

Offers the Sears Card, which can be used at all Sears locations in addition to related businesses, and offers Gold Mastercard and premiere programs.

[www.searsmastercard.com](http://www.searsmastercard.com)

### [TD Canada Trust Credit Cards](#)

Includes information, tools, and features for various types of credit cards available.

[www.tdcanadatrust.com/tdvisa](http://www.tdcanadatrust.com/tdvisa)

### [Travelocity World Mastercard](#)

Allows users to earn points towards online travel purchases.

[www.travelocitycard.com](http://www.travelocitycard.com)

### [United College Marketing Services](#)

Offering credit cards to college students, as well as online seminars to learn proper

strategies of financial management.  
[www.collegevisa.com](http://www.collegevisa.com)

[Universal Savings Bank Visa Platinum](#)

Offers an HP Evo notebook computer when balances of at least \$5,000 are transferred.  
[www.4mylaptop.com](http://www.4mylaptop.com)

[USA Paycard](#)

Offers prepaid debit cards with no credit checks or bank account requirements.  
[www.usapaycard.com](http://www.usapaycard.com)

[Wal-Mart Credit Card Online Credit Center](#)

Apply for a card, view account details, and access other e-Services.  
[www.walmartstorecard.com](http://www.walmartstorecard.com)

[Wells Fargo Credit Cards](#)

Offers a range of consumer credit cards, including cash back, secured, and student cards.  
[www.wellsfargo.com/credit\\_cards](http://www.wellsfargo.com/credit_cards)

[Yahoo! Titanium Visa](#)

With online application and account information, and protection from unauthorized purchases.  
[card.yahoo.com](http://card.yahoo.com)

## **The Salvation Army**

Transients have been known to carry hundreds of thousands of dollars in their possessions. One transient that was found frozen to death in Montana had about \$75,000 in bonds and securities in a plastic bag he carried with him. The person you are looking for might be a transient.

The Salvation Army operates many missions all over this country. If you have reason to believe that the person you are looking for is a transient, you may want to ask the Salvation Army for help. Understand that finding people is really not their specialty.

The service exists for the purpose of trying to restore (or to sustain) family relationships, by locating relatives who for whatever reason have become out of touch. The department is sometimes able to help also in matters to do with identity and relationships.

The Missing Persons Service works in more than 100 countries where The Salvation Army is operating. Searches are carried out by Salvation Army personnel in the countries concerned. It is usual for a standard inquiry form to be completed in the country where the inquirer is living. To contact the department, simply write to your nearest Territorial Headquarters, addressing your letter to "The Family Tracing or Missing Persons Service". Inquiries may take a few minutes - or a few years!

Absolute confidence is observed. The address of a relative who has been found is never disclosed without his or her prior consent. In certain cases, the department is, however, willing to act as a "post office box" until such time as the missing person involved feels free to reveal their address for direct communications. The Salvation Army charges a fee for this service.

The Salvation Army has several different offices. Contact the office that you feel would help you the most.

Salvation Army National and Regional Head Quarters:

**USA National**

615 Slaters Lane,  
Post office Box 269  
Alexandria  
Virginia  
22313  
United States (National)

Tel: (703) 684 5500  
Fax: (703) 684 3478

e-mail: [SA\\_Information@USN.salvationarmy.org](mailto:SA_Information@USN.salvationarmy.org)  
<http://www.salvationarmyusa.org>

**USA Central Territory**  
10 West Algonquin Road  
Des Plaines  
Illinois  
60016,  
United States

Tel: (847) 294 2000  
Fax: (847) 294 2295

e-mail: [webusc@usc.salvationarmy.org](mailto:webusc@usc.salvationarmy.org)  
<http://www.usc.salvationarmy.org>  
(for states IL, IN, IA, KS, MI, MN, MO, NE, ND, SO and WI)

**USA Eastern Territory**  
440 West Nyack Road,  
Post Office Box C-635,  
West Nyack  
New York  
10994-0635  
United States (East)

Tel: (845) 620 7200  
Fax: (845) 620 7756

e-mail: [info@salvationarmy-usaeast.org](mailto:info@salvationarmy-usaeast.org)  
<http://www.SalvationArmy-USAEast.org/>  
(for states CT, DE, ME, MA, NH, NJ, NY, OH, PA, VT and RI)

**USA Southern Territory**

1424 Northeast Expressway  
Atlanta  
Georgia  
30329-2088  
United States

Tel: (404) 728 1300

Fax: (404) 728 1392

e-mail: [webmaster@uss.salvationarmy.org](mailto:webmaster@uss.salvationarmy.org)

<http://www.uss.salvationarmy.org>

(for states AL, AR, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, DC and WV)

**USA Western Territory**

180 East Ocean Blvd.  
Long Beach  
California  
90802  
United States

Tel: (562) 436-7000

Fax: (562) 491 8699

(for states AK, AZ, CA, CO, HI, ID, MT, NY, NM, UT, WA and WY.)

## **The Money Could Be Yours**

You may own unclaimed money. Did you know that one out of every ten people has some sort of lost money? You may be one of those people or an heir to one of those people. People that die almost always leave some money behind. It's a fact. This lost money is disguised in many different ways. You may possibly be the heir to thousands of dollars of some of this disguised lost money and not even know it. You can discover if you are an heir to unclaimed or lost money and receive your money by following a few simple steps.

Answer the following questions. If any apply to you, are you ready to discover if there is money waiting for you? Every day people are contacted and notified about unclaimed money discovered to belong to them. You may be very surprised to learn the same and at how much money can be yours.

- 1) Have you been married or divorced?
- 2) Changed jobs?
- 3) Changed your name?
- 4) Moved in the past 15 years?
- 5) Retired?
- 6) Had a safe-deposit box?
- 7) Had a death in your family or someone related to you?
- 8) Bought stocks, bonds or any type of a security?
- 9) Worked for a city, state, county or federal government office?
- 10) Worked for the railroad?
- 11) Served with any division of the armed forces?
- 12) Owned and paid on a federally insured home mortgage?
- 13) Owned and paid the premiums on a Mutual insurance company policy?

### **Getting Your Money**

If you have answered yes to any one of these questions, you may have unclaimed money waiting for you. Want to learn how to find out if you have unclaimed monies waiting for you? I will tell you, but first you must understand that it is going to take some effort to locate it. The reason you do not know about it is because it is somewhat hidden. To discover it you must remove some of the barriers between you and it. They are not insurmountable barriers; however they are barriers just the same. Here are the steps you must follow to insure that you will uncover and collect any unclaimed money due you.

1) Make a list of every relative you know that has died. If the relative was distant, you may be an heir but only if that relative had few or no other direct descendants.

2) For each state you may potentially have a claim, locate the address of the Unclaimed Property or Treasury Office or telephone them. Many of the states have computerized their unclaimed money process; therefore you can obtain this information on line. Try searching Google with the terms “unclaimed property and the state name” you want to check for your unclaimed money. Use the addresses in Chapter 2. Try to provide as much of this information as you can for the state office. Give them your name and address that would be applicable at the time an account in question account was opened. Also include your Social Security number. Give them the (your relative's) account owner's name (maiden name) and address and Social Security number that would be applicable at the time death had occurred. It is wise to include your relationship to the property owner, if that is applicable. Or use this information to initiate you own search. Remember many states have computerized this process which includes access to their database of unclaimed money owners online.

3) Depending on the method of discovery that you use, you own personal database search or allowing the state to do the search for you, when you or the state office finds money, a claim form will need to be fill out. After you complete the forms and provide the necessary verification documentation, the money is yours.

The deceased person may have had an insurance policy that you can't locate. For assistance with this matter you can contact MIB Solutions or the American Council of Life Insurance.

ACLI does not conduct missing policy inquiries. If you suspect a policy exists, but cannot locate it, you may want to conduct your own search using the steps provided below. As an alternative, MIB, an insurance trade association, offers a policy locator service for a fee. For more information about this service, visit MIB's Web site: <http://www.mib.com/html/lost-life-insurance.html>.

### **Conducting Your Search**

- Check your loved one's papers and address and telephone books to look for life insurance policies and the names of insurance agents. Contact every insurance company with which they had a policy, even if you're not sure it is still in force.
- Check with the employee benefits office at their latest and previous places of employment. Or, check with the union welfare office.

- Check bank books and canceled checks for the last few years to see if any checks may have been written to pay life insurance premiums.
- Check the mail for a year after death for premium notices, which usually are sent annually. If a policy has been paid up, there will not be any notice of premium payments due. However, the company may still send an annual notice regarding the status of the policy or it may pay or send notice of a dividend.
- Review your loved one's income tax returns for the past two years. Look for interest income from and interest expenses paid to life insurance companies. Life insurance companies pay interest on accumulations on permanent policies and charge interest on policy loans.
- Check with the state's unclaimed property office to see if any unclaimed money from life insurance policies may have been turned over to the state. If, after a number of years, an insurance company holding the unclaimed money cannot find the rightful owner, it turns the money over to the state.
- Of course, you may wish to contact life insurance companies directly to see if a policy exists. Each state insurance department has a listing of life insurance companies licensed to do business in its state.

### **Contacting the Company That Services Your Life Insurance Policy**

If you are the owner or beneficiary of a life insurance policy written long ago, you may need help locating the life insurer that services and pays claims on the policy.

Over the years, a policy owner may lose touch with the life insurer due to frequent moves, or the company that wrote the policy may have changed its name or merged with another company.

Two sources of information can assist you in finding the life insurance company that currently services your policy:

- The state insurance department of the state in which the insured person resided at the time he or she bought the insurance policy.
- *Best's Insurance Reports*, available in the reference section of many larger libraries. This annual update lists insurance company names and addresses, as well as insurers' name changes, mergers and other changes.

#### **Contact Us**

Phone 202-624-2000

Mail American Council of Life Insurers  
101 Constitution Avenue, NW  
Suite 700  
Washington, DC 20001-2133

## **Government Employee Retirement Pensions**

If you have worked for a city, county or state government office, you may have earned a pension. Working on a part-time basis will not exclude you from earning your pension. If you would like to find out if you or someone else is owed a pension, write or phone the following government offices. Please include the name and address of where you were while employed by them as well as your location and dates of employment, Social Security number, and birth date. Here is the complete list of the offices.

### **Public Employee Retirement Systems by State**

#### **Alabama**

[Retirement Systems of Alabama](#)

#### **Alaska**

[Alaska Public Employees Retirement System](#)

#### **Arizona**

[Arizona Public Safety Personnel Retirement System](#)

[Arizona Corrections Officers Retirement Plan](#)

[Arizona State Retirement System](#)

#### **Arkansas**

[Arkansas Public Employees Retirement System](#)

**California**

[California Public Employees' Retirement System](#)

**Colorado**

[Public Employees Retirement Association of Colorado](#)

**Connecticut**

[Connecticut Office of the State Comptroller](#) — *Retirement Division*

**Delaware**

[State of Delaware Pension Office](#)

**Florida**

[Florida Division of Retirement](#)

**Georgia**

[Georgia Employee Retirement System](#)

**Hawaii**

[Hawaii Employees' Retirement System](#)

**Idaho**

[Public Employee Retirement System of Idaho](#)

**Illinois**

[State Employees' Retirement System of Illinois](#)  
[State Universities Retirement System of Illinois](#)

**Indiana**

[Indiana Public Employees' Retirement Fund](#)

**Iowa**

[Iowa Public Employees' Retirement Systems](#)

**Kansas**

[Kansas Public Employees Retirement System](#)

**Kentucky**

[Kentucky Retirement Systems](#)

**Louisiana**

[Louisiana State Employees Retirement System](#)

**Maine**

[Maine State Retirement System](#)

**Maryland**

[Maryland State Retirement and Pension System](#)

**Massachusetts**

[Massachusetts Public Employee Retirement Administration Commission](#)

**Michigan**

[Michigan Office of Retirement Services](#) — *links to all state retirement systems*

**Minnesota**

[Minnesota Public Employees Retirement Association](#)

**Mississippi**

[Mississippi Public Employees Retirement System](#)

## **Missouri**

[Missouri State Employees' Retirement System](#)  
[Public School Retirement System of Missouri](#)

## **Montana**

[Montana Public Employee Retirement Administration](#) — *links to all retirement systems*

## **Nebraska**

[Nebraska Public Employees Retirement System](#) — *links to all retirement systems*

## **Nevada**

[Public Employees' Retirement System of Nevada](#)

## **New Hampshire**

[New Hampshire Retirement System](#)

## **New Jersey**

[New Jersey Division of Pensions and Benefits](#) — *links to all state retirement systems*

## **New Mexico**

[Public Employees Retirement Association of New Mexico](#)

## **New York**

[New York State and Local Retirement Systems](#) — *links to all state retirement systems*

## **North Carolina**

[North Carolina Retirement Systems Division](#)

## **North Dakota**

[North Dakota Public Employees Retirement System](#)

## **Ohio**

[Public Employees Retirement System of Ohio](#)  
[School Employees Retirement System of Ohio](#)

## **Oklahoma**

[Oklahoma Public Employees Retirement System](#)

## **Oregon**

[Oregon Public Employees Retirement System](#)

## **Pennsylvania**

[Pennsylvania Public School Employees Retirement System](#)  
[Pennsylvania State Employees' Retirement System](#)

## **Puerto Rico**

[Administración de los Sistemas de Retiro de los Empleados del Gobierno y la Judicatura de Puerto Rico](#)

## **Rhode Island**

[Employees Retirement System of Rhode Island](#)

## **South Carolina**

[South Carolina Retirement Systems](#) — *links to all state retirement systems*

## **South Dakota**

[South Dakota Retirement System](#)

## **Tennessee**

[Tennessee Consolidated Retirement System](#)

## **Texas**

[Employees Retirement System of Texas](#)

## **Utah**

[Utah Retirement Systems](#)

## **Vermont**

[Vermont State Employees Retirement System](#)

[Vermont Municipal Employees' Retirement System](#)

## **Virginia**

[Virginia Retirement System](#)

## **Washington**

[Washington State Department of Retirement Systems](#)

## **West Virginia**

[West Virginia Consolidated Public Retirement Board](#) — *links to all state retirement systems*

## **Wisconsin**

[Wisconsin Department of Employee Trust Funds](#)

## **Wyoming**

[Wyoming Retirement System](#)

## **How to Prevent Your Money from Being Lost**

By now, you're probably worried that some time in the future you'll forget about money that's yours or due you. To prevent your assets from being abandoned, lost or escheated, make sure you take the following precautions:

### **Insurance Policies**

- Tell your attorney and your family about all insurance policies you have.
- Tell the beneficiaries of your policy that they are beneficiaries.
- Keep a record of your policies and their policy numbers; store them in a safe place.

### **Safe-Deposit Boxes**

- Tell your family, attorney and accountant where your safe-deposit box is.
- Pay the box rental when due.

### **Bank accounts**

- Keep track of accounts opened by you, a friend or a relative for your child. These accounts are usually opened when a child is born, is christened, graduates, etc., and, after time, are easily lost track of.
- Make sure your savings account doesn't sit without activity for more than a year. Deposit some money, withdraw some money just make sure the account is 'active.' If you have a passbook account, have a bank teller enter your accrued interest.
- For all CDs (certificates of deposit), note their maturity date on your calendar so you don't forget to claim them when due.

### **Stocks, Bonds, Interest, Dividends**

- Keep records of all stocks and bonds that you own.
- Mark on your calendar the maturation dates of all your bonds.
- If you can vote on issues facing stockholders, do so; vote your proxy card.
- If you change brokers, check your holdings for errors.

The least you can do is to inform everyone you do financial business with if you move, change your name or job, your bank, if you retire, or have problems receiving your mail. To prevent loss, don't trust the postal service with your irreplaceable personal financial assets.

# Appendix

## Quick Summary of Resources for Finding People

If you have the SSN and name, credit bureaus are probably the best places to start:

### **Equifax**

PO BOX 790123, Atlanta, GA 30374-0123 Tel: 1-800-685-1111

### **Experian**

P. O. Box 9595 [see note], Allen, TX 75013-9595 Tel: 888-397-3742

Note: Experian has a long history of changing its mailing address periodically, so the mailing address provided may not be accurate.

### **Innovis**

250 E. Town St., Columbus, Ohio 43215 Tel: 1-800-540-2505

### **TransUnion**

2 Baldwin Place, P.O. Box 2000, Chester, PA 19022 Tel: (800) 888-4213

One can do some searches with just the name, but with common names, there will be hundreds of matches. The more information about the person's whereabouts, the more luck you will have.

### **Some Internet Directories:**

[Yahoo People Search](#)  
[switchboard.com](#)  
[Searchsystems.net](#)  
[NETRonline](#)

The Social Security Location Services will not release people's addresses but will pass on information for you (e.g., that you are looking for a participant).

### **Social Security Location Service**

(Baltimore, MD: area code 301)

1-800-772-1213

6401 Security Blvd.

Baltimore, MD 21234

United States Army World Wide Locator Service will locate a person in the service for you. Just send the person's full name as well as his or her Social Security number to:

### **United States Army World Wide Locator Service**

US Army Personnel Service Support Center

Fort Benjamin Harrison, IN 46249

(317) 542-4211

### **National Driver Registry**

You can obtain a copy of a driving record for free from the National Driver Registry in Washington, D.C. They get a copy usually if your license was revoked or suspended at one time. You have to send them a NOTARIZED [application form](#).

Their address:

### **National Driver Register**

400 7th Street, SW.

Room 6124

Washington, DC 20590-0001

(202) 366-4800

# Unclaimed and Abandoned Property Resources

[Savings Bonds Treasury Hunt!](#) - Lost, missing and unclaimed U.S. Savings Bond information. Use this link to locate [Lost and Unclaimed Saving Bond Information Tools](#) available to you online.

[US Savings Bonds](#) - To find out which savings bonds are no longer earning interest or information about lost/missing savings bonds. [SavBonds@bpd.treas.gov](mailto:SavBonds@bpd.treas.gov) - Public Debt's e-mail address for savings bond inquiries:  
<http://www.treasurydirect.gov/email.htm>

[Internal Revenue Service](#) - Contact the IRS directly for information on Unclaimed tax refunds.

[Pension Benefit Guaranty Corporation](#) - For information about refunds on retirement accounts search Pension Benefit Guaranty Corporation.

[Housing and Urban Development](#) - HUD mortgages are insured. Unused premium fees paid are refundable. Visit HUD for information about refunds for mortgage insurance obtained by government loan.

[Federal Deposit Insurance Corporation \(FDIC\)](#) - Discover if you are entitled to unclaimed funds for insured deposits or for dividend checks issued which were undeliverable or never cashed.

[Canadian Bank Accounts](#) - Search and locate unclaimed accounts in Canadian Banks.

[British Columbia Bank Accounts](#) - Search for unclaimed accounts in British Columbian Banks.

[Dept. of Veterans Affairs](#) - Information on VA education benefits

[Swiss Bank Accounts](#) - Research dormant bank accounts and other financial instruments.

[Australia Unclaimed Property Website](#) - Search for unclaimed accounts in Australia Banks:

[Bank Failures](#) - The Federal Deposit Insurance Corporation repays accounts to insured members of failed banks.

[Credit Union Unclaimed Shares](#) - The National Credit Union Administration pays members when federally insured credit unions liquidate.

[Damaged Money](#) - The Treasury Department will exchange mutilated or damaged U.S. currency.

[Economic Stimulus Payments Not Yet Claimed](#) - You must file by October 15, 2008 to get your stimulus payment for this year.

[Get Your Money Back - "Investors Claims Funds" and Class Actions](#) - Securities and Exchange Enforcement cases where a Receiver, Disbursement Agent, or Claims administrator has been appointed.

[Government Benefits](#) - See if you're eligible for the benefit programs the government offers to Americans in need.

[HUD/FHA Mortgage Insurance Refunds](#) - You may be eligible for a refund from your HUD/FHA insured mortgage. Search by name or case number.

[Pension Funds from Former Employers](#) - Search for unclaimed pension money from companies that went out of business or ended a defined plan.

[Savings Bonds Calculator](#) - Determine what your bond is worth today.

[Savings Bonds Interest](#) - Check to see if your bonds still earn interest for you.

[Savings Bonds Recovery](#) - Cash and replace lost, stolen, or destroyed bonds.

[States' Unclaimed Property](#) – Check state offices in charge of reuniting property with its rightful owner.

[Tax Refund Status](#) – Check the status of your income tax refund.

[Tax Violations](#) – Report federal tax violators to the IRS' Whistleblower Office and possibly earn a reward.

[Undelivered Tax Refunds](#) – Millions in tax refunds go undelivered due to faulty addresses. Check your refund.

[National Association of State Treasurers](#) - To keep abreast of the coming revisions to unclaimed and abandoned property policies.

[NH State Government Online Information Center](#) - The official New Hampshire State Government information web site.

[NAUPA\(National Association of Unclaimed Property Administrators\)](#) - The official organization for state, federal, and private sector unclaimed property administrators.

[MissingMoney.com](#) - Links to United States and Canadian Unclaimed Property web sites.

[Lost Pensions Search Website](#) - Find information about pension programs and unclaimed funds.

[Wagers & Associates](#) - State, Federal, and Private sector unclaimed property administrators Unclaimed Property Systems.

[National Association of Unclaimed Property Administrators \(NAUPA\)](#) - includes links to other states' owner lookup sites.

[Internal Revenue Service \(IRS\)](#) - If you think the IRS owes you money, call the toll-free assistance line at 1-800-829-1040.

[U.S. Treasury Department](#) - Search for unclaimed federal savings bonds and interest payments. Records on undeliverable savings bonds since 1996 can be searched online or call the toll-free assistance line at 1-800-245-2804. For Treasury securities other than savings bonds call 1-800-722-2678.

[FDIC](#) - Search for any unclaimed insured deposits for financial institutions that were closed by a regulatory agency between January 1, 1989 and June 28, 1993.

[Housing and Urban Development](#) - If you had a HUD/FHA insured mortgage, you may have a refund on part of your insurance premium or a share of the earnings.

[Pension Benefit Guaranty Corporation \(PBGC\)](#) - If you worked for a company in the past that went out of business or ended its defined benefit pension plan, you may be entitled to pension money. PBGC is looking for over 12,000 people who are owed pension money.

[Search the U.S. Treasury Web Site](#)

[Index by Topic](#)

[Frequently Asked Questions About Checks & Payments](#)

[Frequently Asked Questions About Grants & Loans](#)

[Frequently Asked Questions About Offsets & Withholdings](#)

[Frequently Asked Questions About Unclaimed Money](#)

[Treasury Glossary & Acronyms](#)

*More Unclaimed Money and Assets Resources*

**IMPORTANT: This point can not be over emphasized enough. There is no government wide, centralized information service or database on how unclaimed government assets may be obtained. Each individual federal agency maintains its own records. Each agency provide easy access to information about their procedures and resources.**

## **1. How can I find out if the government has unclaimed money or property that may be mine?**

To determine whether any unclaimed funds are being held by the federal government, you must determine the type of benefit or payment that could be involved, the date on which the payment was expected, and how the payment should have been made. Given this information, the agency responsible for certifying any payment due should be able to assist you in determining the current status of any payment involved. The titles and addresses for all federal agencies are available in The [United States Government Manual](#) which is available in most public libraries.

Below are government agencies that have databases you can search for unclaimed money.

[Treasury Hunt: Unclaimed U.S. Securities and Payments](#)

[HUD/FHA Mortgage Insurance Refunds](#)

[Credit Union Unclaimed Shares](#)

[Pension Funds from Former Employers](#)

[National Association of Unclaimed Property Administrators - \(Individual State Unclaimed Asset Web Sites\)](#) - This association consists of state officials charged with the responsibility of reuniting lost owners with their unclaimed property. This site was developed by state unclaimed property experts to assist the public, free of charge, in efforts to search for funds that may belong to you or your relatives.

## **2. I received a letter stating that the Treasury Department may owe me money or may be holding funds (or property) in my name. The letter indicates that I can receive this unclaimed property if I pay a "finders" fee. Can these companies help me?**

Several companies, or locator services, engaged in the business of identifying and recovering unclaimed assets for profit, acquire federal check issuance data from various federal government agencies under the provisions of the Freedom of Information Act. The information requested by these companies pertains to specific check symbols, numbers and dollar amounts identified on Treasury check

cancellation listings. These listings are not searchable by personal identifiers, such as a person's name or social security number. Personal identifiers may, however, exist in federal agencies' check issuance or cancellation records. Using such personal identifiers, if available, these locator services attempt to locate the prospective beneficiaries, or "payees," for canceled/unpaid government checks and, on their behalf, attempt to collect the payment amounts from the federal agencies that originally certified the payments. It is important to note that these firms are also involved in recovering unclaimed property in the possession of state and local government entities.

### **3. What happens with federal checks that are returned undeliverable or cannot be paid for one reason or another?**

No non-federal agency can issue payments on behalf of federal program agencies until official certification of those payments is received from the agencies. In those cases when undeliverable, nonnegotiable and/or otherwise unpaid checks are returned to the Treasury disbursing centers, the checks are merely cancelled and the respective funds return to the agencies that originally certified the payments.

[Unpaid Foreign Claims](#) - Unpaid Foreign Claims: Programs and Systems: Financial Foreign Claims Awards are certified to the Department of the Treasury for payment by the Foreign Claims Settlement Commission (FCSC).

[Treasury Managed Accounts: Unclaimed Moneys](#) - Unclaimed Moneys Account Balance by Agency: Treasury Managed Accounts Unclaimed Moneys Account (20X6133) is one of 92 Treasury Managed Accounts.

**Not all unclaimed funds are submitted to the states for holding. You might want to check with former employers for any pension benefits you may be due, as well as any former insurance companies. In addition, you might want to check the sites below.**

[Better Business Bureau](#) - To find information about a business or to file a complaint against a business

[Consumer Sentinel](#) - To find information about consumer fraud or to file a complaint with the Federal Trade Commission (FTC)

[Bloomberg](#) - Stock Prices

[Securities Transfer Association](#) - To determine which Transfer Agent you may need to contact regarding your securities

[CNN Money](#) - Stock Prices

### **Federal Government Agencies that may be holding unclaimed funds**

[United States Treasury Department](#) - Various federal agencies that may be holding funds

[United States Government](#) - Various federal agencies that may be holding funds

[United States Department of the Interior](#) - Lost funds for American Indians

[American Council of Life Insurance](#) - Information regarding lost policies

[Department of Financial Institutions](#) - Information regarding banks and consumer complaints

[Federal Reserve System](#) - Information regarding merged banks and lost accounts

[Social Security Administration](#) - Information regarding Social Security benefits

[Railroad Retirement Information](#) - Information regarding Railroad Retirement benefits.

[US Department of the Interior, Office of the Special Trustee for American Indians](#) - Locating Individual Indian Money (IIM) Account Holders. Looking for lost American Indian assets or property?

[Undeliverable Tax Refunds](#) - If you think that the IRS owes you money from past tax filings, call the toll-free assistance line at (800) 829-1040 or if you wish to follow up on your current year's refund, follow this link to the official IRS web site.

[National Association of Unclaimed Property Administrators](#) - A resource website to search for Unclaimed Property in all 50 states.

[US Federal Savings Bonds](#) - The official source of information in regards to US Savings Bonds: Check this website for any Savings Bonds you may have forgotten about.

[Internal Revenue Service](#) - A resource website to contact the IRS, obtain forms, find out about free electronic filing resources and check on current year refund status.

[Pension Benefit Guaranty Corporation](#) - A resource website to search for Unclaimed Pension Benefits that might be owed to you.

[US Department of Housing and Urban Development](#) - A resource website to search for Unclaimed Refunds: If you had a HUD/FHA insured mortgage, you may have a refund on part of your insurance premium or a share of the earnings.

[Veterans Administration Benefits](#) - A resource website to search for Unclaimed Veterans Benefits owed to you by the Federal Government.

[Swiss Bankers Association](#) - A new claims process to provide Nazi victims or their heirs the opportunity to make claims to assets deposited in Swiss Banks during World War II.

[Bank of Canada](#) - A resource website to search for Unclaimed Bank Accounts held by The Bank of Canada.

[Australian Securities and Investments Commission](#) - A resource website to search for Unclaimed Money and Unclaimed Property held by The Australian Commonwealth Government.

[Province of British Columbia](#) - A resource website to search for Unclaimed Property in the British Columbia Unclaimed Property Society Databases.

[Unclaimed Assets](#) - A resource website to search for Unclaimed Property, Dormant Bank Accounts, Abandoned Safe Deposit Boxes, Lost Stocks, and Missing Inheritances in many foreign countries.

[The National Unclaimed Property Database](#) - A centralized database and resource website for Unclaimed Money and Unclaimed Property held by Federal Agencies.

[US Railroad Retirement Board](#) - A resource website to search for Unclaimed Railroad Retirement Benefits.

[Armenian Assembly of America](#) - A resource website that provides reliable information and informed viewpoints on the most pressing Armenian Issues.

[Holocaust Claims Processing Office of the New York State Banking Department](#) - The mission of this office: Recover assets deposited in European Banks: Recover monies never paid in connection with Insurance policies issued by

European Insurers: Recover lost or looted Art

[Irish Bankers' Federation](#) - A resource website that provides information and the steps needed for submitting a claim for Dormant Accounts to The Irish Banker's Federation.

[Australian Department of the Treasury and Finance Unclaimed Moneys & The Australian Department of the Treasury Unclaimed Estates](#) - A resource website where you can search for Unclaimed Moneys with The Department of the Treasury and Finance and where you can search for Unclaimed Property, belonging to yourself or a family member.

[New York Life Insurance Company](#) - A website where you can search New York Life records of Unclaimed Assets for funds that may be owed to you or a member of your family.

[Living Heirs](#) - A resource website to aid heirs of Holocaust Victims to identify their ancestors and documented assets.

[New South Wales Unclaimed Moneys](#) - A resource website where you can search for Unclaimed Moneys held by The Office of State Revenue in New South Wales.

[France Unclaimed Moneys](#) - A resource website where you can search for Unclaimed Moneys held by banks in France, however this website is in French, there is no English version available at this time.

[Swiss Bankers Association](#) - A resource website where you can search for Dormant Accounts in Switzerland.

[The International Commission on Holocaust Era Insurance Claims](#) - A Resource website to search for unpaid insurance policies issued to victims of the Holocaust. Information is available in 23 languages.

[Puerto Rico Department of the Treasury](#) - A resource website to search for Unclaimed Moneys in Puerto Rico.

[Frozen Swiss Accounts Database Search Form](#) - This website provides a notice of claim procedures for locating Swiss, Swedish, French, British Bank and Insurance Accounts.

[Your First Click to US Government](#) - This website provides links to US government services for citizen, business, and government.

# Glossary of Unclaimed Money Terms

Term	Description
<b>Abandonment Period:</b>	The period of inactivity (usually 3-5 years) after which property is considered abandoned.
<b>Abandoned Property:</b>	Tangible or intangible property that is unclaimed by its rightful owner after a significant period of time. Various states and government agencies have programs to return these funds to the rightful owners.
<b>Account Information:</b>	The name and address listed for the owner of the property at their last know address. This information will also include the type of property reported and the value.
<b>Activity:</b>	Action taken on property by the owner including making a deposit or a withdrawal, or a memorandum of correspondence by the owner to the holder.
<b>Address of Record:</b>	The address reported with the property when remitted to the Unclaimed Property Division. This will not necessarily be your current address.
<b>Affidavit of Heirship:</b>	Court documentation identifying the heir(s) to an Estate.
<b>Age Verification:</b>	Documentation that establishes age, e.g. state issued identification.
<b>Aggregate Amount:</b>	The amount below which holders need not include the name and last known address of the owner with the report. The aggregate amount in Vermont is \$25.00.
<b>APV<sub>1</sub>:</b>	Each claim must be reviewed by at least two staff members (four if in excess of \$10,000). This status indicates the first level of approval has been applied.
<b>APV<sub>2</sub>:</b>	Each claim must be reviewed by at least two staff members. This status indicates the second level of approval has been applied and if the claim is less than \$10,000, a voucher will be issued.
<b>APV<sub>3</sub> and APV<sub>4</sub>:</b>	Any claim with a value of \$10,000 will receive additional review and be approved after the 4th level of approval has been applied. A voucher will than be issued.

**Asset Finders or Asset Locators:** Asset finders or locators are individuals or companies that offer to reunite the apparent owner or heirs with unclaimed property, for a fee.

**Bond:** A debt investment, where the investor loans money to a company or government that borrows the money for a defined period of time at a specified interest rate.

**Certified Copy of a Will:** or other court document Copy of a will or other estate document that bears the certified stamp of the Court.

**Claim:** A signed form required by the State Treasurer's Office which begins the process of returning unclaimed property.

**Claim ID:** The multi digit number given to each claim form submitted to the Unclaimed Property Division. Claimants may reference this number when following up on a claim.

**Claimant:** An entity or individual claiming to be the rightful owner of the unclaimed property.

**Closed Estate:** An estate which has been under the supervision of the court and for which a final report has been issued.

**Custodian:** An individual or entity that holds property until it is delivered to the rightful owner. Most states' laws make the State the "custodian" of the abandoned property.

**Date of Last Activity:** The date of the owner's last activity on the property or the owner's contact with the holder.

**Decedent:** A person who has died.

**Demutualization:** Process by which a Mutual organization or co-op changes legal form to a joint stock company. As part of this process, members of a Mutual usually receive a payout, in the form of shares in the successor company, a cash payment or a mixture of both. Property owners may find their stocks have gone through the demutualization process as they go through the claim process.

**Dormancy Period:** The period of inactivity (usually 2-5 years, but check with your state) after which property is considered abandoned.

**Due Diligence:** As required by various states, this represents the degree of effort a holder of abandoned property would reasonably make in order to find the rightful owner of property before the property is remitted to the state.

**Entity:** Company, corporation, limited liability company, trust, etc.

**Escheat:** When the title (ownership) to property is transferred to a state or government agency, making the state or agency the legal owner.

**Executor:** The person(s) appointed by the courts to manage an Estate.

**FEIN (Federal Employer Identification Number):** Always required to prior to the payment of corporate and non-profit claims.

**Final Distribution:** The final accounting of an Estate, certified by the court, showing how the final distribution of the estate's assets.

**Found Money:** Money held that is unclaimed by its rightful owner after a significant period of time. Various states and government agencies have programs to return these funds to the rightful owners.

**General Inquiry:** A written letter or inquiry form asking for the Unclaimed Property Division to search for a specific property or conduct a general search for a specific individual or business.

**Heir:** The person(s) who has a right of inheritance to the property of another following the latter's death.

**Heir Finders or Heir Locators:** Heir finders or locators are individuals or companies that offer to reunite the apparent owner or heirs with unclaimed property, for a fee.

**Holder:** The business or organization that turned over the unclaimed property to the Unclaimed Property Division. The entity that controls abandoned property until it is transferred to the owner or to the state on behalf of the owner.

**Indemnification:** An agreement that protects the holder from loss by transferring the legal responsibilities to a third party (the State or Government agency).

**Indemnification Form:** A signed form releasing the State Treasurer's office from any legal action in the event someone else comes forward at a later time to claim a

piece of property. Often used when a property owner cannot prove the address as originally reported on the property.

**Intangible Property:** Property that cannot be held in your hand, something that is abstract, or represented by a symbol. For example, an ownership interest in a company is represented by a stock certificate.

**Joint Owner:** Multiple owners were reported as the owners of the asset.

**Letters of Office:** An Order, signed by a judge, authorizing a person(s) to administer the estate of another individual.

**Lien Payment Proof:** Documentation from an institution showing that all liens have been satisfied on safety deposit box contents remitted to the Unclaimed Property Division.

**Lost Money:** Money held that is unclaimed by its rightful owner after a significant period of time. Various states and government agencies have programs to return these funds to the rightful owners.

**Missing Money:** Money being held that is unclaimed by its rightful owner after a significant period of time. Various states and government agencies have programs to return these funds to the rightful owners.

**Missing Owner:** A "Missing Owner" is a person who has left an asset somewhere (bank account, safe deposit box, payroll check, utility deposit, etc.) and cannot be located by the company holding the asset in order to return it. This differs from "Owner" only slightly, in that an "Owner" is generally at the same address on file with the company but has simply forgotten or lost track of the asset.

**NAUPA:** This stands for the National Association of Unclaimed Property Administrators, a national network of administrators, representing each State and its unclaimed property program. If you live outside of Illinois, you can go to the NAUPA website and choose the state you want to search.

**Name Change Proof :** Documentation, oftentimes a marriage license, verifying a change in ones legal name.

**Notarized Signature:** Certification the individual signing a document is entitled to sign for that name. Notaries are often found at County Courthouses, banks or financial institutions. The State Treasurer's Office has several notaries available to assist claimants.

**Official Check:** A check or written instrument for which a bank, financial organization, or business association is directly liable, including but not limited to drafts, money orders, traveler's checks, cashier's checks, expense and payroll checks.

**Open Estate:** An Estate that has been filed with the courts but has not been settled.

**Owner:** The individual whose name is listed with the property.

**Person:** Any individual, business association, government or public subdivision, public corporation or authority, estate, trust, two or more persons having a joint or common interest; or any other legal or commercial entity.

**POA – Power of Attorney:** A document in which one person appoints another to handle financial and/or health matters for that individual.

**Probate:** The legal process of settling the estate of a deceased person including resolving claims and distributing assets and overseen by a court of law.

**Property:** The financial asset or safe deposit box contents being held by the Unclaimed Property Division.

**Property ID Number:** A multi digit number assigned to each single property that is turned over to the State. Claimants will find their property ID numbers on the Cash Dash website next to their name.

**Real Property:** Real estate and fixtures, which are not generally applicable to the unclaimed property statutes.

**Release of Interest Form:** Used for joint ownership. One person signs interest in an unclaimed asset over to the other person listed on the property.

**Report:** List of the owners of unclaimed property that a holder sends each year to the State Treasurer along with the remittance of the property's value.

**Re-Review:** An ongoing claim held at the Unclaimed Property Office for which further documentation has been submitted.

**Rightful Owner:** A person who has the legal right to property.

**SEA (Small Estate Affidavit):** A notarized document that an heir(s) complete, listing all heirs entitled to a portion of an estate and in what manner the funds should be distributed. Settlement The daily process in the State Treasurer's office which creates an electronic file of all claims approved for payment. This file is sent daily to the State Comptroller's office where vouchers are generated and mailed to claimant. Small Estate Affidavit (SEA) A notarized document that an heir(s) complete, listing all heirs entitled to a portion of an estate and in what manner the funds should be distributed.

**SSN:** Social Security Number

**Tangible Personal Property:** Property that is physical, such as a diamond ring or a silver coin.

**Testate:** Having left a will at death.

**Trust Documentation:** A complete copy of a trust document and any codicils explaining the terms, successor trustees and beneficiaries to the Trust. Often times a FEIN number is required before processing payment on a claim involving a Trust.

**UGMA:** Uniform Gift to Minors Act (Under this Act, a minor means an individual who has not attained the age of 21 years).

**Unclaimed Money:** Money held by a government agency that is unclaimed by its rightful owner after a significant period of time. Various states and government agencies have programs to return these funds to the rightful owners.

**Unclaimed Property:** Tangible or intangible property that is unclaimed by its rightful owner after a significant period of time. Various states and government agencies have programs to return these funds to the rightful owners.

**Underlying Shares:** Shares of stock that have been issued by a business association, or a banking or financial organization. The original certificate for the shares is in the possession of the shareholders, who have failed to either cash the dividend checks or correspond with the issuing corporation.

**Unexchanged Stock of Successor:** Undelivered stock issued by a business association, banking or financial organization, or a corporation as a result of a merger with or acquisition of another business association, banking or financial organization, or a corporation.

**UTMA:** Uniform Transfer to Minors Act (Under this Act, a minor means an individual who has not attained the age of 21 years).

**Verification Letter:** Documentation to be sent to the Holder of a property which when completed will direct payment of assets held at the Unclaimed Property Division. Generally used when a claimant is unable to verify ownership.

**Voluntary Compliance:** A program that allows banks, businesses, government agencies and other entities to turn over unclaimed assets to all participating states without the fear of penalties or interest. The Voluntary Compliance Program is an attempt to alleviate the reluctance of holders to report their abandoned funds.

**Warrants:** Uncashed checks issued by state agencies or departments.

## **Frequently Asked Questions about Unclaimed Money (Property)**

### **What is unclaimed property?**

Unclaimed property (sometimes referred to as abandoned property) refers to accounts in financial institutions and companies that have had no activity generated or contact with the owner for one year or a longer period. Common forms of unclaimed property include savings or checking accounts, stocks, uncashed dividends or payroll checks, refunds, traveler's checks, trust distributions, unredeemed money orders or gift certificates (in some states), insurance payments or refunds and life insurance policies, annuities, certificates of deposit, customer overpayments, utility security deposits, mineral royalty payments, and contents of safe deposit boxes.

### **What happens to these accounts that have no activity?**

Acting in the best interest of consumers, each state has enacted an unclaimed property statute that protects your funds from reverting back to the company if you have lost contact with them. These laws instruct companies to turn forgotten funds over to a state official who will then make a diligent effort to find you or your heirs. Most states hold lost funds until you are found, returning them to you at no cost or for a nominal handling fee upon filing a claim form and verification of your identity. Since it is impossible to store and maintain all of the contents that are turned over from safe deposit boxes, most states hold periodic auctions and hold the funds obtained from the sale of the items for the owner. Some states also sell stocks and bonds and return the proceeds to the owner in the same manner.

### **How do states try to return this money?**

The state treasurers and other officials who administer the unclaimed property programs have developed many powerful and effective methods to locate owners including the use of websites, cross-checking public data, staging thousands of awareness events at state fairs and even shopping malls, and developing a national database. The methods work as tens of millions of potential lost owners inquire annually resulting in this vital consumer protection program returning money to people at a rate approaching two billion dollars annually.

### **How do I begin my free search?**

Companies are required by law to send funds from lost accounts to the state of the owner's last known address. That means you could potentially have unclaimed property in every state that you have resided. You might want to begin your search on your states unclaimed property online database, or other [Web sites](#) endorsed by the National Association of Unclaimed Property Administrators (NAUPA). These sites are free.

### **If searching is free, why do I receive notices that there is a charge to search?**

Several business firms have used the states' freedom of information acts to obtain owner information. These firms notify individuals that they will conduct a search for unclaimed property in their name for a fee. Many states do not even provide complete records to these firms to protect your privacy. The bottom line is that you may pay them to search if you wish, but all the information is accessible free of charge by searching the state databases by contacting any state unclaimed property office.

### **I have received a notice that property has been found, but there is a fee to obtain it.**

There are many businesses, sometimes called finders or locators, which find legitimate lost property for owners and offer to inform them of how to obtain it for a fee, usually a percentage of the total (some states limit the fee to 10 percent). Sometimes, companies will hire these firms to find you before they turn the funds over to the state. Ultimately the finder will ask you to sign a contract. The majority of firms that provide these services work within the law, but there are also many unclaimed property scams across the United States. Before signing any contract from a firm of this type, we recommend that you be cautious and contact the unclaimed property office in your state for more information.

### **How do I keep my property from becoming lost in the future?**

- Remember, property becomes lost due to a company having no communication with the owner. You should contact institutions that hold your money or property every year and especially when there is an address change or change in marital status. For security reasons, most financial institutions do not forward mail.

- Keep accurate financial records and record all insurance policies, bank account numbers with bank names and addresses, types of accounts, stock certificates, and rent and utility deposits.
- Cash all checks for dividends, wages, and insurance settlements without delay.
- Respond to requests for confirmation of account balances and stockholder proxies.
- If you have a safe deposit box, record its number, bank name and address, and give the extra key to a trusted person.
- Finally, prepare and file a will detailing the disposition of your assets.

### **Does the Federal Government hold unclaimed property?**

Yes, but only in federal agencies such as the Internal Revenue Service, HUD mortgage insurance refunds, pensions, and U.S. Savings Bonds to name a few. More information regarding reclaiming lost assets from the federal government and other sources can be obtained by visiting the web site link listed below.

Additionally, millions of Americans are holding more than 35 million U.S. Savings Bonds that have fully matured. Some have lost bonds. Others have forgotten about their bonds. Still others think their bonds continue to earn interest. The value of these bonds is nearly \$15 billion and continues to rise.

When savings bonds are sold, the Bureau of the Public Debt collects the name and address of the bond owner. These names and addresses are literally buried within five billion microfilm issuance records. The vast majority of microfilm records are not indexed and practically inaccessible. As a result, nobody is actively searching for the owners of more than 35 million matured unredeemed savings bonds.

If you have bonds that have recently matured or if you have questions about U.S. Savings Bonds, you can learn more at the Bureau of the Public Debt Web site: [http://www.treasurydirect.gov/indiv/tools/tools\\_treasuryhunt.htm](http://www.treasurydirect.gov/indiv/tools/tools_treasuryhunt.htm)

## The 50 U.S. States Government Web Site Addresses

Often, the individual state government web sites have links to helpful portals of specialized information that may aid you in your unclaimed property search. The accumulated information or services provided through these web sites is generally easy to navigate because most state homepages have simple and advanced search engines, site maps, directories and other finding tools.

Alabama

[State of Alabama](http://www.alabama.gov/)

<http://www.alabama.gov/>

Alaska

[State of Alaska](http://www.state.ak.us/)

<http://www.state.ak.us/>

Arizona

[State of Arizona](http://az.gov/)

<http://az.gov/>

Arkansas

[State of Arkansas](http://www.accessarkansas.org/)

<http://www.accessarkansas.org/>

California

[California State Government](http://www.ca.gov/)

<http://www.ca.gov/>

Colorado

[State of Colorado](http://www.colorado.gov/)

<http://www.colorado.gov/>

Connecticut

[State of Connecticut](http://www.ct.gov/)

<http://www.ct.gov/>

Delaware

[State of Delaware](#)

<http://sos.delaware.gov/default.shtml>

Florida

[MyFlorida.com](#)

<http://www.myflorida.com/>

Georgia

[State of Georgia](#)

<http://www.georgia.gov/>

Hawaii

[eHawaiiGov](#)

<http://www.ehawaii.gov.org/>

Idaho

[Access Idaho](#)

<http://www.accessidaho.org/>

Illinois

[State of Illinois](#)

<http://www.illinois.gov/>

Indiana

[Indiana State Government](#)

<http://www.in.gov/>

Iowa

[State of Iowa](#)

<http://www.iowa.gov/>

Kansas

[accessKansas](#)

<http://www.kansas.gov>

Kentucky

[Commonwealth of Kentucky](#)

<http://www.kentucky.gov/>

Louisiana

[Louisiana.gov](http://www.louisiana.gov/)

<http://www.louisiana.gov/>

Maine

[Maine State Government](http://www.maine.gov/)

<http://www.maine.gov/>

Maryland

[Maryland.Gov](http://www.maryland.gov/)

<http://www.maryland.gov/>

Massachusetts

[Commonwealth of Massachusetts](http://www.mass.gov/)

<http://www.mass.gov/>

Michigan

[State of Michigan](http://www.michigan.gov/)

<http://www.michigan.gov/>

Minnesota

[North Star: State of Minnesota](http://www.state.mn.us/)

<http://www.state.mn.us/>

Mississippi

[State of Mississippi](http://www.ms.gov/)

<http://www.ms.gov/>

Missouri

[State of Missouri](http://www.missouri.gov/)

<http://www.missouri.gov/>

Montana

[Discovering Montana](http://www.discoveringmontana.com/)

<http://www.discoveringmontana.com/>

Nebraska

[Nebraska State Government](http://www.nebraska.gov/)

<http://www.nebraska.gov/>

Nevada

[State of Nevada](http://www.nv.gov/)

<http://www.nv.gov/>>State of Nevada

New Hampshire

[New Hampshire State Government: WEBSTER](http://www.state.nh.us/)

<http://www.state.nh.us/>

New Jersey

[State of New Jersey](http://www.state.nj.us/)

<http://www.state.nj.us/>

New Mexico

[New Mexico State Government Information](http://www.state.nm.us/)

[http://www.state.nm.us](http://www.state.nm.us/)

New York

[Welcome to New York](http://www.state.ny.us/)

<http://www.state.ny.us/>

North Carolina

[State of North Carolina](http://www.ncgov.com/)

<http://www.ncgov.com/>

North Dakota

[State of North Dakota](http://www.discovernd.com/)

[http://www.discovernd.com](http://www.discovernd.com/)

Ohio

[State of Ohio](http://ohio.gov/)

<http://ohio.gov/>

Oklahoma

[State of Oklahoma](http://www.ok.gov/)

<http://www.ok.gov/>

Oregon

[Oregon Online](http://www.oregon.gov/)

<http://www.oregon.gov/>

Pennsylvania  
[Commonwealth of Pennsylvania](http://www.state.pa.us/)  
<http://www.state.pa.us/>

Rhode Island  
[Rhode Island State Government](http://www.ri.gov/)  
<http://www.ri.gov/>

South Carolina  
[MySCGov.com](http://www.mysc.gov/)  
<http://www.mysc.gov/>

South Dakota  
[State of South Dakota](http://www.state.sd.us/)  
<http://www.state.sd.us/>

Tennessee  
[TennesseeAnytime](http://www.tennesseeanytime.org/)  
<http://www.tennesseeanytime.org/>

Texas  
[TexasOnline](http://www.texasonline.com/)  
<http://www.texasonline.com/>

Utah  
[State of Utah](http://www.utah.gov/)  
<http://www.utah.gov/>

Vermont  
[State of Vermont](http://www.vermont.gov/)  
<http://www.vermont.gov/>

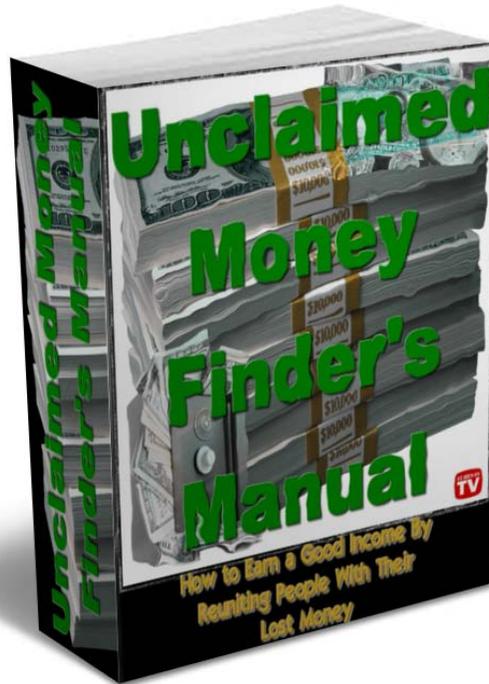
Virginia  
[Commonwealth of Virginia](http://www.virginia.gov/)  
<http://www.virginia.gov/>

Washington  
[Access Washington](http://access.wa.gov/)  
<http://access.wa.gov/>

West Virginia  
[State of West Virginia](http://www.wv.gov/)  
<http://www.wv.gov/>

Wisconsin  
[State of Wisconsin](http://www.wisconsin.gov/)  
<http://www.wisconsin.gov/>

Wyoming  
[State of Wyoming](http://wyoming.gov/)  
<http://wyoming.gov/>



## Epilogue

The Unclaimed Money Finder's business is truly a sleeper opportunity. Few people know about it and even fewer individuals avail themselves of its lucrative income earning potentials. This complete manual to finding unclaimed money tells you exactly how to set up a money finder's business. The internet has greatly contributed to the ease at which you can operate this business. That is because of your ability to perform extensive research in a short period of time. It is a very valuable tool. However, my twenty plus years as a money finder has taught me nothing beats the pro-active action approach...getting on the telephone, knocking on doors, and hands on research. If you only have a few hours daily to devote to your business, using the internet only will generate an above average income for you. But if you want to really earn some money the pro-active action approach is the way to go. The difference in income earning potential is like night and day!