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Heir restoration

Attorney Zwick turns sleuth to track down long-lost beneficiaries

By Carol Lundberg

Matthew L. Joswick had dismissed the idea of finding his clients' uncle.

The clients - two women who were the beneficiaries of their mother's estate - hadn't seen the old fellow in years, and weren't even sure if he were dead or alive.

His address, even one from long ago? They had not a clue.

But attorney Michael J. Zwick did.

Accidental heirs are not particularly common, said Joswick, of Troy-based Barron, Rosenberg, Mayoras & Mayoras PC, which specializes in probate, estate planning and elder law. When wayward uncles lose touch or are estranged from family, often the other beneficiaries of an estate have little interest in finding them. So the missing heir's share of the estate is deposited with the county, often never to be found by its rightful owner.

Zwick is the president of Southfield-based Assets International, a private-investigator firm with a double-barreled focus: to hunt down those missing beneficiaries and persuade them to let his company retrieve their money, for a fee.

He may follow a paper trail that wanders all over the world. The firm has found heirs and assets throughout the United States and Canada, and in Europe, Israel, Pakistan and South America.

The stacks of papers that lead to dead-

end searches are maddening. Then there are the cases that nag Zwick until he finds an estate's rightful owner.

"Sometimes we find the beneficiary right away," he said. "Sometimes it takes weeks. But there are some that I'll work on and then set aside. And it'll sit there with my files, and it will start bothering me that I didn't find the person I was looking for.

"So I dig in my heels and try again until I find them. Sometimes it takes years."

Lost and found

Joswick's clients usually don't go looking for the missing heir, he said. It's often too expensive, particularly if the heir is missing as the result of a family falling-out.

In the case of the women with the missing uncle, their mother had died within days of her sister. Their mother had a will.

But their mother's sister did not, nor did she have children, so her estate, worth a little less than \$50,000, was in limbo.

The presumptive heirs were the woman's siblings, one of whom was the mother of Joswick's clients, so the two women would share part of the \$50,000.

Then there was that uncle who, without knowing it, had a determined ally.

Michael Zwick's hunting expeditions begin wherever there are notices of estates with missing heirs. His company's 12 staff members find leads by combing through records in the Wayne County Probate Court or in the state's legal newspapers.

One of those searches uncovered a mention of the uncle.

"We never know if (the missing heirs are) dead or alive, or if we'll ever find them," Zwick said. Sometimes, when the search



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**— Michael J. Zwick,
president,
Assets International**

begins, he doesn't even know how much the estate is worth.

Sometimes, Zwick doesn't have to look hard to find a great case. Last month, a lead much more promising than the missing uncle landed in his lap.

It's the kind of lead that tries his patience, if only because it has the potential to be so lucrative. A lawyer in the probate division of a large bank called for help in tracking down one of the heirs to a \$750,000 estate.

One recent morning, Zwick, unable to contain his excitement, said, "We think we found him. He's living or staying in Europe."

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Long-lost beneficiaries

Days later, Zwick talked to the would-be beneficiary.

He was the wrong man.

"I guess we have to just keep looking," Zwick said, letting out a sigh that sounded as if his soul had deflated.

That search continues.

Most attorneys, Joswick said, give up after a simple Internet search; but Zwick's company subscribes to a handful of proprietary databases and has developed its own software to make once-impossible searches fruitful.

Once the company finds an heir, one of Zwick's staff members makes contact.

"We tell them we've located this estate and will disclose all of the information for a fee," Zwick said. "Information is a valuable commodity."

The fee is usually 20 percent to 35 percent of the amount the beneficiary receives. It is not paid upfront, Zwick said, and it does not come out of the non-missing heirs' portions.

If the heir agrees, the firm sends a simple one-page contract for his or her review. But

some potential clients need convincing.

"We've had a lot of problems thanks to the 'Nigerian royal family' e-mail scams," Zwick said. "People don't believe that we have anything, so they ignore it."

Zwick or one of his colleagues will meet with an heir living in or near Southeast Michigan. If the estate is large enough, he'll travel out of state for the meeting to allay a client's suspicion and fear of fraud.

The face-to-face meeting doesn't usually make a difference, despite Zwick's honest face and lawyer credentials. Of all the potential clients who agree to review a contract from Zwick, only one-third sign.

In most of the cases in which Zwick cannot get a client to sign, the initial contact by Assets International gives enough information for the heirs to get in touch with distant family members. They find the information they need to collect on their own.

"Then they'll just contact the probate attorney directly," Zwick said, and shrugged. "Nothing we can do about that. That's their choice."

Assets International operates with no lo-

cal competitors to speak of, Zwick said.

"Private investigators will do this kind of work on an ad hoc basis, but that's about it. Attorneys themselves don't want to be private investigators, so they don't usually take on the business of tracking down missing heirs," he said.

"I like this work better than I liked being a criminal and civil litigator," which he was before 2004, when he joined Assets International as a partner. "I do get to see these cases conclude in a happy ending."

Such was the case with the missing uncle.

"One day, Michael (Zwick) called me to tell me that he was representing the brother of the decedent women," Joswick said. "This was the infamous long-lost relative that no one has seen or heard from in years."

"Whether the daughters, or in this case, the nieces, would have looked for him or not, this at least does offer a sense of closure for the family. The estate matters are completely settled."

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