

# BEN BUYS INDY HOUSES

## The Sellers Guide



“ **TIM SCHLOTTERBECK** ★★★★★

I received three offers on my house, and Ben had the highest offer and with the most favorable terms of the three. We closed in two weeks on an all cash basis. The title/closing company that Ben uses did an excellent job as well. And, Ben's associates who I worked with were courteous and professional. Ben Buys Indy Houses receives a FIVE STAR rating from me. When it comes time to sell another house, I will make sure to ask Ben to make an offer. From my personal experience, I highly recommend Ben Buys Indy Houses.

”

“ **KATHRYN KISH** ★★★★★

From start to finish this was a very good experience with a great result! Everyone I worked with was prompt, pleasant and knowledgeable. The whole process went amazingly quickly. I only wish I had called them sooner!

”

“ **JERI THOMPSON** ★★★★★

They are wonderful people! Honest and fast! From Ben to his assistants and closing team! I've needed them twice and they have come through & helped me and put my world at ease! Appreciate them all greatly!

”

“ **CHRISTOPHER HAZEL** ★★★★★

So easy, you do almost nothing, they do nearly everything and pay closing.

”





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## WHO WE ARE?

Grise Home and Property Group, LLC, and BKG Holdings, LLC doing business as BenBuysIndyHouses.com is Indianapolis's most-reviewed and highly rated cash home buyer. Founded in 2012 by Benjamin Grise, the company's core values are as follows:

1. Always prioritize the reputation and integrity of the company above revenue.
2. Provide exceptional service to our customers in an effort to garner a positive review and testimonial at closing.
3. Provide personal and professional opportunity for everyone we work with and serve.



## COMPANY SERVICES

- Quick and Stress-Free Selling Solutions for Indianapolis Property Owners
- Residential Redevelopment
- Buy and Hold Rentals
- Private Lending and Investing
- Property Flipping and Rehabilitation
- Owner financing Selling Solutions for property owners
- List With a Licensed Real Estate Broker



### BEN'S CAREER HIGHLIGHTS AS OWNER-OPERATOR OF THE COMPANY

- Relieving countless central Indiana homeowners from stressful selling situations
- Hundreds of real estate transactions and counting
- Dozens of testimonials, reviews, and referrals from customers and clients
- Helping residential developers restore the amazing city of Indianapolis

## BEN'S JOURNEY FROM CHILDHOOD ENTREPRENEUR TO REAL ESTATE

Ben has always had an entrepreneurial spirit, even at a young age. He made his first bit of income when he was just twelve years old and living in a mobile-home park with his family in Mishawaka, IN. At the age of 12, he and his younger sister would go street-to-street, knocking on doors and offering to mow their neighbors' lawns for \$5 apiece. Though a humble venture, it gave him confidence and experience that would later serve him well.

What attracted Ben to real estate investing is the freedom it gave Ben to work close to his home in Indianapolis. Real estate investing empowered Ben to quit his job; since then, it's allowed him to work closer to home and spend more time with his wife and two young children without jeopardizing their financial security.

Before becoming a full-time real estate investor, Ben spent many days on the road traveling around the country, living in hotels, working as an employee of an EMR consulting firm, teaching nurses and doctors how to chart on their medical record software. At the time, Ben was a newlywed, and his wife, Kortney, was pregnant with their son, Nolan. Ben was offered another consulting contract and had to decide right there and then— he'd either take the plunge and go full time into real estate or settle with the contract he was offered. Had he taken that contract, though, he would have had to spend many days away from home in the last trimester of his wife's pregnancy. That simply wasn't an option. With his wife's complete support, Ben embraced the opportunity that lay before him and decided to pursue real estate investing.

Since its inception, Ben's business has steadily grown to help many Indiana property owners sell their property in a quick and stress-free manner.



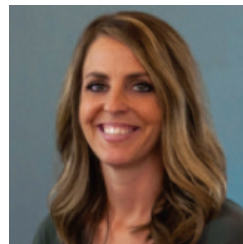
# WHO WE ARE

## OUR TEAM



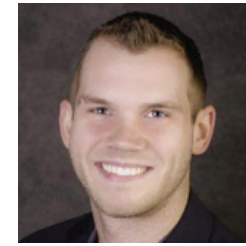
**BEN GRISE**  
**OWNER-OPERATOR**

Ben holds a bachelor's degree from the College of Telecommunications and a master's degree from the Department of Educational Studies at Ball State University. As owner-operator of the firm, Ben routinely works with some of Indianapolis's busiest and most successful residential real estate investors and has analyzed well over half a thousand residential investment opportunities, with over a hundred transactions completed since he founded the company. Through this experience, Ben has mastered the art and science of determining home values and providing quick and stress-free selling solutions for Indianapolis property owners. Ben and his wife, Kortney, have been married since 2013 and have a young son named Nolan and two young daughters named Josie and Fiona who keep them active. When Ben is not working, he enjoys spending time outdoors with his family.



**KORTNEY GRISE**  
**CO-OWNER, MARKETING AND ADMINISTRATIVE ASSISTANT**

Kortney handles a lot of the graphic design and visual marketing for Ben Buys Indy Houses. She also helps Ben with some of the day-to-day administrative responsibilities that come with operating the company. Kortney earned her Bachelor's degree in Graphic Arts Management from Ball State University and has over 12 years of creative graphic design and print experience. Kortney is also Ben's wife. They have a 5-year old son named Nolan, a 2-year old daughter named Josie and a newborn baby girl named Fiona. In her spare time Kortney keeps busy with their children, but she also enjoys spending time with friends and family, being crafty and traveling.



**COLLIN THOMPSON**  
**ACQUISITION MANAGER**

Collin holds a bachelor's degree from the Miller School of Business at Ball State University with a focus on property management, finance, and real estate development. Collin is responsible for reviewing the unique information of property under the company's consideration and routinely analyzes the rent rates, comparable sales, repair estimates, and locations of properties to determine accurate income projections.

Collin grew up in the small town of Upland, Indiana. His biggest passion is football. In his spare time, he enjoys coaching the Marion County Crusaders, a semi-pro football team rooted here in Indianapolis.



**BRIAN THACKER**  
**ACQUISITION MANAGER**

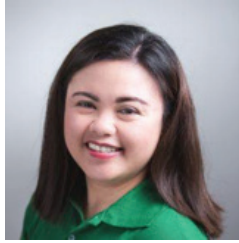
Brian Thacker is the newest addition to Grise Home and Property Group. He has spent the last decade in the fitness industry as a Membership Director, managing five different health clubs and has made it his duty to help hundreds of people change their lives and get to a healthier place by achieving their health and fitness goals. Brian is committed to bringing that same passion and enthusiasm to our company to help assist our customers with their needs and desires. Brian has compassion in dealing with unique situations that require special attention to make each transaction as simple and rewarding as possible. Brian is currently in the process of receiving his real estate license to increase his value and knowledge in the marketplace and use that added value to further assist our customers. In Brian's spare time he enjoys being around his wife and two boys, Jackson and Micah, daily physical fitness, traveling, reading, visiting new restaurants and being outdoors.



**TRAVIS CARPENTNER,**  
**ACQUISITION MANAGER**

Travis holds a Bachelor's degree from Indiana Wesleyan University and is a native to the Indianapolis area. Like Brian and Collin, Travis is responsible for reviewing the unique selling needs of our customers, comparable sales in the neighborhoods, and inspecting properties to determine the cash value of the property and present an offer to our customers.

In Travis's spare time, he enjoys competing at the highest level of Ultimate, originally known as Ultimate Frisbee. Travis competes in the American Ultimate Disc League as a member of the Indianapolis Alleycats team.



**MYLES FINES**  
**CUSTOMER CARE MANAGER**

Myles is the very first person you probably talked to when contacting Ben Buys Indy Houses. Myles ensures everything runs smoothly with our customers. With over a decade of customer service experience, Myles prides herself on providing the best customer care possible; as the company’s main point of contact, she’s the friendly voice behind the phone when you give us a call. She’s also responsible for gathering all the necessary information our company needs to determine if we can purchase your property. In her free time, she enjoys staying home and cuddling up with a long novel.



**KALI CLARK**  
**EXECUTIVE ASSISTANT OF TRANSACTIONS**

As Ben’s executive assistant, Kali coordinates transactions with property owners like you. If you decide to sell a property to our company, chances are you’ll be getting to know Kali quite well. She also functions as Ben’s assistant and promotes our products and services on various social media and web platforms.

## LEGAL TEAM & TITLE COMPANY

### OUR TEAM



**JANET HOCKER**  
**OWNER OF HOCKER AND ASSOCIATES,**  
**ATTORNEY AT LAW**

Janet is experienced in all aspects of residential and commercial real estate, including leasing, investing, selling, purchasing, foreclosing, and clearing title. They regularly draft and negotiate mortgages, promissory notes, and deeds for sale by owner contracts, releases, easements, and leases. In addition to transactional real estate, her firm has significant litigation experience in contract disputes and construction law.



**LEARN MORE.**

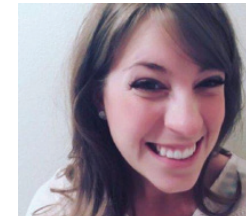
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**NATHANIEL D. BUSH , CPA**  
**PRINCIPAL AT BUSCH TAX COMPANY LLC**

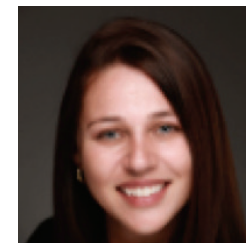
Nathaniel “Nate” Busch is a 2007 summa cum laude graduate of the Fisher College of Business at The Ohio State University. Since 2005, Nate has worked in the field of tax accounting, specifically small business and real estate taxation.

Throughout his career, Nate has gained valuable experience working for a variety of accounting firms, including a Fortune 500 company—a position that offered him insight into the strategies used by the largest taxpayers in the nation. While working several years for a tax attorney, he obtained a fundamental understanding of case law, an asset few CPAs possess. As he is also a real estate investor, Nate is able to leverage his experience to determine the best tax strategies for our company so that we can continue to purchase properties at a competitive price from customers like you.



**LINDSAY KIRBY**  
**CONTROLLER, ACCOUNTANT, AND PAYROLL**

Lindsay graduated cum laude from Utah State University after receiving a full four-year, full-ride scholarship as a Utah State Presidential Scholar. Lindsay gained bookkeeping and accounting experience while working with Book Smarts in 2010. She later left to work as an insurance underwriter, analyzing risk, auditing insurance policies, and saving clients money. Lindsay now owns and operates her own financial controlling and accounting company; she has been critical to the growth and success of Ben’s business.



**BARBARA WHITESIDE**  
**REAL ESTATE BROKER, KELLER WILLIAMS**

Barbara Whiteside, Owner of Succeed Real Estate is both a Commercial and Residential Broker representing Keller Williams. Born and raised in Indianapolis, Indiana, Barbara is a 3rd generation entrepreneur who has been a successful business owner since 2000 with a focus in Sales and Marketing. An award-winning Realtor and working mother of two, Barbara is career driven with a passion for helping people and making a difference in her community. Continually seeking innovative ways to improve herself and her business, Barbara uses an out-of-the-box thought mentality to help a wider range of clients who are seeking to buy, sell and invest.



**LEARN MORE.**

Contact Myles Fines • myles@benbuysindyhouses.com • 317-622-4135

## TITLE INSURANCE AND CLOSINGS



**HOCKER TITLE, A DIVISION OF HOCKER AND ASSOCIATES, LLC,  
SELF-DESCRIBED AS A “BOUTIQUE TITLE COMPANY”**

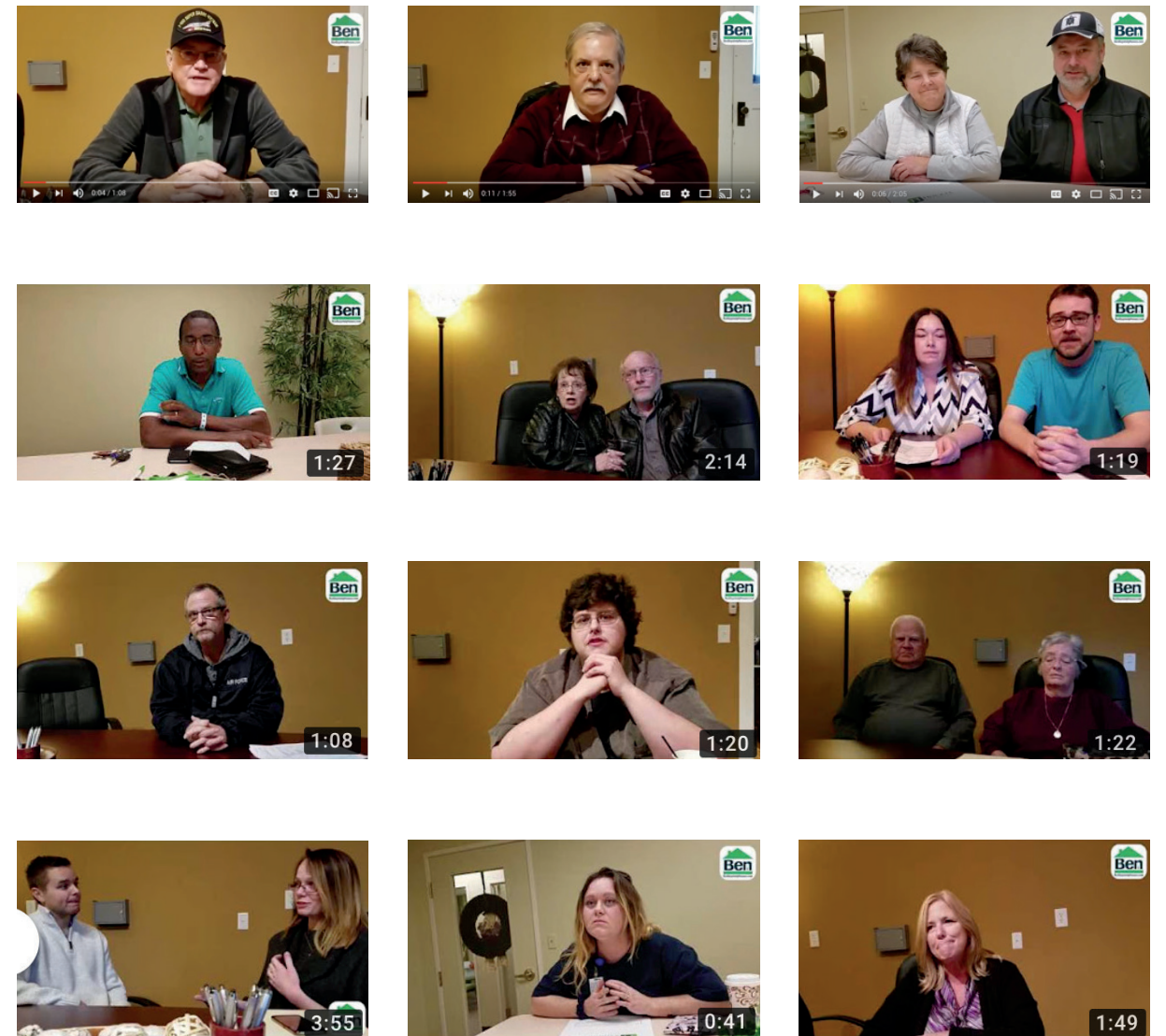
*Your fresh start!*

For over 25 years, Hocker Title has served clients in need of real estate legal, title, and document services and is committed to closing each transaction with exceptional service, accuracy, and efficiency. In addition, Hocker Title is a First American Title Agent. Should you choose to work with Ben, you can rest assured that your earnest money deposit we paid, title work, and closing will be backed by one of the largest and most respected title companies in the business.

## MISSION STATEMENT

We strive to be the highest online rated and most reviewed residential real estate investment company in the Indianapolis market and to deliver quality services to every property owner we serve. We do so by fully dedicating ourselves to providing unique selling solutions that our customers determine are specially catered to their unique selling needs. If we are not a good fit for your needs, then we can refer you to someone who can meet your unique selling needs.

**Visit our website at [BenBuysIndyHouses.com](http://BenBuysIndyHouses.com) or [YouTube.com](https://www.youtube.com)  
and search “Ben Buys Indy Houses” to view testimonials  
from real customers just like you!**



## COMPANY CREDENTIALS

### Memberships:

- Indianapolis Chamber of Commerce
- Central Indiana Better Business Bureau, with a designated A+ rating
- Central Indiana Real Estate Investors Association (CIREIA)
- Broad Ripple Village Association (BRVA)
- Licensed Indiana Real Estate Broker

### Publications:

- Published author on on Forbes.com
- Dozens of customer testimonials published on BenBuysIndyHouses.com
- Dozens of Helpful Articles for those looking to sell on BenBuysIndyHouses.com
- Featured guest on Central Indiana Radio's 95.9FM

### Real Estate Experience:

- Over \$4 million in residential real estate bought, sold, or owned since 2012
- 200+ transactions and counting
- Buy and hold rental properties
- Thousands of Comparable Market Analyses completed to determine Fair Market Value
- Mortgage and Notes created to serve Private Lenders
- Buying and selling on owner-financing
- Land Contract Transactions
- Purchasing Subject-To a underlying mortgage



## OUR BUSINESS MODEL

### Who Does Our Service Help?

We typically service property owners who choose to work with us over real estate agents because of our quality service and the quick hassle-free selling solutions we provide our customers. Like other companies, we are not a good fit for every potential customer who contacts us.

If you're looking to sell your property for top-dollar then it's probably best to go the traditional route of updating the home and listing with a real estate agent, and we can help you do that. The property owners we work with are not as concerned about pricing. They are more concerned with solving the problems they face with their property in a quick and hassle-free manner.

We avoid high-pressure sales tactics, and give our customers as much time as they need to make the decision to sell to us. For us to work together, you have to be the one to decide we are a good fit for your unique selling needs. We let our customers decide if our service can help them meet their unique selling needs. If not, we present alternative solutions to them.

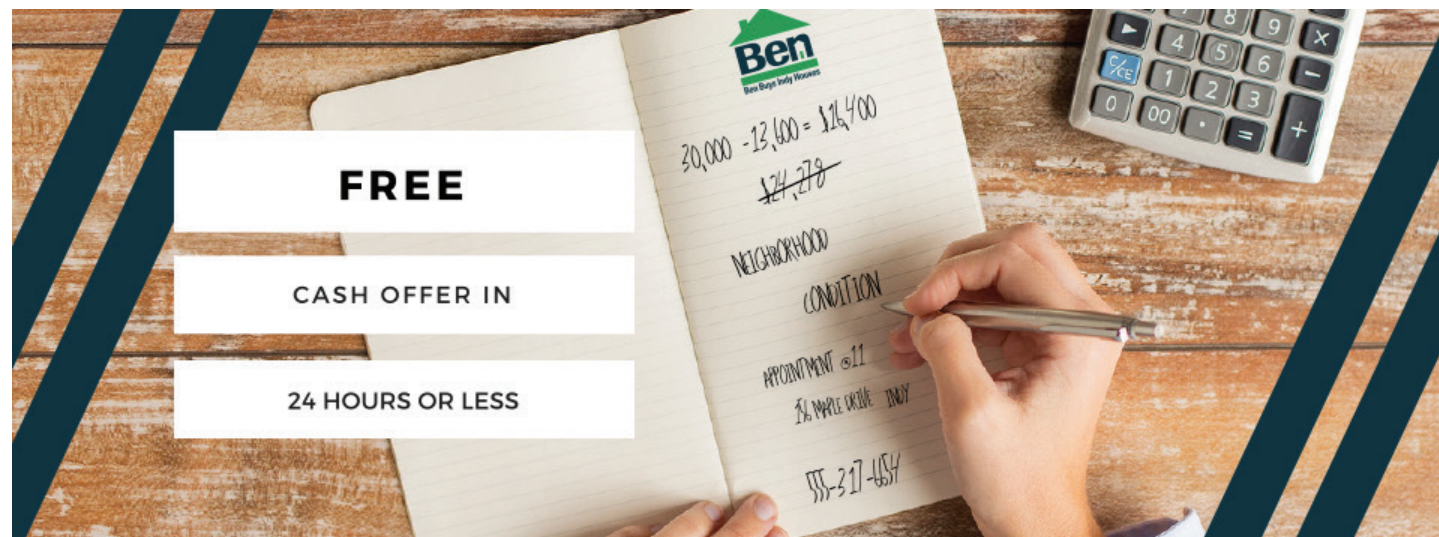


## SELLING PROGRAMS WE OFFER

### Some of The Ways you Can Sell to Us

#### CASH PURCHASE PROGRAM

Utilizing our own cash and a national network of private real estate investors allows us to purchase your property for cash so that you can avoid the uncertainty of whether or not a traditional buyer will be approved for a bank loan. We will not ask you to fix or repair anything. We can purchase your home directly from you, in “as-is” condition, without having to deal with realtor commissions, written inspection contingencies, appraisal contingencies or bank financing contingencies. In many cases we can also allow you to leave anything behind in the house that you consider junk and we can let you stay in the house after closing which can give you the time you need to move out!



### BEN'S \$1000 HIGHEST OFFER GUARANTEE:

Ben personally guarantee's to beat offers you receive from other investors. If he is unable to beat a closed offer you receive from another investor, then he will personally write you a check for \$1000.

Call us to learn more about the terms and conditions of this offer.

#### “BECOME THE BANK” AND SELL FOR TOP DOLLAR PROGRAM

This selling program is designed for those individuals that want to sell their house for as much as possible, but don't have an immediate need for cash, and don't want to go the traditional route of listing with a real estate agent. This program enables you to sell your property and earn income on top of the agreed upon purchase price! The way you do this is by becoming the bank with the property as your collateral. How you ask? Let me illustrate, with an example below:

#### BEN PURCHASES YOUR PROPERTY FOR THE PRICE OF \$100,000

- You need **\$5,000** for moving expenses and you also want to take a vacation cruise.
- Ben gives you **\$5,000** as a down payment and you become the bank for the remaining **\$95,000** Ben owes.
- The title company records a 1st Lien promissory note and mortgage with the county and a promise to pay you **\$95,000** and the note collects **5%** interest per year. This is **500** times more than your bank will pay if you deposit into the bank after a cash sale.
- The best part is you receive a 1st Lien mortgage and promissory note that is recorded at the county courthouse giving you collateral and **PEACE OF MIND.**

Let me show you some math to illustrate how you were able to become the bank and sell for top dollar:

- **\$100,000** Sale Price
- **\$5,000** Down Payment
- **\$95,000** Mortgage and Promissory Note
- Note Collects Interest at **5%**
- That **5% is \$4,750** per year compared to **1% or \$950** per year if you were to deposit a lump sum in the bank.
- You decide to “**become the bank**” for the next **10 years**
- That is **\$4,750 per year x 10 years**, which equals **\$47,500** in addition to the sale price of **\$100,000**
- You essentially sold the property for **\$147,500**

**DO YOU SEE HOW POWERFUL AND INTELLIGENT IT IS TO “BECOME THE BANK?”**



## TAKEOVER YOUR MORTGAGE PROGRAM

Have you discovered that there's not enough equity in your home to sell it for cash or to "become the bank" and sell it for top dollar? Have you been told by other investors or real estate agents that to sell your property you'll have to bring money to the closing to get it sold. Are you struggling to make mortgage payments and are you in a situation where you need to move and you can't afford to keep making the mortgage payments? If you answered yes to any of these questions, then this may be the right program for you.

This program is for people who are having trouble making mortgage payments and the property has become too difficult to manage on their own. If you are having trouble selling the property with traditional methods or for cash, and in addition to that you're having trouble making mortgage payments, then we can help.

Ben has taken over many of his customers mortgages, property taxes, maintenance, and insurance expenses. This enables his customers to avoid foreclosure and move on with their lives without the burden of the mortgage payment or foreclosure ruining their credit for several years.

## BEN'S LIST AND SELL PROGRAM

Although Ben is a licensed Real Estate Broker, his primary focus is buying properties rather than listing them. However, he understands that it's impossible for him to buy property from every customer who reaches out for help. Therefore, he has created a program, which enables you to list your property and sell it for top dollar the traditional route if you determine that is the best fit for you.

Ben and his team are experts when it comes to determining home values and getting customers top dollar by leveraging their huge network of both local and out of state investors. The fact is, most realtors don't buy properties, but Ben does. Therefore, Ben has become an expert at determining fair market value for a property and pricing it to sell quickly for top dollar.



Contact Myles Fines • myles@benbuysindyhouses.com • 317-622-4135

DO NOT GET SCAMMED  
BY OUR COMPETITORS





COMPETITORS

Highest Offer Guaranteed	ALWAYS	Never
Buyer's Earnest Money Deposit	UP TO \$5,000	\$500 or less
Property Inspections	SOMETIMES WAIVED	Always
Inspection Timeframe	7-21 DAYS OR WAIVED	Up to 4-5 days
Proof Of Funds	BANK STATEMENT	Seldom
Bait And Switch	NEVER	Sometimes
Buyer Assigns Contract To 3rd Party Buyer Who Can't Close	NEVER	Often
Closing Deadline	YOU CHOOSE	Up to 45+ Days or never
LLC Registered With Secretary of State	OF COURSE	Sometimes
Local Office	OF COURSE	Sometimes out of state
Time To Move After Closing	YES	Rarely
Deadline For You To Sign A Contract	NEVER	Yes, to put pressure on you
Indiana Licensed Broker	OF COURSE	Rarely
Verifiable Owner Of Company	BEN GRISE	Hard to find sometimes
You Can Verify Earnest Money Was Deposited	ALWAYS	Rarely
Educate Customers Honestly	ALWAYS	Rarely
Moving Expenses	SOMETIMES	Rarely
Owner Is Accessible	ALWAYS	Rarely
Offer Better Financial Options For Selling	ALWAYS	Rarely

BENEFITS YOU DESERVE WHEN WORKING WITH BEN BUYS INDY HOUSES

Contact Myles Fines • myles@benbuysindyhouses.com • 317-622-4135

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## BENEFITS OF SELLING TO BEN BUYS INDY HOUSES

Our programs are designed to meet your unique selling needs and enables you to skip the hassles of selling the traditional way.



### PICK YOUR OWN CLOSING DATE

We enable you to pick the day of closing that is convenient for you, and we give you the flexibility to change the date if you need to!



### DON'T WORRY ABOUT GETTING YOUR HOME MARKET READY

Don't worry about getting your home market ready. It takes a lot of time and money to get a home ready to sell the traditional way. Don't worry about staging, cleaning up, making repairs, or many of the other tasks needed to sell the traditional way. Ben will buy the property "As-Is."



### AVOID PAYING CLOSING COSTS, REALTOR COMMISSIONS, SELLER CONCESSIONS, OR REPAIR CREDITS TO BUYERS

It's standard and customary for sellers to pay all of the above fees when selling properties the traditional way. These fees often add up to 8-13% of the selling price depending on how well you and your agent negotiate these fees. When selling to Ben you don't have to worry about paying any of these fees.



### NO OPEN-HOUSES OR ENDLESS UNEXPECTED SHOWING



### STAY UP TO 14-DAYS AFTER CLOSING WITH OUR EXTENDED STAY

No need to move out on closing day. Should you need to stay because your new home isn't ready, no worries! We can allow you to stay in the house up-to 14 days after closing.



### BEN BUYS INDY HOUSES IS A HIGHLY QUALIFIED BUYER

With a traditional sale, buyers can cancel because their bank financing fell through because their appraisal came in too low, or because they weren't happy with the written inspection report. Ben can pay cash enabling you to avoid last minute financing or inspection contingencies. Ben is also willing to show you proof of funds, and encourages you to verify those proof of funds and ask for proof of funds from every buyer you're shopping with.



### WE MAKE COMPETITIVE OFFERS

We are willing to review and attempt to beat **every written** offer our customers receive from our competitors.

## 8 SIMPLE STEPS TO SELL YOUR PROPERTY



### 1. TELL OUR CUSTOMER CARE MANAGER, MYLES ABOUT YOUR HOUSE

Simply provide our Customer Care Manager, Myles with your address, details about your unique selling needs, your home's upgrades and current condition. This conversation should take no more than 5-10 minutes.



### 2. BASED ON YOUR FEEDBACK OUR TEAM WILL COMPLETE COMPARABLE MARKET ANALYSIS

Ben and his underwriter will get to work completing your neighborhood market analysis, calculating repair estimates, and determining rent rates if applicable to determine an as-is quick sell market value.



### 3. SCHEDULE WALK-THROUGH AND INSPECTION APPOINTMENT

Schedule an appointment for Ben or his Acquisition Partner to meet you and all decision makers at the property to determine your unique selling needs and verify property repair estimates.



### 4. SIGN THE PURCHASE AGREEMENT

Agree on price, review, approve, and sign the Purchase Contract



### 5. OPEN UP ESCROW WITH THE TITLE COMPANY

We send the purchase contract to our local title company, Hocker and Associates, and we pay them the costs needed to get you to closing.



### 6. SCHEDULE THE DATE AND TIME OF CLOSING

Verify and approve the accuracy of the settlement statement and schedule the closing.



### 7. RECEIVE YOUR CASH

At closing we pay the agreed upon price and buy your property. You receive a certified check or the proceeds are wired directly to your bank account. Your choice!



### 8. LEAVE US A REVIEW AND TESTIMONIAL

We ask if you would be kind enough to give us a video testimonial and Google review detailing your experience selling to us.



# TESTIMONIALS AND REVIEWS ★★★★★

Just a Few Google Reviews from Previous and Repeat Customers:  
To see more visit our website: [BenBuysIndyHouses.com](http://BenBuysIndyHouses.com)



**Philip Davis**  
2 reviews

★★★★★ 2 months ago

This is definitely a 5 star buyer. Honest, reliable, fast and a man of his word.....I look forward to doing business with him again and did! This is number two for us.

Helpful? Share

**Response from the owner** 7 months ago  
Phillip, thank you for the kind review. If you have any more houses for us to purchase please get in touch with me again!

**Clinton Reine**  
1 review

★★★★★ 5 months ago

This was my first transaction with Ben and his firm. I sold a rental investment property. Ben is honest and trustworthy and closing was fast and smooth. I can recommend Ben if you are looking to sell your property and want to get the deal done quickly and at a fair price. I hope to do business again in the future.

1 Helpful? Share

**Response from the owner** 5 months ago  
Clint,  
Thank you for the kind review. It was a pleasure working with you as well. You provided everything we needed including timely access to the house, and shared your needs with us, which enabled us to close quickly. I look forward to possibly purchasing more properties from you in the future. -Ben

**JERI THOMPSON**  
2 reviews

★★★★★ 8 months ago

They are wonderful people! Honest and fast! From Ben to his assistants and closing team! I've needed them twice and they have come through & helped me and put my world at ease! Appreciate them all greatly!

Like

**Response from the owner** 8 months ago  
Jeri, I know you were dealing with a stressful situation trying to get this house sold while moving into a new home and timing it all. I'm happy we could make it as stress free as possible. I hope you are enjoying your new home! - Ben

**Christy Merriman**  
5 reviews

★★★★★ 9 months ago

Ben Grise is very professional. He scheduled an appointment quickly to look at my property and gave me a reasonable offer to purchase. We closed very quickly - within one month's time, actually after I had returned the purchase agreement, 2 weeks. With a A+ BBB rating, I felt comfortable moving forward with him. I could not verify any information on other buyers, as I could Ben. He is respectful and prompt.

Thanks again Ben!

Helpful? Share

**Response from the owner** 9 months ago  
Christy, thank you so much for the kind words and for being transparent and open with me about the entire situation with your house. I'm happy that I could make your experience working with me a satisfying one. With every customer I work with, that is my goal. It's nice to hear back from satisfied customers. Thank you!

## SELL A HOUSE TRADITIONALLY VS SELLING TO BEN BUYS INDY HOUSES

ITEMS TO CONSIDER	TRADITIONAL REALTOR	SELL TO BEN BUYS INDY HOUSES
BUYERS METHOD OF PAYMENT	BANK LOAN IF BUYER QUALIFIES	CASH
FIXES BEFORE CLOSING	1% - >6% OF HOMES VALUE	X
CLOSING TIMEFRAME COMMISSIONS	TYPICALLY 45+ DAYS OR UNKNOWN	7 - 21 DAYS
COMMISSIONS	6%-7% OF SALE PRICE	X
SELLERS PAID CLOSING COSTS	1% - 6% OF SALE PRICE	X
APPRAISAL NEEDED?	MANDATORY FOR BUYER TO QUALIFY FOR BANK LOAN	X
LENGTH OF TIME ON MARKET	TYPICALLY A 6-MONTH LISTING AGREEMENT	0 MONTHS
MORTGAGE, UTILITY & HOLDING COSTS	MONTHLY FOR TIME SPENT ON MARKET	NONE OR NO MORE THAN 1 MONTH

## WHAT HAPPENS TO PROPERTIES AFTER WE BUY THEM?

The vast majority of the properties we buy need repairs and updates made to them. It's much easier to sell houses for top-dollar or rent houses for top-dollar after an investor has made these repairs.

Below are some Before and After Pictures of houses we have purchased:

### BEFORE & AFTER



## WHAT CAN A TOTAL UPDATE COST FOR A 1,200 SQUARE-FOOT HOUSE?

### COST OF FUNDING

**\$6,750**

Paid to a Private Investor to fund the purchase and repairs of a \$150,000 project at 9% Interest over 6 months.

### GENERAL CONTRACTING WORK

**\$34,000**

Project management, demolition, framing, counters, cabinets, paint and patch, drywall, trim, foundation, fixtures, backsplash, windows and doors.

### APPLIANCES

**\$3,000**

Stainless steel refrigerator, free standing range, hood and over the range microwave, dishwasher

### ELECTRICAL

**\$3,000**

Install new fixtures; add recessed lighting, replace outlets and switches, panel upgrade

### PLUMBING

**\$7,000**

Install new toilets, facets, shower valves, kitchen sink, garbage disposal, dishwasher, add tub and shower, water lines

### LANDSCAPING

**\$2,000**

### FLOORING

**\$2,000**

### ROOFING

**\$5,000**

### FOUNDATION REPAIRS

**\$5,000**

### STAGING (2 MONTH MINIMUM CONTRACT)

**\$1,500**

### MISC. AND PERMITS

**\$5,000**



**TOTAL COST**  
**\$70,750**



# FREQUENTLY ASKED QUESTIONS

## General FAQs

### WHAT MAKES BEN BUYS INDY HOUSES DIFFERENT?

Our goal with every customer we serve is to earn a positive online review and video testimonial the day of closing. To achieve this goal of ours we aim to provide our customers a hassle- and stress-free alternative to the traditional way of selling their home. In addition to that we are willing to provide our customers with verifiable proof-of-funds, larger and in some cases non-refundable earnest money deposits paid to our customers, and peace of mind and confidence for our customers due to our ability to deliver on our offer.

### WHAT TYPES OF PROPERTIES DO YOU PURCHASE?

Single family homes, multifamily properties, condos, vacant land, vacant properties, distressed properties, townhomes, mobile homes.

### ARE THERE ANY TYPES OF PROPERTIES YOU WON'T PURCHASE?

We rarely have success purchasing mobile homes, but in some instances we can. We cannot purchase properties where the seller does not have clear ownership or equitable interest in the property (signed contract) with the seller. There are a small number of neighborhoods where we may not purchase due to declining home values.

### CAN I STILL SELL TO YOU IF MY HOME IS LISTED WITH AN AGENT?

While you don't need an agent to sell your property to us, if you are already working with one, then our offer needs to be submitted to your agent. Please have your agent contact us to get an offer from us.

### HOW MUCH TIME DOES IT TAKE TO GET TO CLOSING AND COLLECT MY MONEY?

We can close in as little as 10-days, but if you need more time, then we can close on a date of your choosing.

### DOES MY OFFER EXPIRE?

No, the price we offer will never expire. However, if you want to accept our offer and several days have passed since it's been presented to you, we will need to update the closing and due-diligence deadlines on the purchase agreement.

### IS THE INFORMATION I SHARE KEPT CONFIDENTIAL?

Your privacy is of the utmost importance to us and all of your information is kept strictly confidential.

# FREQUENTLY ASKED QUESTIONS

### WHAT IF I'M BEHIND ON MORTGAGE PAYMENTS OR IN PRE-FORECLOSURE?

As a full-service professional real estate investment company, we are able to offer alternative solutions to solve your problems and in many cases these solutions can help you avoid foreclosure and put some money into your pocket at closing. Please contact us to learn more about these solutions.

### WHAT IS AN EARNEST MONEY DEPOSIT?

An earnest money deposit is the initial deposit we put down as a buyer after the seller accepts our offer. It shows that we are serious about buying, and that we are willing to put our money where our mouth is and are serious about following the conditions of the Purchase Agreement we signed. EMD is also referred to as a "good faith" deposit.

### WHO HOLDS ONTO THE EARNEST MONEY DEPOSIT?

The title company uses the Earnest Money Deposit to open an escrow account for the transaction. In the unlikely circumstance of the buyer not following the conditions of the Purchase Agreement, then the title company would release the earnest money deposit to you the seller.

### WILL YOU NEED ACCESS TO MY PROPERTY AFTER WE SIGN THE PURCHASE AGREEMENT?

Just as any other buyer would we may need access to the property to walk through contractors, other members of our team and members of our investor network to verify the condition of the property. To limit these walkthroughs, we are sure to get plenty of pictures and a video walkthrough of the property during our initial visit to your property.

### DO YOU NEED TO GET INSIDE MY PROPERTY TO PURCHASE IT?

In order for you to get a competitive offer for your property you'll need to grant us access to the property. Otherwise, if we do not have access to the inside of the property we can still make you an offer, but that offer will be reflective of the risk we are taking by not assessing the condition of the inside of the property.

## Pricing FAQs

### HOW DOES BEN BUYS INDY HOUSES OFFER COMPARE TO PROPERTY VALUES FOUND ON SITES LIKE ZILLOW AND TRULIA?

The home values found on sites like Zillow, Trulia, Realtor.com, and Redfin, are determined by the site's individual computer-generated algorithms. Keep in mind that these computers have not been inside your house. In addition to that, these sites rely on public data to determine home values and therefore are extremely inaccurate. These sites *do not have access* to the private data that the Multiple Listing Service in Indiana uses to determine accurate home values.



## FREQUENTLY ASKED QUESTIONS

### ARE THERE OTHER CLOSING COSTS WE SHOULD CONSIDER BEFORE SELLING?

No, we pay all closing costs!

### HOW DO YOU DETERMINE THE CASH VALUE OF MY PROPERTY?

Ben and his team of underwriters apply their experience and expertise to evaluate your home and the comparable sales in your immediate neighborhood. They then combine the comparable sales data with the costs of buying your property, repair costs, and the costs of selling or leasing the property to determine a competitive price for your property.

### DOES BEN BUYS INDY HOUSES NEGOTIATE ON THEIR OFFER?

Ben Buys Indy Houses works extremely hard to give you an offer that meets your asking price. If we are not able to meet your pricing needs we will present you with a fair and competitive price based on the service we provide. If our offer is lower than our competitors and you feel like we are missing something about your home that is affecting our offer we need to know about it! Please feel free to contact us and we'd be happy to have the opportunity to re-evaluate our offer and your property.

### DO YOU MATCH COMPETITOR OFFERS?

We've encountered many customers that want to work with us due to our track-record of providing an exceptional service and experience to our customers. However, sometimes our competitors offer may be higher than ours, but that doesn't always mean they can deliver the same service and experience we provide and deliver on their offer. However, if you have a written offer from a competitor we will try to match or beat them on both terms and price. The key is that that you have to have a written offer from the competitor and that offer must not be signed by you. If you signed a valid contract with another company we cannot work with you unless that contract is no longer valid.

### Accepting Our Offer FAQs

#### WHAT IF I DON'T KNOW THE DATE I WOULD LIKE TO CLOSE?

No worries, simply select a date far enough in the future that is your best guess as to the date you would like to close. If that date changes we can send you an addendum to adjust the date of closing based on your needs.

#### HOW DO I ACCEPT AN OFFER?

Once you sign the purchase agreement the offer is officially accepted and we are under contract. The contract is officially recorded with the county evidencing our equitable interest in the property preventing another buyer from obtaining clear title and preventing another buyer from purchasing the property.

## FREQUENTLY ASKED QUESTIONS

### HOW DO I SIGN THE PURCHASE AGREEMENT?

We give you multiple options to sign the purchase agreement. The easiest and most efficient way for you to sign the purchase agreement is for you to sign it in-person on our initial appointment. If either one of us is not ready to finalize the price of the property then we can send you the purchase agreement using DocuSign, which will allow you to easily sign the purchase agreement electronically via email.

### FAQs About the Inspection

#### DOES BEN BUYS INDY HOUSES LOOK AT MY PROPERTY IN-PERSON?

Yes. We will perform a visual inspection of the property on-site on the day of our scheduled appointment or within 15 days of signing the purchase agreement. The goal of this walk through is to verify the information you shared with us on our initial phone call regarding the condition of the property. This walk through will help us identify the repairs needed so that we can determine the value of the property.

#### WHO WILL BE INSPECTING MY PROPERTY?

A Ben Buys Indy Houses team member or licensed property inspector (or both) will perform the walkthrough of the property. In addition to that our cash investment partners and contractors may accompany us to walkthrough the property to estimate repairs needed if any.

### WHAT AREAS OF MY PROPERTY WILL YOU BE LOOKING AT?

We will be walking around the exterior of the home and then transitioning into the interior of the home including the basement. We also ask that if there's a garage we have access to view the interior of the garage.

### FAQs About the Closing

#### WHAT IF I NEED A VERY SPECIFIC CLOSING DATE TO HELP WITH THE PURCHASE OF MY NEW HOME?

That's no problem, our service is designed to meet our customers unique needs. You let us know the best day for you to close, and we can accommodate that! If that date changes, please let us know and we can send you an addendum to the signed purchase contract.

#### WHAT COMPANY DOES BEN BUYS INDY HOUSES USE FOR TITLE AND CLOSING SERVICES?

When Ben Buys Indy Houses purchases a home, we use Hocker and Associates. This firm makes sure that the title insurance we pay for is legitimate and they also maintain the escrow account for the transaction and handle the funds for the transaction including the earnest money deposit, HOA Dues, property taxes owed and payoffs to our customers mortgage companies.

#### WHAT IF I NEED TO CHANGE MY CLOSING DATE ONCE I'M UNDER CONTRACT?

In certain circumstances, yes, we may be able to adjust your closing date at any point throughout the selling process. You just need to let us know ahead of time!



## FREQUENTLY ASKED QUESTIONS

### CAN I STAY IN MY HOME AFTER IT CLOSES?

Yes, we offer you the opportunity to stay in your home after closing if negotiated and agreed upon before signing the purchase agreement. This helps sellers avoid the rush and hassle of trying to close and move all in one day. If you are taking advantage this program, then sellers are required to sign a post-possession agreement. There is no cost for this service, but certain details will apply.

### HOW DOES MY MORTGAGE AND OTHER LIENS GET PAID OFF?

Hocker and Associates, the title company, will send the final payoff to your mortgage company or lender, and the remaining funds will be disbursed to you via certified check or wire transfer.

### WHEN DO WE SIGN THE CLOSING DOCUMENTS?

Hocker and Associates, the title company, will schedule a time that is convenient for you to sign the closing documents. Most of the time the closing takes place at the title office, however if you would prefer a mobile closing, we can hire a mobile notary to meet you at a location of your choice to sign the closing documents. On the day of closing your funds will be disbursed to you either via a certified check or wire transfer, your choice.

### CAN I REVIEW THE SETTLEMENT STATEMENT BEFORE CLOSING TO ENSURE I'M GETTING THE CORRECT AMOUNT OF MONEY?

Most definitely! Both you and Ben will review the settlement statement to ensure that it is accurate and matches up with the signed Purchase Agreement.

## Questions About Moving

### WHEN DO I NEED TO MOVE OUT OF MY HOUSE?

The property must be clean and clear of all personal property that you deem of having value to you at least 24 hours prior to closing, or your scheduled move out date if we agreed to let you stay in the home after closing. If there is trash, or personal property that you deem of not having any value to you, then you are free to leave it in the home and we will dispose of it or donate the property. Also, the property must transfer to Ben Buys Indy Houses in the same condition as we found it when signing the Purchase Agreement with you. We will verify the condition of the property prior to closing. If the property is not in the same condition that we found it when we entered into the Purchase Agreement, then your closing may be delayed.

### WHAT APPLIANCE CAN I TAKE WHEN I MOVE?

You may not take any appliances with you when you move, unless agreed upon with us ahead of time, and the agreement needs to be in writing prior to closing.

### WHEN DO I GIVE YOU THE KEYS?

At the day of closing we will obtain the keys from you. If you are staying in the house for a period of time after closing, then we will obtain the keys the day of your move out.

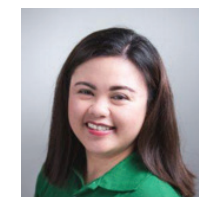
### WHEN DO I CANCEL THE UTILITIES?

We recommend that you call the utility company the same day of closing and tell them that utilities will be transferred to a new buyer and request that the utility company take them out of your name.

## WHO TO CALL OR EMAIL AT BEN BUYS INDY HOUSES WITH QUESTIONS

### FOR QUESTIONS ABOUT RECEIVING AN OFFER ON YOUR PROPERTY, OR STILL WAITING ON AN OFFER?

Please contact our Lead Manager:



#### Myles Fines

Phone: 317-455-6768

Email: myles@benbuysindyhouses.com

### FOR QUESTIONS ABOUT REQUESTED CLOSING DOCUMENTS OR SCHEDULING A CLOSING?

Please contact our Transaction Coordinator:



#### Kali (Kay-Lee) Clark

Phone: 317-508-1089

Email: kali@benbuysindyhouses.com

### FOR QUESTIONS ABOUT THE TITLE SEARCH, PROPERTY TAXES, OR PROPERTY LIENS?

Please contact our title company, Hocker and Associates:

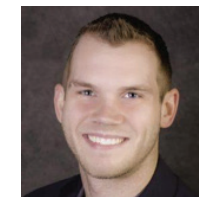


Phone: 317-578-1630 EXT. 20

Email: scheduling@hockerlaw.com

### FOR QUESTIONS ABOUT CLOSING TIME FRAME, THE PURCHASE CONTRACT, ACCESS TO THE PROPERTY, MOVING, OR YOU'RE UNSURE WHO TO CALL?

Please contact your Acquisition Manager:



#### Collin Thompson,

Phone: 765-506-2464

Email:

Collin@benbuysindyhouses.com



#### Brian Thacker,

Phone: 317-662-7947

Email:

Brian@benbuysindyhouses.com



#### Travis Carpenter,

Phone: 317-250-8052

Email:

Travis@benbuysindyhouses.com



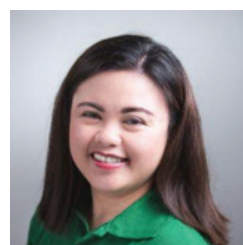
# MAKING THE CHOICE TO SELL TO BEN BUYS INDY HOUSES

## How to Sell To Ben Buys Indy Houses

If you're seriously interested in selling the property, then it's important that you speak with our Customer Care Manager, Myles so that she can gather the necessary information needed for us to determine the cash value of the property and your asking price.

For the process to be mutually productive, we prefer you give us a clear picture of what it is you're hoping to accomplish when selling, all the repair information you can about the house, and your expectations as it relates to the price you are selling the property for. This information will help us determine if we are potential buyers of the property, and if not, enable us to present you with alternative options to selling the property.

Below is Myles direct contact information:



**MYLES FINES**  
CUSTOMER CARE MANAGER

**Email:** [myles@benbuysindyhouses.com](mailto:myles@benbuysindyhouses.com)

**Phone:** 317-622-4135

If you're ready to take-action right away and find out the cash value of your property, then please visit: [BENBUYSINDYHOUSES.COM](http://BENBUYSINDYHOUSES.COM)



Contact Myles Fines • [myles@benbuysindyhouses.com](mailto:myles@benbuysindyhouses.com) • 317-622-4135

# NOTES

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Contact Myles Fines • [myles@benbuysindyhouses.com](mailto:myles@benbuysindyhouses.com) • 317-622-4135





[BenBuysIndyHouses.com](http://BenBuysIndyHouses.com)