

Successful Sale



THE DAMMANN TEAM 404-377-9000 INFO@THEDAMMANNTEAM.COM THEDAMMANNTEAM.COM



areetings!

We realize that you have a choice when hiring an agent to help you sell your home and we truly appreciate the opportunity to present our proven strategies for a successful home sale. When choosing The Dammann Team to represent you in your real estate transactions, **you will enjoy the benefits of our core values and the following services:** 

• A team of experienced and well-organized real estate professionals who will **listen to your needs** and requests and **provide expert guidance** with respect and integrity.

• You will have **one primary agent** assigned as your personal concierge to represent you and attend to your needs. Every member of our team has the full support of the entire team to carry out the many necessary steps and tasks required for a successful and efficient home sale.

• Accurate pricing of your home.

• Enhancing the perceived and real value of your home, enabling you to **command a higher asking price**.

• **Exceptional marketing** including professional photography, video and custom property web sites.

• Experienced **staging guidance** and, when applicable, working with professional stagers.

• Securing a qualified buyer within your time frame.

• Helping you **avoid the two main reasons sales fall apart** - low lender's appraisals and problems with the home inspection.

Regardless of the location, size and price of your home, when you hire The Dammann Team to represent you in your real estate transactions, both you and your home will be prepared for a successful sale.

Warm Regards,

Channon + Sean





BORN HERE. RAISED HERE. Here for you!

DEVELOPING RELATIONSHIPS BUILT ON TRUST AND INTEGRITY AND WORKING WITH PEOPLE TO ENHANCE THEIR LIVES THROUGH REAL ESTATE IS OUR MISSION.

The synergy of our dynamic brother and sister team, born and raised here in Atlanta, Georgia, will provide you with loyal, dependable and experienced representation and guidance on your journey to buy, sell or build wealth investing in real estate. Specializing in residential real estate in Decatur and Atlanta, we are founded on the Core Values of honesty and integrity in all of our business dealings.

# THE DAMMANN TEAM est. 1969



Our Team

## WE WORK HARD AND WE TREAT ALL PEOPLE WITH RESPECT AND KINDNESS.

We spend our time focused on our core competency, representing the best interests of our clients in all real estate transactions, and we only partner with contractors and vendors that uphold our team values.



Sean Dammann Founding Partner, Broker Sean@thedammannteam.com Cell: 404-384-7326



Shannon Dammann Downs Managing Partner, Realtor Shannon@thedammannteam.com Cell: 404-377-9000



Jason Crosby Realtor jason@thedammannteam.com Cell: 404-759-6012



Rebecca Downs Realtor rebecca@thedammannteam.com Cell: 470-781-0504



Tammy Olinde Listing and Transaction Coordinator





## EXPERIENCE AND EXCELLENCE

- » Our team has 25+ years of experience as REALTORS®
- » Ranked in the Top 5 Teams for Keller Williams Metro Atlanta
- » We've helped our clients with
  \$200 million+ worth of real estate transactions
- » Communities Top 100 Agent
- » Ranked by an independent company as one of the top agents in Metro Atlanta
- » Life Member DeKalb Board of Realtors Million Dollar Club
- Recipient of The Mary Nelson Spirit
  Award a spirit of contribution and growth to the industry

We used Sean as our agent when we sold our Decatur home. We were very pleased with the work he did for us. **He made a real effort to sell our home above and beyond what I think your "average" agent might do.** He also kept in frequent touch with us to let us know when the house had been shown and would follow up with buyers to get their feedback which helped us market our home more effectively. It didn't take long for our house to sell thanks to Sean!"

- L. & V. BURGESS

Our Core Values

#### WE ARE PASSIONATE ABOUT SERVING OUR COMMUNITY.

OUR GOAL IS TO EMPOWER YOU TO MAKE EDUCATED DECISIONS REGARDING YOUR REAL ESTATE INVESTMENT.



#### HONESTY

We deliver complete honesty and operate with integrity in all of our business dealings.



#### RESPECT

We work diligently and with integrity and we treat others with kindness and respect.



## **TRUST AND PARTNERSHIP**

We spend our time focused on our core competency: managing real estate transactions, and choosing to work with contractors and vendors that uphold our same values.



### ACCOUNTABILITY

We take a proactive role in the challenges that inevitably arise in real estate transactions and resolve them quickly, efficiently and respectfully.



#### TRANSPARENCY

We believe in complete transparency with our clients and will always keep you involved in the home buying and selling process.



## **CONCIERGE SERVICE**

We understand that each client relationship is unique. We will always deliver a tailored, personal solution that meets your real estate needs.



## OUR RECOMMENDATION TO HAVE THE DAMMANN TEAM REPRESENT YOU IN BUYING OR SELLING IS ENTHUSIASTIC AND WITHOUT RESERVATION. THEY ARE THE BEST!"

We met Shannon, and later Sean, by sheer luck. My husband and I went to an open house to see a home where they were the listing agents. Shannon was so lovely and knowledgeable. We liked Shannon so much, we asked her to be our buyers' agent. It was a great decision! She is a very calming and stable presence—unflappable and smart. And Sean has deep knowledge of real estate and the market. As a team, these two are pretty perfect. They represented us well at every level, through some challenging negotiations, and made this purchase happen. Both Shannon and Sean became our confidantes, our trusted advisors, our go-to people for everything related to buying our dream house.

But that's not the end of it. We also had a house to sell. We never seriously considered hiring anyone but the Dammann Team to help. Sean and Shannon recommended some terrific people to help update the house, but in the end, it became unnecessary. It was sold, as-is – a great outcome. No muss, no fuss and relatively hassle-free. Again, this is in large part due to the Dammann Team.

Would we hire them again? Absolutely. They gained our trust and respect and we could not be more pleased with our partnership!"

#### - C. GELB & M. MASON

We have worked with other excellent realtors, but Sean's team was by far the best. They knew who to call to get our house in shape for selling. When it came time for buying a new home, their negotiation skills and attention to detail saved us thousands. Sean trains other realtors, and it shows. In less experienced hands, our purchase could have easily fallen through. Sean's team was extremely responsive, reliable, and proactive. It is always nice to be able to work with someone who is outgoing and friendly, **but when it comes to selling and buying a house, what you really need is expertise – you will get all of these things with Sean and The Dammann Team.**"

- P. WOLFF



The Dammann Team's experience, integrity and professionalism facilitated a seamless sale of our home. Sean was extremely helpful and knowledgeable with pre-listing recommendations and overall presentation and staging. The process of showing our home and planning the open house was easy and convenient. The team also provided excellent guidance during our property purchase, including beneficial review of HOA documents and help with approvals and permits. I would highly recommend The Dammann Team." THE 3 MOST IMPORTANT FACTORS THAT PREPARE YOU FOR A



CONDITION PRICE MARKETING

When we decided to sell our home in Decatur, there was no question that we would work with the Dammann Team. Sean and Shannon walked us through every step of the way, from getting the house ready to show to accepting the best offer and understanding the details of the closing. **Sean and Shannon were kind, patient and above all, professional. They know their business!** We will definitely work with them again with our future real estate needs."

- L. ZELSKI

Condition

## FIRST IMPRESSIONS MATTER.

#### THE DAMMANN TEAM IS INVESTED IN HELPING YOU MAKE A FANTASTIC FIRST IMPRESSION!

No one wants to discover potential deal-killing repairs after you are already under contract! Most buyers will wisely hire a home inspector to scrutinize every aspect of your home. Therefore, you want your home in tiptop shape before showing and inspection so there will be no unfortunate, costly surprises after you go under contract.

Discovering and repairing problems early helps to eliminate the stress of making repairs on the buyer's schedule. Having your house in move-in condition also helps avoid delays and demonstrates to buyers, agents and the buyer's home inspector that your house has been very well maintained. **We want buyers to focus on how they would live in your home - not what they would have to repair.** 

Additionally, your house will stand out as a better value and command a higher price if it is in good condition. The Dammann Team can recommend trustworthy, professional contractors to address any repairs that are needed. The extent to which these repairs are made will directly affect your listing price. You have the ability to command a higher asking price, and substantiate it, when your home is in top condition.

Once you have made the necessary repairs and updates to your home, we will focus on presentation. You will only get one opportunity to make a positive first impression with potential buyers. Well staged homes look better, photograph better, show better and sell faster than non-staged homes.





Home Staging

An important aspect of making that great first impression is what potential buyers will see and feel when they enter and tour your home.

#### HOME STAGING IS NOT DECORATING.

Decorating appeals to the person living in the house; staging is positioning the home to appeal to the psychological needs of a variety of buyers. When you list and close your home with The Dammann Team, we will provide you with experienced guidance on staging your home and, when we feel it is beneficial, we will work with professional stagers to give your home that WOW factor.

By creating a series of impressions that build an emotional connection to the home, we can help buyers imagine living in the home. An AOL Money & Finance poll revealed that 87% of respondents said home presentation makes the difference in most sales.

While many agents overlook the presentation of your home and push for price reductions, the problems, whether perceived or real, still exist.

Price

## SELL QUICKER WITH A SOLID PRICING STRATEGY

## Pricing your home accurately is the most effective way to ensure a successful sale.

No amount of marketing can sell an overpriced home. Many sellers are tempted to list their home with the agent who quotes the highest price. Please keep in mind, the agent doesn't set the price, the seller doesn't set the price - the market will set the price, or value, for your home.

The most effective method of pricing your home is to have a professional appraisal. Under certain circumstances, for example when there are not decent comparable sold homes available or for unique properties, we may recommend that you have a pre-listing appraisal conducted for your home.

#### Factors that Influence Market Value

- Supply & Demand
- Economic Conditions
- Asking & Selling Prices of Competing Homes
- Your Home's Condition
- Buyer's Perception of Your Home

#### Factors with Little or No Influence on Market Value

- The Price the Seller Paid for the House
- The Seller's Expected Net Proceeds
- The Amount Spent on Improvements

Benefits of a professional appraisal

- You receive an unbiased, third party opinion of the market value of your home by a trained professional.
- You are positioned to quickly recognize and respond to a market offer.
- You are positioned to effectively challenge a low lender's appraisal of your home, maintaining your higher contract price. A lender will consider a well-known appraisers valuation - they will not consider an estimate provided by a real estate agent.
- You avoid the common practice of a real estate agent "buying your listing" by suggesting a higher price than can be achieved (we will never do this!) This poses a multitude of problems, including that the agent might then be reluctant to suggest a price reduction early in the marketing process when needed. If this happens, you lose valuable time and buyer interest during those critical first several weeks on the market.











Marketing

## YOUR HOME IS NOW PRICED ACCURATELY AND LOOKS GREAT.

## LET'S SHOW IT OFF!

# The marketing of your home will reflect an established history of how buyers search for, and purchase, homes.

- 95% of buyers use the Internet during their home search.
- 85% of all home sales in Atlanta are co-brokered. This means there is a listing agent who represents you, the seller, and another agent who represents the buyer of your home. As a result, marketing to Realtors<sup>®</sup> is a valuable and productive activity.
- The most effective way to get the attention of productive agents and buyers is through accurate pricing and great photography.

## THE "MARKET IN A MARKET"

Your home will be marketed through universal channels such as the Internet, print advertising, the Multiple Listing Service and signage. We will also market internally to our highly collaborative Keller Williams sales force of more than 1,000 agents, each with their own connections that forms a rich source of prospects, buyers and referrals.

The Keller Williams Realty Metro Atlanta (located in Downtown Decatur) has over 250 active agents and generates more transactions than any other brokerage in Dekalb County. This "market within a market" results in the most efficient transaction environment in Atlanta real estate. In fact, one out of every four transactions in the Atlanta area involves a Keller Williams agent.

More marketing.

## **PROFESSIONAL PHOTOGRAPHY**

After your home is staged, The Dammann Team will pay to have your home photographed by an experienced professional photographer. With 95% of buyers using the Internet to search for homes, professional photography is essential to any comprehensive marketing plan.

More people will view your home online than will ever visit it personally. Getting, and holding, their attention online with professional photography is one way to increase the probability of an in-person showing.

In addition to professional photography, we can create a high-definition 3D tour of your home. The goal is to give potential buyers a feel for what living in the house could be like - long before they make a personal visit. We aim to "tell a story" about your home with photos, video and commentary about why you loved living there, which helps to make an emotional connection for buyers.

## **INTERNET MARKETING**

Your home will be prominently featured on a unique and specialized website landing page specific to your address with links that can be posted on social media and any real estate site we choose, as well as emailed to a vast network of real estate agents. You will also have access to this website link to send to anyone you choose for marketing purposes.

### Features of your showcase listing include:

- Up to 25 high quality photos
- High-definition video tour
- Detailed descriptions of your home.
- Interactive maps
- Open house notices
- Lead generation forms for potential buyers to sign up for more information

## SOCIAL MEDIA MARKETING

Your home will be marketed extensively on the world's leading social media sites including Facebook, our Instagram page and our Dammann Team Premier Agent Zillow page. We will market your home using several proven approaches, including highly-targeted ads, video, photos and more.

Facebook represents an opportunity to reach tens of thousands of local Atlanta residents on a site where they already spend a lot of time.





Step by Step to your Successful Home Sale

# MEET WITH YOUR DAMMANN TEAM

- » Discuss your wishes and needs
- » Your Dammann Team agent will tour your home with you and provide you with suggestions and feedback
- » Sign a Seller Brokerage Engagement Agreement to give your agent legal permission to list and market your home
- » Determine date you wish to actively list your property
- » Fill out your Seller's Property Disclosure



## SHOWING YOUR HOME

- » We will schedule an Open House for the first Sunday your listing is active
- » Make sure beds are made, garbage has been taken out, clean and dust all surfaces, hide valuables, remove pets and pet odors, turn off computers, turn on lights and open blinds, set temperature, make sure all towels are fresh and clean
- » Leave your home when it is being shown
- » Make sure your house is available for showing a much as possible
- » Make adjustments, when possible, to make your home more appealing based on feedback

## PREPARE YOUR HOME FOR SALE

- » De-clutter and organize your home
- » Deep clean your home
- » Paint and make any necessary repairs that must be done prior to showing
- » Discuss staging strategies with your agent and stage as needed
- » Spruce up landscaping curb appeal matters!
- » Determine Listing Price
- » Provide 2 sets of working keys for the property
- » Discuss showing time availability



#### Your agent will discuss with you all aspects of the offer including:

- » The amount
- » Contingencies and dates
- » Source of funds
- » Proposed closing date and date of possession
- » Special requests for items to convey
- » Requests for inspections
- » Compare multiple offers if you have them
- » Counter-Offers you may choose to make

# **EPT AN OFFER/ COUNTER OFFER**

- » If one offer stands out above the rest, you can accept that one right away
- » If in a multiple offer situation, counter all offers to get a better price or your agent can request that all interested buyers submit their highest and best offer by a certain date and time.
- » Your agent is your best ally during negotiations and is equipped with the data and expertise to guide you. The Dammann Team will negotiate on your behalf with potential buyers or buyer's agent until you reach an agreement that you are pleased with for the final contract.



## PREPARE FOR CLOSING

- » Take care of repairs required by the contract
- » Keep all receipts and invoices and before-andafter photos of repairs to provide to buyer
- » Gather all appliance manuals and warranties for your buyers
- » Hire a mover if needed
- » Cancel all utilities for the day after you move or day after closing
- » Review Closing Settlement documents in advance - you should receive them from the closing attorney a couple of days before closing.
- » Prepare for the buyers final walk through



# POST CLOSING

- » Check to make sure your wire transfer of proceeds have gone through
- » Cancel your homeowners insurance for the sold property
- » Congratulations!!!



# DME INSPECTION

- » Most buyers request a home inspection as a condition of their offer.
- » The inspector will conduct a thorough review of your home's structure and systems
- » A buyer can use the inspection report to decide to rescind their offer if a major issue is uncovered or to request repairs during "due diligence"
- » Additional inspections can also be requested such as Septic Systems, wells, underground pipes, pools, spas and playground equipment.
- » Make sure all areas are accessible, including your attic, crawlspace, garage and sheds
- » Once inspection report has been generated, your agent will discuss with you how to handle any possible issues a buyer mentions.
- » The Dammann Team can negotiate with the buyer to fix an item, provide money for the buyer to have it repaired or provide documentation that the problem has already been addressed.



- » Remember to bring house keys to give to buyers unless you are renting back from the new owners
- » Bring your official ID, such as a drivers license
- » You will need to provide alarm codes, remote controls, garage door openers and mailbox and gate keys if you have any

40+ Things THE DAMMANN TEAM WILL DO FOR YOU:

1. **Sale Preparation:** Our first step will be to walk through the home with you and make suggestions for preparing your property to net the most profit for you and to and sell your property within your desired time frame.

2. **Checklist for you:** We will provide you with a "Preparing Your Home for a Successful Sale" checklist and explain what will happen in the days leading up to listing your home for sale.

3. **Research all comparable properties** currently listed as Active, Active Under Contract and Closed within the past 30 days.

4. **Research sales activity for past 18 months** through the Multiple Listing Service (MLS) and/or public records databases.

5. **Research "Average Days on Market"** for this property of this type, price range and location.

6. Download and review **property tax** information.

7. **Presale Inspections**: together, we decide which inspections will be performed prior to going onto the market to eliminate uncertainty and ensure that your home is exceptionally marketable.

8. **Determining List Price:** Setting a competitive marketvalue asking price from the outset will solicit the most views for your home. Price is the number one criterion for most buyers. Determining an asking price can be the most difficult aspect of selling your home, as you want the maximum sale price without overpricing your home. Data shows that homes that must have a price reduction take four times longer to sell that those that get the price right from the beginning. Our goal is to get you the best sale price in the shortest time possible.

9. **Comparative Market Analysis and Pre-listing Appraisal:** Our team will provide you with a current, extensive, comparable market analysis to assist you in determining an appropriate listing price. For properties lacking appropriate comps, The Dammann Team will pay for a pre-listing appraisal to determine the best competitive price.

10. **Staging Advice and Coordination:** We will do a room-by-room assessment of your home and develop a list of recommendations to highlight attractive features

and elevate the appeal of your home to potential buyers. Homes that are staged correctly simply sell quicker and bring more money. We work with highly skilled and experienced stagers who can ensure that your home shows in its best light.

11. **Showing Logistics:** Showing instructions and lockbox use will be reviewed with all sellers. We encourage you to make sure your home is available for showings whenever a possible buyer is ready to see it so we have no missed opportunities. We will prepare showing instructions for buyers' agents and agree on showing time windows with all sellers.

12. **Signage:** A Professional "Home for Sale" sign will be placed in your yard with property-specific messaging and clear contact information. All calls responding to your "Home for Sale" sign will be responded to promptly and professionally.

13. **E-mail Marketing Campaign:** A mass e-mail will be sent to all five Heart of Atlanta Group Keller Williams Realty Offices as well as other Realty groups to promote the listing of your home for sale.

14. Photography & Tours: Multiple high-quality, professional photos will be taken of your property and hand-selected for marketing purposes. A virtual tour recording and professional photo session shoot will be scheduled when your property is ready (de-cluttered, cleaned, and staged). A virtual tour can be posted on a variety of media platforms as well as a specifically designed website page for your property.

15. **Home Attributes:** We will prepare a detailed list of features that your property offers. This comprehensive list of property features will be used in our marketing materials and strategy.

16. **Telling the Story**: Most agents primarily focus on the facts and features of a home when they expose it to the market. Our focus is telling the story of your home and its special benefits. This includes the story of your community and neighborhood offerings. Buyers identify with and will pay more for a "Lifestyle." All of our marketing, including property brochures, print marketing, Web marketing, virtual tours, etc., are focused on telling the story of your home through words and photos so that buyers can connect with it emotionally.

17. Flyer or Brochure Takeaways In-Home: Custom, full-color property flyers or brochures will be designed, professionally printed, and delivered to your home for potential buyers.

18. **Neighborhood Mailers:** Our team will distribute "Just Listed" postcards or flyers to homes in your area (if applicable). This custom-made marketing piece will feature photographs and important features of your home, so your neighbors can tell their friends. Neighbors often know others that may want to live in your neighborhood.

19. **Realtor® Outreach to Network:** An e-mail marketing campaign will be sent to local Realtors® and personal contacts.

20. **MLS Presence**: We will submit property details, showing instructions, photos, and tour information to the Multiple Listing Service (MLS) to receive maximum exposure to all members of the REALTORS community in Atlanta, and to all potential buyers.

21. Expansive and Effective Exposure for Your Listing:

Professional property photos and a virtual tour will be uploaded to multiple Internet Web sites for exposure to all potential buyers and investors—locally, nationally and internationally!

22. **Keller Williams Luxury Division:** Properties listing for over \$750,000 will be marketed through our Keller Williams Luxury Division marketing platforms.

23. **Social Media:** Social Media marketing campaigns will be implemented on Facebook, Instagram and other social media Web sites with links to the virtual tour, photos, and detailed property description.

24. **Digital Marketing and Unique Website/Landing Page:** Digital Marketing of your home will include a unique Web Site specifically for your property address where interested buyers can see all of the professional photos of your property as well as read the full description and marketing pitch for your property. If your address is 123 Happy Home Street, we will create a unique Web address such as 123HappyHomeSt.com. Your unique Web address will be on all marketing materials. Where indicated, we will also upload a virtual 3D tour of the property.

25. **Open Houses:** An open house will be scheduled the first Sunday after listing. If your home is still on the market after 3 weeks we will host a second open house on the third weekend. \*If the 1st or 3rd weekend falls on a holiday, it will take place on the following weekend. We have learned from years of experience that most holiday weekends do not lend themselves to well attended open houses.

26. **Quick and Impeccable Responses to Inquiries:** Every inquiry about your property will be responded to in a timely manner by our team.

27. **Local Broker Tour/ Caravan:** We will promote your property at local broker tour meetings. This will occur the Tuesday prior to listing. We will feature your property on a broker tour/caravan the first Tuesday after listing.

28. **Feedback About Your Listing:** Feedback from local Realtors® will be solicited, summarized and reported to you by our team.

29. **Weekly Performance and Strategy Reviews:** We will send you a summary every Monday or Friday (your preference) to discuss progress toward selling your home. We will share suggestions and give advice for positive changes that can be made to the property to maximize marketability. We can also schedule to meet on zoom or in person for feedback on these days as well.

30. **Receive and review all Offers to Purchase** contracts submitted by buyers or buyers' agents.

31. Evaluate offer(s) and prepare a "net sheet" on each offer for sellers to review and compare. The Dammann Team will be available to offer guidance as needed based on our experience and expertise in the Atlanta/Decatur real estate market.

32. **Negotiate on your behalf:** The Dammann Team will discuss all offers with you in detail and professionally negotiate any items requested by you, the seller(s), with the Buyer's Agent.

33. **Prepare and convey any counter offers**, acceptance or amendments to buyer's offer

34. **Deliver Signed Contract in a timely fashion:** When an Offer to Purchase Contract is accepted and signed by seller, deliver to buyer's agent

35. Record and promptly deposit buyer's earnest money in escrow account.

36. **Provide copies of contract** and all addendums to closing attorney or title company.

37. **Recommend Contractors** or assist seller with identifying and negotiating with trustworthy contractors to perform any required repairs.

38. **Review all closing documents carefully** to ensure that all is in order and numbers are accurate.

39. **Coordinate with closing attorney** to help facilitate a "no surprises" closing where you, the seller(s), receive(s) a "net proceeds" check at closing.

40. **Follow up with you** after your successful closing to make sure all questions and details have been attended to.

...And more. Our full Contract to Closing checklist includes over 165 things we will do to ensure that your contract gets to closing successfully!

Concierge Service

WE DO THE WORK SO YOU DON'T HAVE TO.



#### PERSONALIZED SERVICE.

We embrace the responsibility of managing the sale of your home fully and with sincerity. A Dammann Team agent will be in contact with every agent that shows your property to ensure that it is presented properly in a favorable light and to receive valuable feedback from touring buyers and agents.



#### COMMUNICATION.

The Dammann Team will communicate with you on a regular basis regarding every aspect of our marketing efforts. We will regularly review what is going on with your property, including showings and feedback, as well as any changes in the market such as new listings, sales or price changes of competing homes. Suggestions will be provided, when needed, on how to re-position your property to remain competitive.



#### NEGOTIATING.

Our expertise in negotiating offers and preparing clean and clear contracts will benefit you. We believe that there is always a win-win opportunity that is fair and equitable that will allow you to sell your property for the best price in a timely fashion. We will keep you informed of all negotiations proposed by the buyers' agent, as well as provide you guidance on negotiating items that are in your best interest for a successful sale.



#### CLOSING.

Your Dammann Team agent will be in attendance at your sale closing to ensure that all contract provisions have been met and that you are fully satisfied with the results of your sale. Congratulations, appreciations and celebrations can then be enjoyed!

Preferred Lender

## OUR PREFERRED LENDER: HIGHLAND MORTGAGE



Tammy Dammann NMLS #905405, Loan Originator 404-388-3991 Tammy.dammann@highlandmtg.com www.tammydammann.com

With over a decade of experience in the Atlanta Market, Tammy combines financial acumen with a personal touch, frequently becoming friends with her clients. She's received multiple production and continuing education awards during her tenure and led a top-producing team in the metro area.

A native of Mobile, Alabama, Tammy moved to Atlanta with her family in 1986. After initially attending Georgia Southern University, she graduated cum laude with a Bachelor's of Business Administration from Georgia State. She lives in Decatur with her husband, Sean, and their two children. You can frequently find The Dammages (Sean and Tammy's band) on a stage at festivals and events around Atlanta. When she's not helping her clients or singing lead for The Dammages, Tammy loves to travel with her family, exploring new destinations and experiences.



Boxcar Mortgage, LLC DBA Highland Mortgage 664 Seminole Ave NE #101, Atlanta, GA 30307 NMLS #1969375 Georgia Residential Mortgage Licen<u>see #71220</u>

## WHY HIGHLAND MORTGAGE IS OUR PREFERRED LENDER:

- » World class customer service
- » Local lender allows for better accessibility as well as more timely and accurate appraisals
- » Best competitive rates
- » Reliable, Dependable and Accessible from contract to closing





## Thank you for the privilege and opportunity to work with you.

As always, feel free to call us if you have any questions. We look forward to helping you achieve a successful sale.

Sean Dammann, Managing Partner Sean@thedammannteam.com 404-384-7326

Shannon Dammann Downs, Operating Partner Shannon@thedammannteam.com 404-377-9000

> Jason Crosby, Realtor jason@thedammannteam.com 404-759-6012

Rebecca Downs, Realtor Rebecca@thedammannteam.com 470-781-0504

