



Buyer's Guide

THE
DAMMANN
TEAM

YOUR HOME IS YOUR SANCTUARY.

*You deserve to love
where you live! ❤️*

Greetings!

We realize that you have a choice when hiring an agent to help you purchase your home and we truly appreciate the opportunity to present our proven strategies for a successful home search and purchase. 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 search and purchase.
- **Exceptional negotiation skills** which your Dammann Team agent will use to advocate on your behalf and to ensure that you are satisfied with your purchase.
- **Experienced guidance from “contract to closing,”** which means that your Dammann Team agent will work with you through every step of your home search and purchase. Your agent will communicate with the listing agent, your lender, your inspector and your closing attorney to ensure that the entire process goes as smoothly as possible.

In challenging markets, it is especially important to have professional representation as a buyer or seller. Our careers are based on studying and understanding strategic methods to successfully negotiate real estate purchases and sales in shifting markets. Good Realtors know how to win in these markets and will look out for your best interests. Furthermore, agents are much more inclined to work with and negotiate sales with other agents who are well known and have a good reputation as competent, experienced professionals with integrity. The Dammann Team remains your trusted and experienced resource for all of your real estate needs.

Regardless of the location, size and price of your new 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 happy future together.



BORN HERE. RAISED HERE.

Here for you!

THE DAMMANN TEAM OFFERS YOU THE BENEFIT OF WORKING WITH LOCAL REAL ESTATE PROFESSIONALS WHO ARE NATIVE TO ATLANTA AND HAVE YEARS OF EXPERIENCE BUYING AND NEGOTIATING CONTRACTS.

Born and raised in the Druid Hills/Virginia Highlands areas of Atlanta, Shannon and Sean have an intimate understanding of all of the in-town neighborhoods, how they connect with each other and the many features that each unique area offers to residents. As adults, they have both lived in the city of Decatur for over 25 years and know the area like the back of their hands! This familiarity is key in finding the perfect home for your lifestyle and needs, especially when relocating. We know that we can help you find and secure the perfect home for your priorities, lifestyle and personality. For those of you seeking to invest, we will help you procure the perfect investment property to meet your wealth building goals. Our team aims to ensure that your purchase is a sound financial investment as your primary residence or as a rental.

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



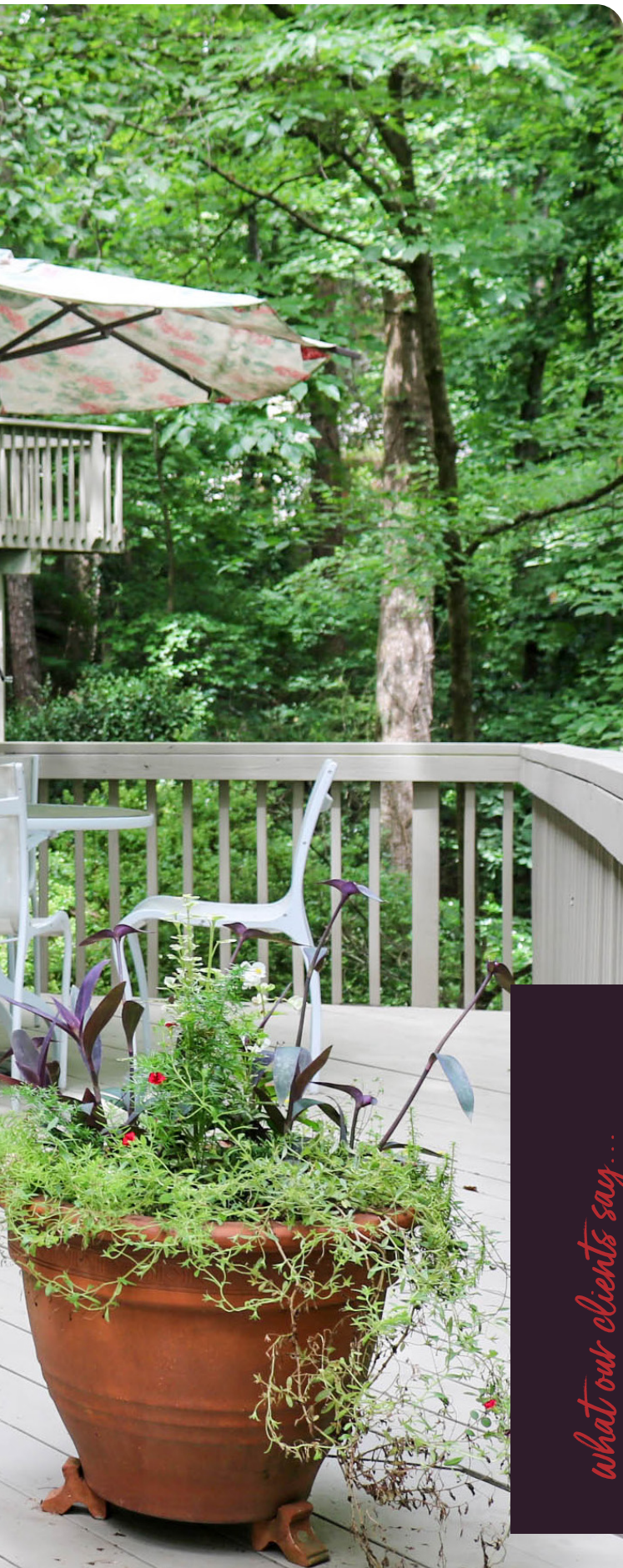
Shannon Dammann Downs

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



Jason Crosby

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



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

“

what our clients say...

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

Twelve

IMPORTANT STEPS TO OWNING YOUR DREAM HOME

Did you know more than 80 percent of all home purchases come from agent interaction?

You are more likely to find the specific home of your dreams through an experienced agent than by searching on your own. With our vast network connections, The Dammann Team can often find listings before they are even active on the market and schedule a preview for you to give you an advantage in making your offer.

HERE IS WHAT THE DAMMANN TEAM WILL DO FOR YOU:



step 1
CONSULT /
DETERMINING
YOUR NEEDS

Your Dammann Team agent will set up an initial consultation with you to explore your needs and wishes for the kind of property you wish to purchase.

This will allow us to tailor our property search to your exact specifications and ensure your satisfaction with property acquisition.



step 2
FINANCING/
PRE-APPROVAL

If you are not paying cash for your purchase, it is important that you establish a reasonable mortgage payment budget before starting your home search. Working with our preferred mortgage lenders, we will assist you with an extensive base of mortgage products based on an evaluation of your unique needs. **The pre-approval letter is a must-have in a competitive market because it proves to the seller that you are a qualified and competitive buyer.**



step 3
SEARCHING
FOR AND
SELECTING
YOUR HOME

Searching for a home in a sea of available properties can be a daunting task. Let us simplify the search process for you! We'll take the time to determine your specific wish list and home search criteria then alert you as homes that meet your criteria come on the market. **Using your personalized Client Portal provided to you by The Dammann Team**, you can browse through the homes listed in the Multiple Listing Service that fit your criteria and select the homes you'd like to view. You can also search like a realtor directly through our website TheDammannTeam.com.



step 4
PREPARING
AN OFFER

In order to determine a competitive offer price, your Dammann Team agent will review all comparable listings in the vicinity of the property. We look at the median and average sales, the number of days each listing was on the market, closing costs and more. **We will discuss all of the details so that you can determine competitive offer price.** We will organize your pre-qualification letter or proof of funds, the Seller's Property Disclosure, the Legal Description of the property and other exhibits and disclosures to complete your offer for submission to the Seller.



step 5
MAKING AN
OFFER AND
NEGOTIATING
A CONTRACT

Making and negotiating an offer requires guidance to create a contract that will be executed by both parties. This includes price negotiations, protective contingencies, a home warranty, closing costs, closing dates, deposits, repairs, move-in dates, appliances/ fixtures, plumbing certification, termite bonds and deadlines. The Dammann Team's real estate and investment experience is a valuable asset for these negotiations.



step 6

DUE DILIGENCE

A Due Diligence period usually ranges from 3 – 10 days. **During this time, you will schedule a home inspection to ensure that the property you are purchasing is in acceptable condition.** The Dammann Team will communicate with the listing agent to make sure that the inspector has access to the property. You may cancel your contract for any reason with no penalty during this time.

**Sometimes, in a more competitive Seller's market, buyer's might offer a "Right to Request Repairs" exhibit rather than a due diligence period. What this means is that you have the right to request repairs and you will only terminate the contract if you and the seller cannot agree on what will be repaired or compensated for with closing costs.*



step 7

HOME INSPECTIONS

Detailed, experienced home inspectors are paramount. **We encourage you to attend the end of your inspection to get a summary from the inspector.** This is a great opportunity to ask questions about any issues the inspector has noted. While we are not an inspection company, Dammann Team agents have owned many homes as primary residences and as investors, and have participated in many inspections. We will discuss inspection findings with you and the inspector and investigate any concerns that may arise.



step 8

APPRAISAL/ LOAN FINANCING THROUGH UNDERWRITING

All financed homes have to appraise for the purchase value, or the buyer must provide funds to cover the difference between the appraisal and purchase price. **A contingency can be provided so you secure the loan you were promised.** Again, your earnest money will be protected through this period. The Dammann Team will make sure you are informed and communicate with your Lender as needed.



step 9

PREPARING FOR CLOSING

Our preferred Closing Attorney is The Fryer Law Firm. However, **having worked with most closing attorney groups in metro Atlanta, we maintain good working relationships with most offices.** Regardless of which firm conducts your closing, your Dammann Team agent will be there to make sure your needs are met during the closing and to celebrate with you when it is final!



step 10

FINAL WALKTHROUGH

A final walk through will take place before your closing to ensure that all repairs requested have been made and that the home is being transferred to you in the condition promised. Your Dammann Team agent will walk through the home with you to ensure that you are satisfied with the property before your closing.



step 11

CLOSING

Having worked with most closing attorney groups in metro Atlanta, **we maintain good working relationships with most offices.** Regardless of which firm conducts your closing, your Dammann Team agent will be there to make sure your needs are met during the closing and to celebrate with you when it is final!



step 12

MOVE IN AND UPGRADES

We have preferred partners in all areas of construction, including painters, framers, hardwood flooring installers, kitchen designers, and granite and cabinet installers. Our service is not finished at your closing! **We aim to be your trusted Real Estate consultants for life and will be available for years to come for all of your real estate questions or needs.**

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.



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.



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.



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 **HIGHLAND MORTGAGE**



Krishen Shah

NMLS #19588105

706-399-82891

krishen.shah@highlandmtg.com

Krishen began his mortgage career in operations, assisting senior staff and top-producing mortgage bankers. Elevated to senior processor in 2016, Krishen consistently earned top producer of the department, closing record volume and garnering 5-star customer ratings.

Armed with an uncommon operations background, Krishen possesses a unique perspective to serve his clients. In his rookie sales year, Krishen earned the coveted Mortgage Banker's Gold award, which recognizes production, quality, continuing education and participation in the MBAG political action committee.

A native of Augusta, Georgia, Krishen moved to Atlanta in 2010 and graduated from Georgia State University in 2015. Recently married, Krishen, his wife Haylie, and their dog, Brady, live in midtown and enjoy food, sports, and travel.



Boxcar Mortgage, LLC DBA Highland Mortgage

664 Seminole Ave NE #101, Atlanta, GA 30307

NMLS #1969375

Georgia Residential Mortgage Licensee #71220

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



Financials

WHAT TO EXPECT AT CLOSING

► BUYER

- » **Inspection cost** (POC — paid outside of closing)
- » **Appraisal** (POC — paid outside of closing)
- » **1 year Home Owners Insurance** Policy
- » **Lender Title Insurance**
- » **Owner Title Insurance**
- » **Survey**
- » **Pro-rated taxes due** on date of sale
- » **Homeowner/Condo Association Initiation**, including Capital Contribution, Move-in, Garage/Key, Mailbox fees
- » Cost of **establishing utility** services
- » **Closing Cost of obtaining a loan** — Origination, Credit report, Mortgage Broker, Admin, Courier, Processing, Document Prep, Underwriting, Georgia Residential Mortgage loan, Flood Certification, etc. *This is usually approximately 3% to 4% of the loan amount. Some of the listed items maybe negotiated between Buyer and Seller.*

- » **Commissions are paid at closing**; however, they are not actually considered a “closing cost.”

Real estate agents do not get paid commission until their clients have completed a successful closing. There is no “standard commission” and openly discussing commission rates is a strict anti-trust violation. Nevertheless, Real estate agents are required to disclose information about their commissions to their clients and commissions should be clearly stated in buyer and seller brokerage agreements. It is common in Georgia for Sellers to pay the full commission to both agents. However, there are circumstances under which a buyer might pay some or all of their agent's commission. This would be noted by the listing agent in the listing information and the buyer's agent would inform the buyer and discuss this in advance before submitting an offer for that property.

► SELLER

- » Any **outstanding Utility** or **Sanitation Fees**
- » **Pro-rated taxes** due on date of sale
- » **Full payoff of all loans** and/ or Liens of the conveyed property. (Including outstanding mortgages, interest, prepayment penalties, Tax Liens, Workman Liens, delinquent and/or pro-rated Homeowners or Condo Association fees, etc.)

► THE SELLER SOMETIMES WILL NEGOTIATE

- » Contributions to **Buyers Closing Costs**
- » **Home Warranty**
- » **Issues that arise** from Inspections



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.



We love what we do!

Sean Dammann · 404-384-7326

Jason Crosby · 404-759-6012

Shannon Dammann Downs · 404-377-9000

**Developing relationships built on trust and integrity
and working with people to enhance their lives
through real estate is our mission.**

**As always, feel free to call us if you have any questions.
We look forward to helping you in your journey to owning
your dream home.**



THE
DAMMANN
TEAM

YOUR HOME IS YOUR SANCTUARY.
♥ LOVE WHERE YOU LIVE ♥

thedammannteam.com