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Tammy Holman & Rachel Diehl *Allied Home Mortgage*

Tammy Holman's business with Allied Home Mortgage in Lemoyne is thriving despite the stressed real estate market and the recession of 2008. Tammy Holman and senior loan coordinator/processor Rachel Diehl are a potent team in finding solutions because they bring 20 years of combined experience to the midstate mortgage market.

Tammy is driven by the need to help midstate residents revamp their financial situations or realize their dreams of home ownership. Her business savvy and "tuff it out" attitude has made her a force to be reckoned with and a major contributor to the stability of the real estate market in metro Harrisburg.

"It is still a buyer's market," she says. "Anyone who needs to refinance or purchase should not let the publicity about the economy and real estate markets discourage them from pursuing their dream of home ownership. Financing is available in a range of options to fit a variety of needs."

Tammy lives in Lemoyne with her daughter, Piper, who is the motivating factor behind her quest for excellence and will to succeed.

"We know the challenges that families face," she says. "We know that big changes are frightening, but they're also opportunities to achieve a better life. Rates are still at an all-time low, so it's a great time to refinance

and pull the equity from your home. You can use it to consolidate bills, take a family vacation, do home improvements, or finance some other need on your personal list."

Tammy attributes her success to support and teamwork from family and colleagues, but her personal drive to help others has earned her a seat at the table of the most dynamic women in the midstate.

"If you're in a dilemma with an adjustable or higher interest rate mortgage, or you're tired or paying rent, or you think your dream of home ownership is out of reach, call me," she says. "I focus on educating clients and helping them understand and evaluate their options. We can find what works best for everyone, based on their unique situations."

Tammy Holman doesn't dismiss current market conditions -- "The challenges are very real," she says -- but she believes that every generation has faced similar obstacles, and people with persistence can overcome them to realize their dreams. She is a survivor of hard times and a believer in hard work.

"Perseverance, teamwork, understanding and family relationships will prevail over uncertain times," she says. Tammy Holman fearlessly confronts the challenge by helping her clients understand that viable options are safe and possible.