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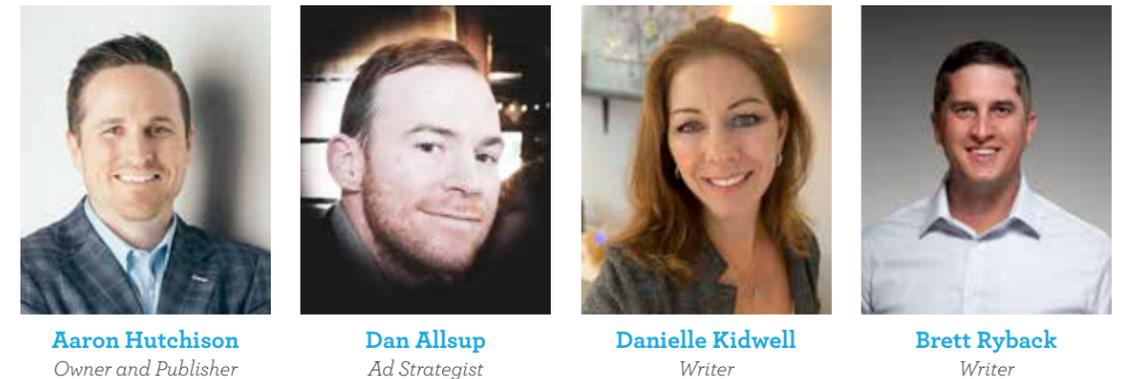
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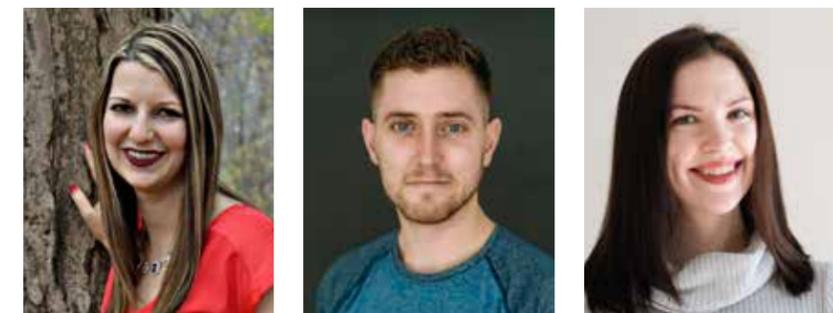


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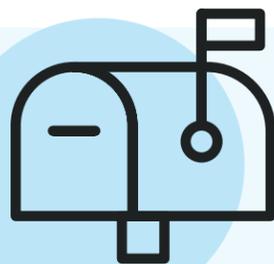
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## PIVOT VS PANIC ▶▶ publisher's note



While the market has shifted a bit in 2023 much like it did in '22, let's be real with one another '21 and '20 were a shift also, just in a much different direction. I have noticed a consistent theme in the conversations I have had with many of you, and that is you are pivoting, not panicking. This is refreshing to hear as a business professional and entrepreneur myself, that the most successful agents in the market are not hitting the panic button and freaking out. That's what success, wisdom, and longevity bring to a business and anything we become proficient in. It allows us to slow things



down for a while, see them from a different angle, and maybe take a different course of action to achieve our desired result. Some of those pivots have been new marketing and referral strategies, new shifts into business operations, new brokerages, and even more off-market type deals being closed than in many years past.

As agents, it amazes me the things you go through to get a deal done, keep it all together, and manage the expectations of your clients. I can say that there are a lot of similarities among this group of top performers. You truly enjoy working with agents on the other side. This may not always be the case but knowing the agent on the other side of the deal, and having a great working relationship with them has proven to be one of the many things to look forward to. I believe these relationships are built slow and steady, and from proven track records. Our platform with Real Producers hopes to continue to build that community and circle of trust that you have. It starts by learning more about one another and getting to understand where someone has been, and their story. We continue the mission by connecting and building relationships at our events.

As a reminder, these events are exclusively for the top agents and our preferred business partners to attend. We don't have a wild formal agenda, they're meant to be relaxed and allow for you to connect with people you might not have seen in a while. These social atmospheres are rooms that are not

created elsewhere. Thinking about it, our distribution list for the top 300 agents is comprised of dozens of brokerages. While someone might be a "top producer" in their own light of whatever category they are speaking of, "Real Producers" are different. This group is objective, merit-based, and truly an honor to serve. I look forward to seeing you in person, in just a few days! Please make it a goal to come and find me and introduce yourself, if I don't get to it first!

Any suggestions on upcoming nominations or features? Send those my way. Some of our stories do have a long waiting list, but as we continue to grow we will have additional features every month, being able to highlight more and more of you and your stories. Thanks always go to our preferred partners who support this platform every month to continue to build trust and earn your business every time they have an opportunity. If you haven't met our partners, let me know and I can arrange that.

**Best,**

**Aaron Hutchison**  
Owner/Publisher  
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# HouseMaster

By Elizabeth McCabe  
Photos By ThePhaseTwo Media

## HOME INSPECTIONS

### Ensuring Homes are Safe and Sound, One Inspection at a Time!

“Our family is the core of everything that we do,” says Elaine Whetstine, co-owner of HouseMaster Home Inspections. She and her husband, Jeremy, launched the franchise in January 2022.

“It was important to find a business that allowed us to find that flexibility as a family,” explains Elaine. She and Jeremy blended families three years ago and started a new chapter in life in the process. Starting their own business came naturally to these driven entrepreneurs.

“Jeremy owns a high-end landscaping company and I teach sixth grade,” explains Elaine. She jokes, “I didn’t want to dig holes and mulch the rest of my life. We wanted to come up with something long-term.” They continue to maintain the landscaping business because Jeremy loves it.



Many homeowners have never owned a home with an irrigation system.

We walk them through it on how to utilize it.



“We wanted to have a passion project together and home inspections were an easy transition,” points out Elaine. Jeremy is an irrigation specialist and worked side by side with construction for the past two decades.

“My Dad did construction growing up,” says Elaine. “It was an easy lateral move for us and was going to enable us to build a family business that was long-term.” After carefully researching franchises, they decided upon the home inspection industry.

HouseMaster was the perfect fit for them. “It made sense for us

because we loved what it stood for,” says Elaine. HouseMaster is a family-based franchise business, and family is near and dear to Elaine and Jeremy’s hearts.

HouseMaster was also the first company to standardize home inspection templates and established the American Society for Home Inspectors (ASHI) in the late 1970s and early 1980s. Their focus on streamlining and standardization of home inspections made them an obvious choice for the couple who emphasize education and communication with their clients.



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### Thorough Home Inspections

Jeremy and Elaine work together to serve their customers. Jeremy is the licensed inspector while Elaine excels on the business side of things. With his background, Jeremy is well versed in construction, irrigation, and inspections. Home inspections were a natural progression in his career. Jeremy is dual trained and certified by the National Institute of Building Inspectors (NIBI) as well as the American Society for Home Inspections (ASHI). He is also certified by the International Association of Certified Home Inspectors (InterNACHI®).

Elaine, a detail-oriented individual, caters to customers and conducts radon testing for homes. HouseMaster is Radon Certified through the National Association of Certified Home Inspectors (NACHI), ensuring that they meet the highest standards of quality in the industry.

HouseMaster provides standard home inspections, including seller inspections and pre-listing inspections. They believe that these types of inspections can streamline the negotiation process for buyers, saving them time, money, and energy. They also offer additional services such as radon testing, air quality testing, and mold testing. Jeremy is also happy to inspect irrigation systems, which is an added asset to their clients. Elaine explains, “Many homeowners have never owned a home with an irrigation system. We walk them through it on how to utilize it.”

### Thermal Imaging

One of the things that sets their business apart is their use of thermal imaging.

“Thermal imaging is an integral part of our business,” says Elaine. She notes that thermal imaging provides leak detection and thermal insufficiency. While visual inspections are

important, the human eye can only detect so much. Thermal imaging is important to uncover plumbing or HVAC system leaks. Water leaks can also be detected with the foundation, walls, attics, or hard-to-see spaces of properties.

### Don't Neglect the Crawl Space

With their comprehensive inspections, HouseMaster is careful to inspect crawl spaces. “Someone who has lived in their house for 15-20 years might not have been in their crawl space since their walk-through,” says Elaine. Fortunately, HouseMaster checks out all crawl spaces to make sure that they are safe and sound.

### Exceptional Service

Jeremy and Elaine are dedicated to providing their customers with the best service possible. They receive rigorous training and adhere to high professional standards, and they want

to build relationships that extend beyond real estate transactions.

Their platform, the HouseMaster Cloud, allows customers to access all of their reports in one place, making it easier for them to maintain their homes. The platform also includes a repair list generator and a repair cost estimator, which helps customers make informed decisions about necessary repairs.

HouseMaster also participates in a buyer benefits program that offers customers hundreds of dollars in coupons and discount codes for various services and products, including Home Depot, Papa John's, and U-Haul. They also have a “connects” program that helps customers connect their utilities, making the moving process easier. It's all about simplifying life for their clients, which makes them popular with local real estate agents. Elaine says, “It saves customers 6-8 hours of phone time.”

They also offer annual inspections, serving customers long after they have sold their house.

### Family Focused

When not working, Jeremy and Elaine treasure time as a family. “We are a typical family,” comments Elaine. “We like to spend lots of time together and have dinner with one another.”

Both Elaine and Jeremy each have a son and a daughter. “Both of our sons are named TJ,” says Elaine. “We felt like it was meant to be.”

“Blending families is complicated. Our children have led the charge and are so loving and open to everyone. It was so easy to want to build a legacy for them. The core of the business is for them.”



Photo by Summer Russell

Jeremy's daughter Savannah and Big TJ (the nickname for Jeremy's son) both attend Georgetown College and work for Jeremy during the summer and on school breaks. “My kids aren't quite old enough yet,” says Elaine, whose daughter Ally and son TJ (no longer little but, claims the title Medium TJ) attend the Lexington School where she teaches.

and are so loving and open to everyone. It was so easy to want to build a legacy for them. The core of the business is for them.”

Life is better done together. Jeremy and Elaine are two successful business owners who are eager to build relationships with their clients and real estate agents, helping them with all their home inspection needs and exceeding their expectations.

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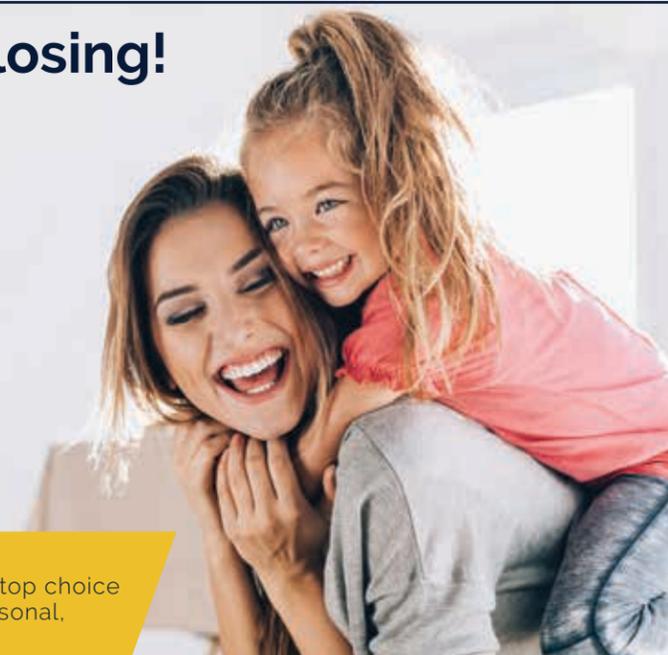
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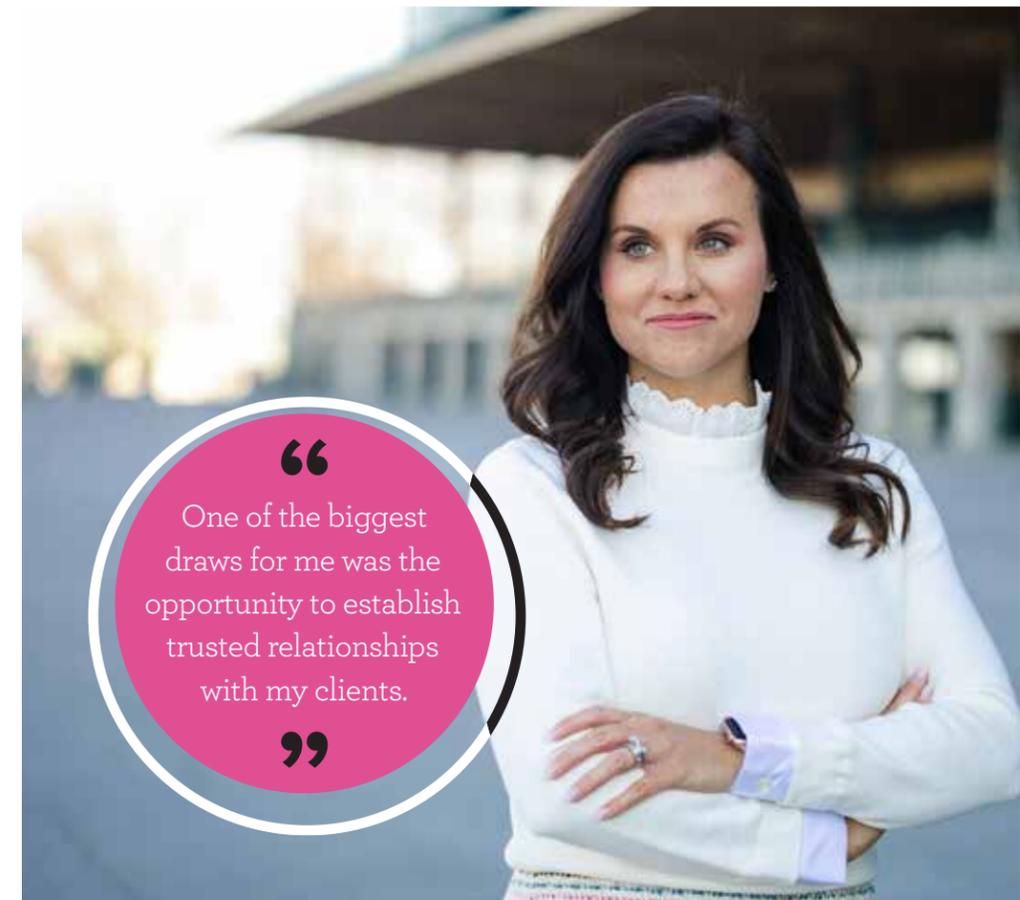
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# Abbie PRATER

## RIGHT WHERE SHE'S SUPPOSED TO BE

"I love people, I can talk to anybody," laughs Abbie Prater of The Brokerage. "That's why I got into this business a little more than five years ago." But her gift of conversation was only one of the reasons. With a degree in Healthcare Administration, Abbie held a busy, rigorous 8-5 job at the University of Kentucky Hospital, a working mom with a little one at home and another on the way. "We were expecting our second child and realized that to take a child to a doctor appointment or any of the numerous other parenting responsibilities would require me to take PTO," she remembers. "My husband, Aaron, was a teacher, and he had the same issue with flexibility."

Abbie had always been interested in real estate, and the couple had been through the process of selling a house by owner and managing investment properties, but leaving a steady career to take a leap of faith was still a scary concept. "One of the biggest draws for me was the opportunity to establish trusted relationships with my clients," she says. "It is important to me that each one feels uniquely valued and cared for during the home buying or selling process." She continues, "Having recently moved here from Owensboro I didn't immediately have the built-in pipeline of contacts that other, more established REALTORS® benefited from, and I thank God every day for my community, friends, and family who rallied around to support and encourage me."



“

One of the biggest draws for me was the opportunity to establish trusted relationships with my clients.

”

Abbie also credits her faith with giving her the confidence to jump right in and change careers to better support her growing family. “Aaron and I pray together over every major decision, asking the Lord to show us the path and opening doors,” she says. “But we also asked Him to give us signs by closing doors, too.” The door to real estate was wide open, and it was her sister’s husband who suggested Abbie contact Chris Schuetz, who became her first and most important mentor. “I called him out of the blue and told him that though he didn’t know me, I knew how successful he was and that we had a mutual acquaintance in my brother-in-law,” she recalls. “We met for coffee and jumped right in, with him taking me on appointments, answering questions, and eventually allowing me to work alongside him as a buyer’s agent once I obtained my license.”

Not one year into her journey, Abbie was surprised when Chris informed her that he was leaving their current brokerage. “I didn’t question it,” she says. “My faith stepped in again and I knew it was the right decision and that I needed to follow him.” Almost five years later, Abbie is thriving at The Brokerage, and is still honored to call Chris her mentor. “I was so blessed to be exactly where I was supposed to be at exactly the right time,” she reflects. “As a young mother, I want to be mindful of my decisions and who I surround myself with because there are people depending on me, but I never doubted this choice.”



“I was so blessed to be exactly where I was supposed to be at exactly the right time.”



“Success looks different for everyone and mine is also centered around family, children, and my husband.”

Abbie and Aaron are busy with their three young children, Allie (7), Audrey (6), and AJ (3). She’s grateful for the opportunity to be truly present for them, guiding them as she watches them grow. “I’m mindful of allowing them to do and explore different things, and real estate has given me the space to fully enjoy this period in our lives,” she says. “It is important to me to make time for real conversations with them, and I want my children to know I will never be too busy to listen.” Both she and Aaron are able to be more present for the family, with Aaron now a co-owner of a local contracting company. “We’ve always worked so well together and we trade referrals back and forth,” she says with a smile. “We should be able to - we’ve been together since high school.” Aaron went into



the military right out of high school, and he and Abbie were married by the time they were 21 years old. Their goal was to raise a family built on love, and they are grateful every day to be living that dream.

“I have big goals as far as volume and income are concerned,” Abbie says. “But success looks different for everyone and mine is also centered around family, children, and my husband.” Abbie is modest, but she just closed over \$7.3 million in sales last year! She believes that as long as her children grow up to be good people who are kind to others, that is all she can ask for as their mother. But her business does require attention, too, so she has found creative solutions to the logistical challenges that can present themselves to parents who work in hybrid capacities.



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# NICK RATLIFF

Realty Team -  
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► cover story

By Brett Rybak  
Photos By ThePhaseTwo Media and  
Veronica Sparrow Photography



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At an early age, Nick Ratliff thought he knew what he wanted to do for a career. He was raised around a large family as the son of a mother with 10 siblings, many of whom had their careers entrenched in the housing industry. Ratliff felt that it would be his calling to become an architect.

---

“Almost all of my family members on that side, like seven of them, have been builders or contractors,” Ratliff said. “Growing up around that, I got to see the behind the scenes happenings and was around it most of my childhood. Maybe that’s why I’ve always loved floor plans. To this day, I could sit here and draw out an efficient set of floor plans and I enjoy it, so I always thought I wanted to become an architect.”

But, as often is the case, things don’t always go to plan.

“I went to the University of Kentucky to take the architecture entrance exam and it was laughable at how much of a fit that I was not. It became very clear that I did not have – nor ever will have – the skill set to take that blueprint and turn it 3-dimensional,” Ratliff said. “It was because of that realization that I went with a major with more of a logical approach, electrical engineering. Numbers have always made sense to me. I graduated from the University of Kentucky, the place that spurred on my lifelong Wildcat fandom, with my degrees and started a job focused on testing equipment and helping write applications for the U.S. Patent Office.”

However, it became evident that, while challenging, Ratliff’s thirst to learn was still there.



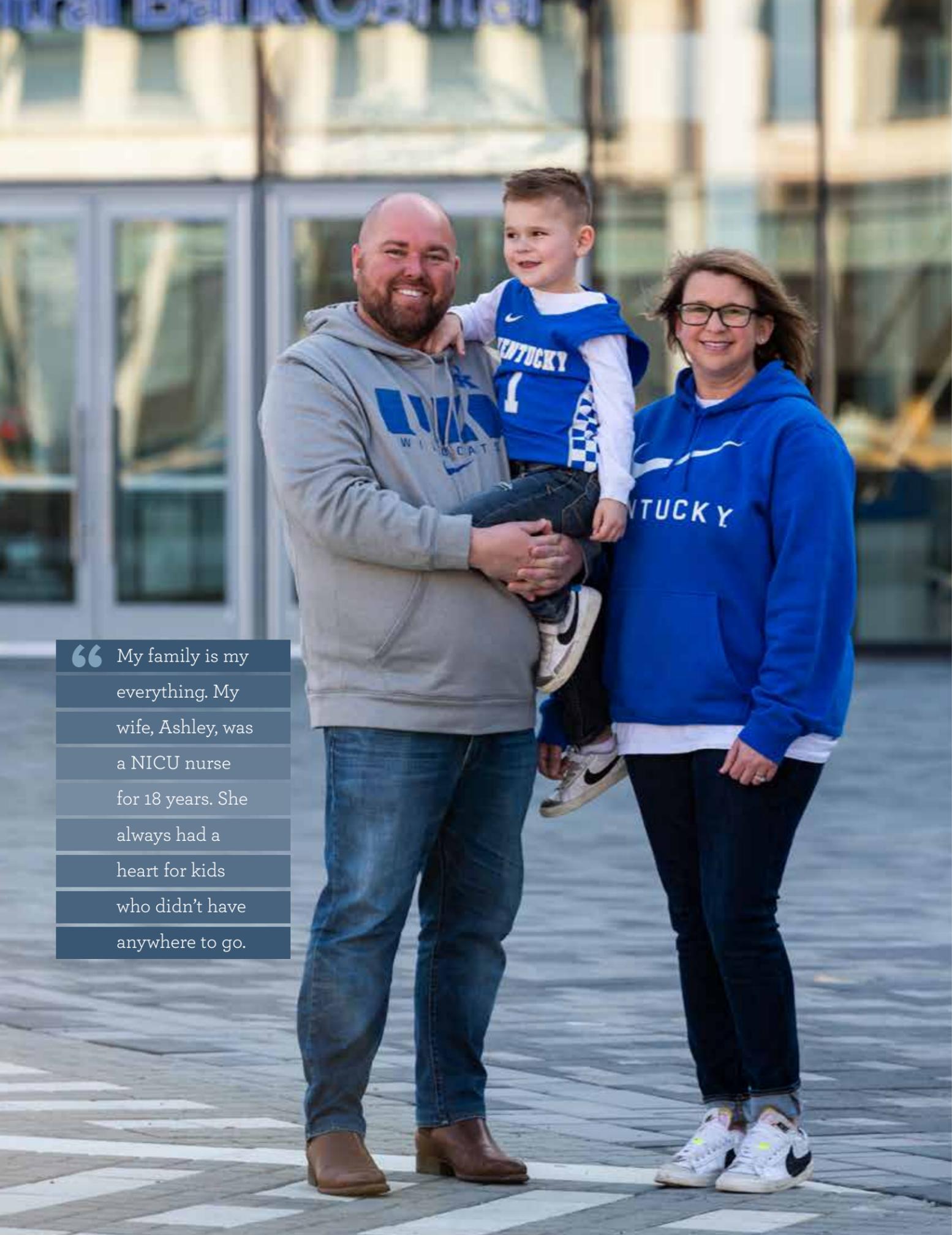
“It was at that point that I decided to return to UK to receive my MBA,” Ratliff added. “At this season of life, I decided that I wanted to build a spec house to sell. I bought a lot and realized I just needed to get my real estate license also. God bless my first REALTOR® for turning me on to it. I’ll never forget, we were in the middle of a transaction and he tells me, ‘you’re really good at this’ and he then started talking me into this somewhat new career path.”

Since 2004 when he received his real estate license, Ratliff has been living – and thriving – in the world of real estate. Throughout all of it, though, Ratliff has been inspired by what drove him into the business in the first place: family.

“My family is my everything,” Ratliff said. “My wife, Ashley,

was a NICU nurse for 18 years. She always had a heart for kids who didn’t have anywhere to go. Because of that passion, she convinced me to sign up for end-of-life foster care for infants. Our first placement was a 2-month-old little boy with shaken baby syndrome and wasn’t initially expected to live. Ashley went to see him before me and I’ll never forget her phone call saying ‘he may never be able to see or hear, but he isn’t going to die. He doesn’t have a trach or anything, but he is so cute.’ I just remember saying to Ashley, ‘we’re bringing him home, aren’t we?’”

That first foster care placement became the only placement Ratliff and his wife would have. Through his time with his now 5-year-old son, Ari, Ratliff has seen miracle after miracle after welcoming their new member of the family.



“ My family is my everything. My wife, Ashley, was a NICU nurse for 18 years. She always had a heart for kids who didn't have anywhere to go.

“To the typical person, Ari might just come across as your typical bratty five-year-old,” Ratliff said with a laugh. “But he’s overcome so much and the neurologists will tell you up to 30% of his brain is dead. So he does struggle with certain things but he’s grown so much. He’s an amazing athlete. He loves going to Kentucky basketball games and constantly just wants to shoot ball. He learned to ski earlier this year and really enjoyed that, too. So just to see him constantly overcoming the odds has been a blessing.”

However, without the constant support of his wife, Ashley, who he married in 2011, Ratliff would not be where he is today. A chance meeting through – of course – realty, actually brought them together. Ashley’s dad, who owned a horse farm, had passed away and Ashley was looking to sell.

“I always like to remind her that I gave up the listing so that we could go out – I’ve made my sacrifice,” Ratliff chuckled. “But we’ve been through a lot of ups and downs. She’s a type-1 diabetic so we’ve run into a lot of things there. Her mom has battled cancer. Life has not always been easy but we’ve been a great team through it all. We’ve been very blessed and I wouldn’t trade what we’ve gone through for anything.”

Through the winding road, though, Ratliff’s faith and desire to put people first have helped guide him through. His ability to put people at the forefront of his decision-making often sets him apart, often using the phrase “stop calling them leads, let’s call them people.” It’s a motto he uses as a guide for how he does business on a daily basis.



“I’ve always strived to have God-focused decisions so I try to treat people with that same love,” Ratliff said. “So how that translates to my business is I believe we should quit calling them leads and call them people. We want to be a part of people’s story and if you’re just a lead, there is no story. What we love about helping people is that there is a story, right? They have a family, they have a past, they have a future, they have jobs, they have kids, and we’d like to become part of that. That’s an honor and it’s something that we should take with a lot of respect. I think that just changes a mentality.”



“ It all goes back to the trust our clients have in us – I know it sounds corny but I want to treat every client like they’re the only client of the year.



That is a guideline Ratliff shares with his entire group at the Nick Ratliff Realty Team. Their mission is to be Kentucky’s

most trusted real estate team, guiding and protecting each client with honesty and integrity. That statement, based on Ratliff’s faith, is what drives decision-making for the team.

“It all goes back to the trust our clients have in us – I know it sounds corny but I want to treat every client like they’re the only client of the year,” Ratliff added. “But at this point, we’ve sold over 1,100 homes for over a quarter of a billion dollars. It blows my mind. But the team’s ability to handle that volume allows me to not have to make money decisions and to reward our clients for the trust they have in us.”

That trust Ratliff has gained has been earned through every step of the long, winding road that has led him to where he is today.



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