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Terry Hammons



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COVER STORY

Nour Chehade

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TOTAL TRANSACTIONS



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Nour Chehade

*Live Life and Enjoy Real Estate:
The Nour Chehade Way*

The world has a funny way of leading us to exactly where we're meant to be, often by routes we never expected. For

Nour Chehade, it was much the same journey, one that looped through operating rooms, international trade routes, royal palaces, and rental property renovations before finally settling in Ohio, where Nour now leads the Chehade Group - passion born from experience, a passion for people, and a vision shaped by value and a global perspective.

Nour was just six months old when his family left Lebanon for life in Ohio. While he has traveled extensively since then - living in London, the Middle East, San Diego, and Newport Beach - Northeast Ohio has always pulled him back. With his easygoing personality, most know Nour for his signature "Live Life and Enjoy" mentality, but underneath that laid-back exterior is a work ethic shaped by strong women and a relentless desire to share value wherever he goes and with whomever he meets.

His mother, above all, was the biggest influence on Nour's young mind and character. Watching her build a life in a new country and seeing her perseverance firsthand gave him a deep reservoir of confidence and drive. "She built up my self-esteem and always pushed me to be the best at whatever I put my mind to," he explains. "She wanted me to love my career and also be the best at it, telling me 'You've got to find something you love, that you don't consider work and success will follow.'" That encouragement laid the foundation for Nour from a very young age to pursue his passions unapologetically, and remained with him through moments that seemed like they didn't quite fit into his journey. "My father taught me a strong work ethic and the importance of having a sterling reputation."

Part of that journey began at age 19 when Nour's grandfather encouraged him to pursue real estate, teaching him the long-term value it could hold. So, he used his life savings to purchase a duplex in Ohio City, admitting he was really nervous to dive into property investment, but still set a goal to buy one or two properties every year...a goal that has seen him building a varied portfolio of residential and commercial investments throughout the years. "It was the best decision I ever made."

During his twenties, Nour sought the route of higher education, completing undergrad degrees

in Finance and International Business at Cleveland State and earning an MBA in Global Relations and Finance. Despite being accepted into medical school and working in healthcare for a while - first at the Cleveland Clinic and later at UC San Diego Health - the structure of the medical field didn't quite align with his entrepreneurial energy.

Nour's experience in the global field had him working with many international clientele, leaning into his appreciation for culture and travel, while also honing his fluency in English and Arabic. The experience not only opened a lot of doors for Nour, it also allowed him the pleasure of working with the Saudi Royal Family, managing property purchases in the States, London, and the Middle East. "I love real estate. I live and breathe it," he says simply.

Over the years, Nour has gained deep hands-on experience not just in buying properties but also in renovation and remodeling - skills that now give his clients a serious edge. Throughout his career and experience with his own personal property investments, not only the purchasing process but also the renovations and remodeling process, the knowledge Nour has garnered has culminated in a wealth of information for his current clientele. "Having that know-how helps me when looking at properties with clients," he explains. "I can walk through a home and estimate the value, renovation costs, and resale potential. That insight lets me guide clients on where to invest and what improvements make sense."

“
I can walk through a home and estimate the value, renovation costs, and resale potential. *That insight lets me guide clients on where to invest and what improvements make sense.*

And it's that investor-mindset and attention to detail that has separated Nour from the pack as an agent. "When I'm with clients, I look at properties as if I'm buying them for myself." He negotiates fiercely on their behalf, not just for price but for extras like hot tubs, furniture, anything that might sweeten the deal. "I treat every client like they're family."





Despite having over 20 years of experience in the real estate industry, Nour officially became a licensed agent in 2022. He jokes that his experience so far has mostly been spent “on the other side” of real estate... buying investment properties for himself and others. But his reputation and knowledge saw him off to an amazing start once he was ready to dive in full time. He earned the eXp ICON award twice within his first fifteen months, was named Rookie of the Year (for all of Ohio) with Keller Williams in his first year, and has since built a high-performing team of agents under the Chehade Group banner. And while most of their transactions are filed under his name, he’s intentional about using each deal as a teaching moment for the agents he mentors.

Admittedly however, Nour jokes, “I kind of Forest Gumped my way through things,” reflecting on how he learned by watching the strengths and missteps of other agents early on. That’s part of what inspired him to build his own team - so he could share what he knows. Today, he’s focused on helping his agents grow while maintaining a marketing strategy that blends old-school relationship-building with new-age tech. He says he’s still getting comfortable with

personal branding and social media, keeping his personal and professional pages separate, but his heart remains in the community, where he invests most of his marketing budget into local businesses.

Outside of real estate, Nour continues to improve his community by working closely with the Refugee Center, helping displaced families find temporary homes and get settled into new lives, while partnering with local church organizations to provide more long-term support. That sense of purpose, of contributing to something bigger than himself, is woven into everything he does and he doesn’t have plans to slow down anytime soon.

“When I got my license it was like putting on the perfect fitting glove,” Nour prides. “It just felt natural.” As he continues to grow in the industry, his focus remains on growing his team, keeping up a solid reputation, and continuing to help families find the right homes. He values building good rapport with other agents and approaches every deal with the intention of keeping relationships strong. Because, as he puts it, “Nine times out of ten, you’re going to work with that agent again.”



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Home Stretch

SETTING THE STANDARD IN HOME PREP

WRITTEN BY KENDRA WOODWARD
PHOTOGRAPHY BY JANET MILLER PHOTOGRAPHY

The Hammons brothers have always had a rhythm together - one that didn't need to be rehearsed.

Growing up, Terry and Barrett found their flow through shared memories, school hallways, backyard games, and later on college football fields. That familiar cadence, one which can only be found in a familial bond, has only strengthened throughout the years for the brothers, even as their careers took them down different roads.

But in 2024, those roads intersected once more, and in a major way, with the launch of their business HOMEstretch...and the timing couldn't have been better. It was the kind of leap that felt like more than just a business decision - it felt like a full circle moment, hand-in-hand with the person who always knew how to catch your pass without needing to call for it - with momentum towards making this move building long before they opened their doors.

So let's take a few steps back and look at where these

brothers came from so we can explain this momentum behind their rapid growth...

After obtaining a law degree from Georgetown University, Terry traveled the world practicing law for 23 years as a corporate finance lawyer. However, while working as a general counsel for a local health company in Broadview Heights in the fall of 2021, he began testing the waters of real estate investment in the Cleveland area. Shortly thereafter, having already built a small portfolio over the last ten years of his practice, he decided to retire from practicing law and continued to grow his portfolio, acquiring three more duplexes within that first year.

During this time, Barrett was still working and living in Pennsylvania but made the decision to move to Cleveland as well, to be Terry's property manager while working remotely for his full time job across state lines. This collaboration exposed two major issues that many real estate





agents and investors faced on a daily basis - delays, disorganization, inefficiency, and unreliable contractors when trying to prepare homes for sale. "We had a lot of the same pain points that we talk about with REALTORS®," Terry explains, citing the opportunity that presented itself to the brothers...one that would resolve these problems not only for themselves, but for other agents as well.

Enter the discovery of the HOMEstretch franchise for the Hammons, which felt less like a chance encounter and more like perfect alignment, having happened right when they needed it most. Terry had already been exploring franchise options as his next career move after retiring from practicing law when

he and Barrett learned that the HOMEstretch founders, Derek and Nick, were based out of Cincinnati. At that realization, something clicked - the brothers noting the yin and yang of the founding duo which mirrored the dynamic they too shared as brothers - and it was that same synergy that sealed the deal.

Nowadays, as the brothers lead their Cleveland-based HOMEstretch location into their second year in business, Terry oversees business development, frequently out in the field building relationships and forging partnerships, while Barrett anchors the operational side of the business, managing the logistics that make HOMEstretch run like

clockwork. Their father, who boasts over four decades in sales, and their nephew, with his many years of experience in home services and construction, have also joined the team, proving that the Hammons legacy is not just in name but in action.

With six core services - junk removal, painting, flooring, landscaping, handyman work, and cleaning - the company is a streamlined, one-stop solution for agents. "We are a home preparation services company, and what that means is that we help real estate professionals get their homes ready to be listed on the market for the highest value...and we do it fast with top quality," Terry explains. "We're an all in one, one-stop-shop

solution for agents and their clients."

By handling all of the project management, HOMEstretch saves agents time and reduces their client's stress, all while increasing the value of the property the agent is trying to sell... and it doesn't cost the agent a dime, because it's a service their client pays for. Speed, communication, professionalism, and high-quality service are the four pillars HOMEstretch is built on...and in a space where reliability is often a pain point, those pillars stand strong.

Their unique model allows them to scale quickly, thanks to a robust subcontractor network and ability to leverage

the franchise's national strategic partnerships with major players like Sherwin-Williams (their main paint provider), People Ready (their source for fast and reliable laborers), and Shaw Floors (their main carpet and flooring provider). "We also have a number of strategic partnerships with leading companies to support our business development efforts and help us deliver quotes and execute projects quickly and effectively." Part of those efforts includes incorporating financing options into their offerings - HOMEstretch can do deferrals or, through its partnership with WiseTack, get clients prequalified for short term loans in as little as five minutes via a text message link.

The franchise-wide systems also provide the brothers access to up-to-date quoting

tools, software for job tracking, and automated processes that outperform your typical local contractor setup. With over 40 HOMEstretch locations operating nationally (and another 60 under contract to launch in the coming months), the Hammons are proud to be part of a network that's constantly evolving and improving. "It's a unique business model that we know for a fact will grow smart and fast," Terry prides. "And technology is one of the primary differentiators for us."

For Terry and Barrett, building strong relationships with local agents is at the heart of everything they do. While they'll occasionally take on projects for homeowners, their focus is clear: to help real estate professionals who are looking for a dependable

partner to make their lives easier and their listings better. "We connect with real estate agents, and we do that by design." Once an agent works with HOMEstretch, they realize that partnering with us is a win-win-win proposition for all involved. Plus, what agent wants to go back to project managing three, four, or even five different contractors after seeing how easy HOMEstretch makes preparing properties?"

Outside of work, Barrett now lives in Shaker Heights with his wife and son, while Terry splits his time between Cleveland Heights and trips to Charlotte to visit his daughter. As the brothers both played football in college, Terry enjoys supporting youth sports through his nephew and is contemplating whether he might get more involved as a

coach or sponsor. Until then, he continues to support the football program at his alma mater, The College of William and Mary, while Barrett lends his free time to supporting ISHA, a spiritual organization that promotes community and personal growth.

What once started from two brothers solving their own home preparation services headaches has since transformed into something much greater for Terry and Barrett. And as the spring and summer seasons approach, the Hammons brothers are looking forward to what's ahead. Not just in numbers, but in the opportunities to keep proving what's possible when you bring your best to the table. For them, HOMEstretch isn't just about getting homes ready...it's about setting the standard.

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Driven by Growth, Grounded in Teamwork, Defined by Professionalism

WRITTEN BY KENDRA WOODWARD
PHOTOGRAPHY BY ANDREW EICHER PHOTOGRAPHY

Some stories unfold gradually, with one small spark setting a lifelong passion. For Gary Stouffer, that moment came in 1974 when he purchased his first home. A few years later, he sold it and made a profit. From there, the journey began, redirecting the course of his career.

He began working at Goodyear right out of high school, building tires, working hard like many others from his hometown of Bath. The purchase and sale of his first home, lit something in him. The thrill of turning a profit made him eager to learn more about the industry and what it had to offer.

This pattern of buying and selling continued through the subsequent years while working at Goodyear. In 1979, he decided to change career paths and pursue his newfound passion in real estate sales. Seven years after obtaining his real estate license, he took the next leap and became a licensed broker in 1986. This would inevitably set the stage for what would eventually become a nearly 50-year career defined by growth, leadership, and commitment to helping others grow their own real estate goals.

After years of growth in residential sales, Gary began to pursue another interest, purchasing vacant land. Once his first purchase of vacant land was complete, Gary realized he had more knowledge and confidence in navigating land transactions, adding another dimension to his real estate portfolio. That niche proved to be a defining force in his career, noting that with every transaction, he gained valuable insight and profound instinct in land transactions. This eventually led to Gary becoming the person others sought out when it came to understanding land and his ability to see its potential. Following which, in 1997, he opened Stouffer Realty, an independent brokerage that

would grow to include eight offices and nearly 200 agents.

Enthralled by his vision after meeting Gary in 2016, something shifted for Gina Luisi, noting how despite her seven year career in the industry, their conversation further opened her eyes to the intricacies of the industry and lit a new determination within her. It changed her perspective on the career she had grown to love so much for the better, and she knew she wanted to be a part of that movement. Now, nearly a decade of working together, Gina admits, "Gary has always reminded me that the people are the most important part of what we do. What we sell - whether it's land, houses, or anything in between - is our product, the people are our business."

In 2020, the next evolution arrived when Stouffer Realty joined forces with Berkshire Hathaway HomeServices, now BHHS Stouffer Realty. The merger brought not only the power of a globally-renowned brand name, but an expanded platform for Gary and Gina to grow a team. All while continuing to operate with the values that had defined them from the beginning. From there, the team began to form, shaped by the market and an emphasis on professionalism over productivity; starting with Sharon Holderbaum, Ashley Beal, and Donna Pugh.

Sharon, who moved to Ohio just eight years ago, was working with a Stouffer Realty agent to find a place to live. The



agent recruited her and sold her on the brokerage by talking about their atmosphere of professionalism, cooperation, and collaboration. Not being afraid to enter into a completely new field, Sharon became an agent of Stouffer Realty for four years before having the opportunity to join Gary's team. This was the turning point for her career as Gary mentored her, teaching her true salesmanship, a positive perspective on people, the art of negotiation, and navigating vacant land transactions (which has become her niche). "Gary has taught me that seeing land is one thing, but walking it, understanding it, appreciating its beauty and potential is something entirely different." She is grateful to be a part of a team of exceptional professionals.

Ashley, a Medina native, had grown up surrounded by the industry while watching her Nana build a successful real estate career. Deciding to follow in her footsteps, Ashley chose the leadership and knowledge Gary had to offer in order to help her grow and learn the trade with confidence. She found her footing quickly, crediting the team's collaborative mindset, citing, "I'm blessed to be part of a team whose members have built successful careers in this business. The most valuable lesson I've learned is our team's definition of sales: Helping others do what they said they wanted to do."

Despite nearly two decades of solo growth and experience within the industry, Donna recently decided to join BHHS

Stouffer as well. The Canton-native had built a substantial investment portfolio up to this point, but found new perspective in the group's shared values. "My goal is to learn, adapt, and grow while staying humble as we celebrate our success," she prides. "This team has shown me the importance of combining our unique perspectives and specialties."

At home, Gary and his loving wife of 45 years, Linda, have spent their lives dedicated to raising their five children, who have since blessed them with two grandchildren. Two of his sons continue his entrepreneurial mindset in business with Michael Stouffer now working in IT operations for BHHS Stouffer and Matt Stouffer working at a brokerage in Manhattan.

Reflecting on his journey, Gary admits, "I genuinely believe in what we do. If you stick to the truth, you'll find that not only will your career benefit, but your relationships will, too." He also places an emphasis on faith and family. "I'm grateful to Christ and what he has done for me in my life. I'm blessed to have a loving family and to be a part of an industry that I will always cherish."

Today, Gary continues to grow, teach, and invest in others. Because for him, real estate was never just about properties - it's about people, purpose, and building something to be proud of



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WRITTEN BY KENDRA WOODWARD
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Before the sun rises, while the house still sleeps, Theresa Brannen is already out the door, running shoes laced, pounding the pavement in silence. It's a ritual born out of discipline, carved into her routine like clockwork. There's no room for excuses when your days are this full - mother of two, real estate agent, marketing pro, renovation partner, and former college athlete with a competitive edge that still runs deep.

But Theresa's mornings are more than a workout - they're a mindset, a method of self-motivation that has been her secret weapon from the start. Whether she was chasing scholarship offers as a high school track and field runner, pitching advertising deals for her alma mater's sports network, or building a real estate business from the ground up.

Originally from Lorain, Theresa grew up watching her parents run their own business. With her mom already out the door by three in the morning, in an effort to get her workout in before she opened the doors of her fitness center by five, it was that kind of work ethic that was engrained in Theresa's soul from a young age. Being a twin and a big sister only added fuel to that already competitive spirit, but it was running that gave her purpose, admitting she didn't realize how good she actually was until she started getting scholarship offers.

Landing a full athletic scholarship to the University of Michigan, Theresa competed in cross country, as well as both indoor and outdoor track while earning a Bachelor's in Sport Management and Communications. Eventually she landed a job in

sports media sales, selling radio advertisements for her university's teams before moving into a national marketing campaign with Puma.

While working with Puma, she moved to Florida and covered a sales territory across the Southwest. Admittedly she says life moved quickly, but everything changed in 2011 when she and her husband decided to return to Ohio. With his eyes set on Olympic competition as a three-time Olympian in track and field for Canada, the two were ready to start a family and plant roots closer to home.

Theresa enjoyed spending time at home with their kids but eventually transitioned into a career in pharmaceutical sales. However, when her job was eliminated, the couple took a fresh look at their side projects and

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decided to make a career out of it. They were renovating higher-end homes, which had been a growing interest, so in order to cut down on external fees, they figured one of them should get a real estate license.

Licensed in 2017, Theresa jumped in with drive and intention, learning the business inside and out, discovering that she not only loved the industry...she was really good at it! "This is a grind," she admits. "You don't just get your license and then all of a sudden have clients. You have to find your clients." She credits strong early mentorship on the EZ Sales Team, including guidance from Greg

Erlanger and Mike Zinicola, and more recently, David Mussari with Berkshire Hathaway as key supporters, admitting that being part of a team early on was essential to her growth and success. "I think it's great for new agents who don't have a strong network to support them - a team is a good way to go."

"You have to be self-motivated," to be successful in real estate, Theresa admits. "I really like helping clients with their real estate needs and helping first and veteran homebuyers. It's such a fulfilling thing to hand someone the keys to their new home." She also thrives on the competitive challenge of working with



sellers, and finds joy in the fast pace of investor deals. "All aspects of real estate - residential, renovation, commercial - you learn something new every day, and it never gets boring."

Using her sales background as a strong foundation, Theresa recently embraced digital tools and marketing techniques to ensure her footing in the industry stays present and fresh. She utilizes AI to help with social media posts and scheduling, and maintains a renovation vlog on YouTube with her husband. Their business, RenovateCLE by Citius Properties, carries a name inspired by the Olympic motto - a nod to her husband's athletic past and their shared

drive for excellence. Together, they've built a brand that bridges real estate and renovation, offering clients more than a transaction...its a transformation.

At home, Theresa's life is fulfilling and constantly in motion - just the way she likes it. Her husband Nathan, their kids Gianna and Grayson, and even the pets (Hank the English Bulldog and Spike the Bearded Dragon) keep things lively. The kids are deep into sports, with lots of time spent at hockey rinks or track meets, and Theresa's daughter and son share her love of running. When they can, they sneak away for quick trips to Florida, but with a pool in their

backyard, most summer days are spent relaxing at home.

Whether it's running, weightlifting, baking, or cleaning, Theresa's energy is unceasing...and her vision for the future is just as driven. "I just want to keep growing my businesses - the family business and my real estate business - and keep learning." Growth at work, she says, means more time with her kids, which has always been the goal.

So each morning, long before the phone starts ringing or the next deal gets underway, Theresa maintains her routine...setting the tone for another day of balance, hustle, and heart.

Approaching Second Quarter Expectations



SUBMITTED BY MARK VITTARDI
EDITED BY KENDRA WOODWARD

As we approach the second quarter of the year, real estate agents and investors alike are keen to understand the evolving dynamics of the real estate market. This update provides insights into current trends, market forecasts, and strategies to navigate the upcoming months.

The real estate market has been characterized by a mix of stability and fluctuations over the past few months, with key trends including:

- Steady Appreciation: Property values have continued to appreciate steadily, driven by high demand and limited supply.
- Modest Interest Rates: Interest rates have seen modest fluctuation, influencing buyer affordability and mortgage applications.
- Stabilization in Urban Sprawl and Suburbanization: Suburban areas remain popular as more people seek spacious homes and remote work flexibility, though urban revitalization is also picking up pace.

As we move into the second quarter however, several factors are poised to impact the real estate market:

- Economic Indicators: Economic health remains a critical influence. Inflation rates, employment figures, and consumer confidence will play significant roles in shaping market behavior. Agents should watch for Inflation Control, in which efforts to control inflation may affect purchasing power and borrowing costs, and fluctuating Employment Trends as the robust job market could boost buyer confidence and housing demand.
- Inventory Levels: Inventory levels are expected to remain tight, particularly in high-demand areas where builders are ramping up construction, but supply chain challenges and labor shortages may hinder progress. Strategies to consider while helping clients who are looking in these areas include; encouraging buyers to invest in Pre-construction Properties which can alleviate some inventory pressures and consider highlighting opportunities through Renovation Projects which can attract buyers looking for more customization, allowing them to reinvest in their future.

- Technology Integration: Technological advancements will continue to transform the real estate landscape. From virtual tours to AI-driven market analysis, embracing technology can provide a competitive edge. To take advantage of this trend, consider investing time into understanding how to properly utilize Virtual Showings for property tours in order to attract more potential buyers from various locations, and learning the intricacies of your Data Analytics so you can better predict market trends and buyer behavior which will only enhance your decision-making skills.
- Legislative and Regulatory Changes: Staying informed about potential changes in housing policies, tax incentives, and zoning laws (which can have significant impacts on market dynamics) will help you immensely in better predicting the next trending cycle within the real estate industry. To improve in this category you'll want to dedicate some time to understanding how Tax Credits and Zoning Reforms work. The possible introduction or changes in tax credits for first-time homebuyers could boost market activity, while adjustments in zoning laws may open up new areas for development and investments as well.

To thrive in the upcoming months agents must be proactive and willing to adapt to new strategies such as educating clients on current market conditions, better financing options, and the benefits of acting promptly. As well, we should focus on strengthening our connections with other industry professionals in order to stay updated on market trends and new opportunities.

As the second quarter of the year presents both challenges and opportunities for agents, by staying informed, leveraging technology, and adopting innovative strategies, real estate professionals can navigate the market with greater success, allowing them to achieve their goals.



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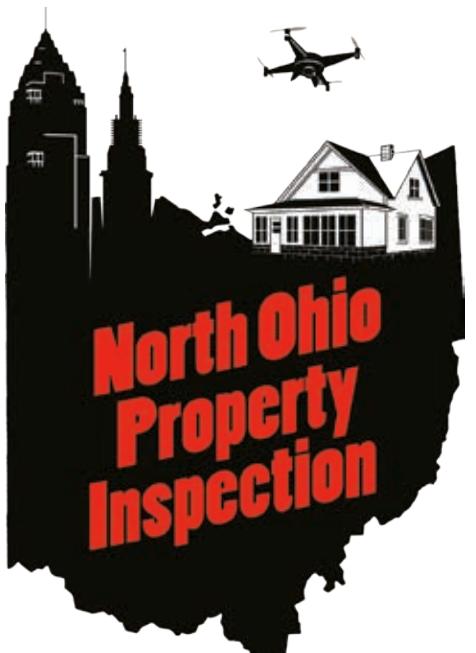
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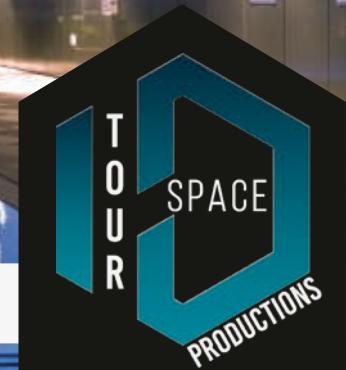


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