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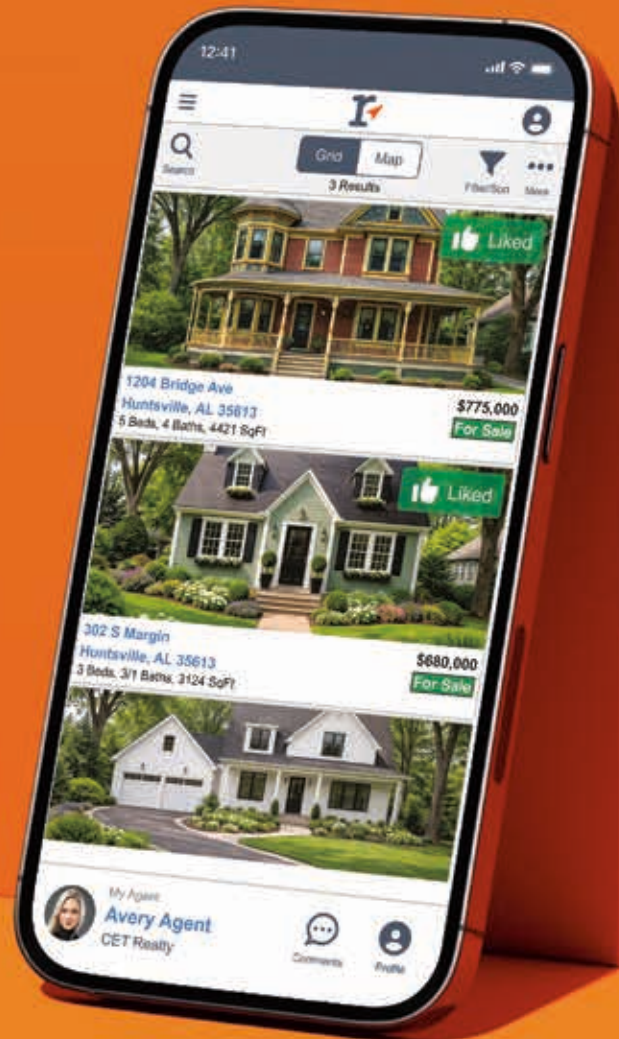


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Stephen Cohen



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Publisher's Note

There's something special about putting together an issue like this one. Every month I have the privilege of sitting down with some of the best agents in North Alabama, and every month I'm reminded that the headlines are never about production—they're about people. This issue is a perfect example. Our cover story featuring William and Madison Stephens isn't just about building a successful real estate team. It's about building a life with intention,

putting family first, and creating opportunities for the people around them. Their story stayed with me long after our conversation ended. You'll also meet Stephen Cohen, whose passion for serving his clients and our community is evident in everything he does. His approach is a great reminder that success isn't about chasing the next transaction—it's about showing up consistently and earning trust over time. That's why I love publishing *North Alabama Real Producers*. Every issue gives us the opportunity to

tell the stories behind the business and celebrate the professionals who make our industry stronger. I hope you enjoy getting to know William, Madison, Stephen, and the many other outstanding partners and agents featured throughout these pages. Thank you for being part of this incredible community. Deanna Eliashevsky
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WHEN
SUCCESS
CHANGES

shape

A LIFE RECALCULATED AFTER WALL STREET: MEET STEPHEN COHEN

Some people spend a lifetime searching for the career they're meant to have. For Stephen Cohen, it wasn't until after an accomplished 35-year career on Wall Street that he discovered the work that truly fulfilled him.

Before entering real estate, Stephen built a successful career in investment management, trading, and

portfolio management, working with respected firms including Wells Fargo Private Bank and UBS Global Wealth Management. Throughout those years, he helped clients build wealth through thoughtful financial planning, and real estate was always part of the conversation. It was one of the most reliable tangible assets in the portfolios he

managed, but it would take decades before he realized it was where his own future was leading.

After years behind a desk, Stephen knew he wanted something different. He wanted to spend less time looking at computer screens and more time connecting with people. In April 2022, he earned his real estate

license, and by July he was actively helping clients throughout North Alabama. While the industry was new, the skills he brought with him were anything but. Years of advising clients on major financial decisions taught him the importance of listening, communicating clearly, and earning

His favorite quote from Aleksandr Solzhenitsyn—**“FOR THOSE THAT HAVE BEEN THERE, NO EXPLANATION IS NECESSARY; FOR THOSE WHO HAVE NOT, NONE IS POSSIBLE”**—reflects a journey of perseverance, redemption, and grace.

trust—qualities that now define his approach to real estate.

Stephen's journey to Huntsville has been anything but ordinary. Born in Boston, he spent twenty years in New York City before living in Connecticut, Colorado, California, Montana, and Las Vegas. Every place left its mark, but the experiences that shaped him most weren't measured in miles. They were found in life's challenges, victories, and personal transformation.

One of Stephen's proudest accomplishments has nothing to do with production numbers or professional awards. This year marks nearly 35 years of sobriety, a milestone he speaks about with humility and gratitude. His faith has become the foundation of both his personal and professional life, shaping how he serves others and how he views success. His favorite quote from Aleksandr

Solzhenitsyn—*“For those that have been there, no explanation is necessary; for those who have not, none is possible”*—reflects a journey of perseverance, redemption, and grace. Those experiences have given him a unique ability to meet people where they are, extending patience, compassion, and understanding during what can often be one of the most emotional decisions of their lives.

Today, Stephen is proud to be part of InTown Partners Real Estate Group, where he has found a culture that mirrors his own values. Led by Nicole Hartenbach and COO Meghann Delashaw, the team has grown significantly since he joined, but its collaborative spirit has remained constant. Stephen credits much of his growth to the opportunity to work alongside Nicole and Alabama real estate icon Christine Wicks, learning the intricacies of luxury homes, custom construction, and some of North Alabama's premier developments. More than anything, he appreciates

being surrounded by people who genuinely celebrate one another's success.

Although he has surpassed \$20 million in career sales in just four years, Stephen is quick to point out that production has never been his greatest motivation. What excites him most is helping people achieve their dreams. Whether he's assisting a family relocating to Huntsville, guiding a first-time buyer through the process, or helping a client navigate a complex transaction, he approaches each relationship with the same mindset: the client's goals always come first. He believes great REALTORS® don't simply sell homes—they become trusted advisors, problem solvers, and advocates for the people they serve.

That servant-minded approach extends far beyond real estate. Stephen has served on the Board of the Cramer Children's Advocacy Center in Florence, including a term as Board President, and has participated in six medical mission trips throughout Honduras, Nicaragua, El Salvador, Guatemala, and Mexico. Those experiences reinforced a belief that continues to guide his life today: success is measured not by what we accumulate, but by how we serve others.

When he's not working with clients, you'll likely find Stephen doing what he loves most—fly fishing,

riding motorcycles, exploring the mountains, hunting in the wilderness, or enjoying time at the beach. He's also a proud father, grandfather, and someone who has learned to appreciate life's simple moments after decades of professional success and personal growth.

Ask Stephen what he hopes people remember about him, and his answer has nothing to do with awards or sales volume. He hopes they'll remember a man who was authentic, honest, humble, and willing to say the quiet part out loud. Someone who loved people well, laughed often, and led with all heart.

Stephen likes to say that real estate isn't for the faint of heart. And he's right.

It demands long days, tough conversations, endless problem-solving, and the ability to keep showing up when things don't go according to plan. Fortunately, showing up has never been Stephen's problem. Whether it was surviving Wall Street, rebuilding his life through sobriety and faith, or starting over in an entirely new career, he's never been afraid to begin again.

And maybe that's the biggest lesson in his story. It's never too late to reinvent yourself.

Sometimes your greatest purpose is waiting on the other side of the life you thought you were supposed to live.

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BUILDING A

LEGACY

THROUGH *TEAMWORK*

Meet William & Madison Stephens - Founders of The Cinder Group

BY DEANNA ELIASHEVSKY, PUBLISHER

William and Madison Stephens never set out to become the center of attention. They set out to build something that would last.

By the time you finish talking with William and Madison Stephens, you'll know they've sold a lot of real estate. You'll know they've built one of North Alabama's fastest-growing teams. You'll know they've earned awards, helped hundreds of families, and built a business most agents only dream about.

But that's not what you'll remember. You'll remember the young mom pushing a stroller through neighborhoods with homemade cookies. You'll remember the Army veteran who never imagined his greatest mission would begin after he hung up the uniform.

You'll remember the Sunday morning drive to church when four simple words changed the trajectory of their lives. *"I'll get my license."* And if you're lucky, you'll probably remember the duck. Her name is Mrs. Quackertons.

According to William, every animal on their hobby farm is Madison's fault. She doesn't argue. She just smiles. That exchange tells you almost everything you need to know about them: they're genuine. They don't take themselves too seriously, and despite everything they've accomplished, they're far more interested in talking about the people around them than they are about themselves.

That's unusual. Especially in real estate. In an industry that often celebrates individual achievement, William and Madison have quietly built something different. Success isn't measured by how many people know their names. It's measured by how many people they've helped build careers, provide for their families, and believe in themselves.

The Cinder Group wasn't built to make William and Madison successful.

It was built so everyone around them could succeed, and that's a very different mission. And it's the reason this story isn't really about real estate. It's about resilience, partnership, and faith. It's about choosing people over

recognition and discovering that sometimes the life you never planned becomes the one you were always meant to live.

Long before real estate entered the picture, William Stephens thought he already knew exactly how his story would unfold. The Army wasn't simply his profession. It was his purpose.

He loved the discipline. He loved the challenge.

He loved serving alongside men and women who believed in something bigger than themselves.

After two deployments to Iraq, he expected to spend his career wearing the uniform. Instead, life interrupted those plans. In 2013, injuries forced William into a medical retirement. Just like that, the identity he'd built for years disappeared. Anyone who's ever experienced an unexpected career change understands what comes next.

Questions. Doubt. Uncertainty.

When the thing you've always planned to do is suddenly taken away, you don't just lose a job. You lose part of yourself. William had to figure out who he was without the title he'd worn so proudly.





The Cinder Group Team

Looking back, he admits it wasn't easy, but it did force him to ask a question that would ultimately change everything.

"If I'm not going back," he remembers thinking, "what am I going to build instead?" His answer surprised even him: real estate investing.

It wasn't glamorous. It wasn't part of some lifelong dream. It was simply an opportunity to build something that belonged to his family.

There was another reason it appealed to him. William laughs when he tells the story now. Years earlier, he'd served under a commander whose leadership style left a lasting impression—not in the way you'd hope. From that experience came one promise he'd made to

himself. "I never wanted another boss." Real estate offered exactly that.

The freedom to chart his own course. The responsibility that comes with betting on yourself. The opportunity to build something from the ground up.

He embraced it wholeheartedly, but what he didn't know was that the person who would ultimately transform that dream was still about to enter his life. Her name was Madison. Madison's path looked nothing like William's. She was born in Cullman, but growing up meant moving often.

California. North Carolina. Back to Alabama.

Each move brought new schools, new friends, and new challenges. Life wasn't always easy, but those years taught her resilience and gratitude.

Most importantly, they taught her not to quit. When she talks about the people who shaped her life, one person rises above everyone else - her grandfather.

A real estate broker. A developer. A mentor.

He believed in hard work, integrity, and he believed his granddaughter could accomplish more than she probably realized herself. Years later, Madison would still point to him as one of the greatest influences in her life. At the time, though, real estate wasn't the plan, and she worked wherever opportunity took her.

Home healthcare. The service industry. Even a veterinary clinic. Each job taught

her something about people. Listening. Serving. Working hard. Showing up even when the work wasn't glamorous.

Without realizing it, she was preparing for a career she hadn't yet chosen. Then she met William. Their original plan was pretty straightforward. William would continue growing the investment business, and Madison would help where she could. Eventually, she decided earning a real estate license might be another way to contribute to what they were building together.

Neither of them expected it to become much more than that. Then Madison did something that still makes William smile when he talks about it.

She went to work. Not behind a computer. Not behind a marketing campaign. Out in neighborhoods. With a stroller. And homemade cookies.

Picture the scene: a young mother pushing her newborn from house to house. Knocking on doors. Introducing herself to complete strangers.



Offering cookies and a handshake instead of a sales pitch. Making cold calls when everyone else was looking for easier ways to generate business. Today, it's almost impossible to imagine.

Social media didn't build her business. Relationships did. One conversation became another. One introduction became one client. One client became another referral. It wasn't fast. It wasn't flashy. But it was real.

And slowly, people began remembering her name, and not because she had the biggest marketing budget. Because she cared enough to show up.

Day after day. Street after street. Door after door.

The momentum began to build, and eventually it became impossible to ignore. Within two years, Madison had more business than one person could realistically handle. It was the kind of problem every real estate agent hopes to have, but it was also exhausting.

She was carrying clients. Contracts. Marketing. Appointments. A growing family. And the weight of trying to do everything well.

From the outside, it looked like success. Inside, it felt overwhelming. She'd reached the point where something had to change, but neither of them knew that answer was waiting just around the corner.

When Two Became One Team

There are moments in life that don't seem significant until years later. A conversation. A decision. Four simple words. For William and Madison, that moment happened on an ordinary Sunday morning. They

“IF I’M NOT GOING BACK, WHAT AM I GOING TO BUILD INSTEAD?”

were driving to church after what had been a relentless week. Madison's calendar was overflowing. Clients needed answers, contracts demanded attention, and showings filled every available hour.

At home, they were raising a young family. From the outside, it looked like everything they had worked toward was finally happening. Yet, inside the car, it felt like everything was falling apart. The pressure she'd carried for months finally surfaced. Madison began to cry.

She wasn't questioning her career. She wasn't ready to quit. She was simply exhausted.

William listened. He didn't interrupt. He didn't immediately begin offering solutions. He understood something every good husband eventually learns. Sometimes people don't need someone to fix the problem. They need someone willing to carry part of the weight.

When she finished talking, he looked over and quietly said four words.

"I'll get my license." That was it. No business meeting. No spreadsheet. No pros and cons list.

Just a husband deciding that if his wife couldn't carry it alone anymore, she wouldn't have

to. Madison didn't waste any time, and before the day was over, she'd signed him up for real estate school. He started class the very next day.

Looking back now, it's hard to imagine The Cinder Group existing without that conversation. But at the time, they weren't thinking about building a team. They were thinking about saving a family from burning out. Sometimes the biggest businesses begin with the simplest acts of love.

When William earned his license in 2019, he wasn't trying to become the face of the company. In fact, he'd be the first to tell you he was joining someone else's success. Madison had already built the foundation. He was simply showing up with a hammer, and that mindset still shapes the way they lead today. Neither one is interested in keeping score. There has never been a competition over who sells more houses. No debate over whose contribution matters most.

There is only one question.



William in deployed in Iraq

“What does the family need right now?”

The answer changes. Sometimes William leads. Sometimes Madison does. Sometimes one takes a step forward while the other quietly works behind the scenes. Neither role is more important than the other, and that's what makes their partnership work.

If you spend enough time around them, you'll notice they rarely finish telling a story without mentioning someone else.

A teammate. A mentor. A client. Their children.

Even when they're talking about their own success, the spotlight has a way of drifting toward other people. That's intentional. William and Madison don't believe leadership is about being the most important person in the room. They believe it's about helping everyone else become better. It's a philosophy that's become the heartbeat of The Cinder Group.

Today, their team includes nine agents and three full-time staff members.

Ask William what makes the team successful, and he won't start talking about production goals or accountability charts. He talks about culture. He believes people do their best work when they know they're valued.

That means everyone matters. Not just the agents whose names appear on signs.

The staff members. The transaction coordinators. The people answering phones. The people solving problems behind the scenes.

They're all part of the mission. In many offices, those roles are separated by titles. At The Cinder Group, they're connected by purpose. Real estate is stressful enough. William and Madison have worked intentionally to make sure their office isn't. They want it to be the place agents can walk into, exhale, and know someone has their back. That's harder to build than a successful business. And infinitely more valuable.

One of William's favorite stories has nothing to do with one of his own closings. It happened while talking with another Realtor.

The agent proudly shared that they'd closed ten transactions during the past year. It was a milestone worth celebrating.

Standing nearby was one of The Cinder Group's agents.

Almost apologetically, they mentioned they'd already closed more than thirty.

William still smiles when he tells the story. Not because it reflected well on him, because it reflected well on someone else.

Watching another person discover what they're capable of never gets old.

That's the moment he lives for. The closing isn't the reward. The confidence is. The growth is. The realization that someone has gone from wondering if they belong in the business to knowing they do. Those are the victories William remembers long after production numbers have been forgotten.

Their own production has been impressive. Together, William and Madison have helped more than 200 families buy and sell

homes, representing nearly \$60 million in career sales. In 2025 alone, they guided dozens of clients through one of the biggest financial decisions of their lives.

Those numbers deserve recognition, but they don't define them.

Ask either of them what they're most proud of, and they'll

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PERSON
DISCOVER
WHAT THEY'RE
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NEVER GETS
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THE MOMENT
HE LIVES FOR.**
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IF THEY
BELONG IN
THE BUSINESS
TO **KNOWING
THEY DO.**



quickly steer the conversation somewhere else. Toward the people they've mentored and the careers they've helped launch. The relationships they've built, because houses are important and people are unforgettable. That's the difference, and it's the reason The Cinder Group has become known for something bigger than production. It's become known for purpose.

More Than a Business
If you ask William what he enjoys most about real estate, don't expect him to talk about contracts or commissions. He'll tell you he likes people. Actually, that's putting it mildly. He loves hearing people's stories.

Where they grew up. What they do for a living. Why they're moving. What they're hoping this next chapter of life will look like.

To William, buying or selling a home is only part of the conversation.

The people sitting around the kitchen table are the reason he enjoys the work. He laughs and admits he probably talks too much. His clients would likely disagree. What they experience is someone who is genuinely interested in who they are, not just the transaction they're about to complete. It's a rare quality in any profession, but it's invaluable in real estate.

Madison leads differently. She isn't the loudest voice in the room, because she doesn't need to be. Her influence is found in the quiet moments.

The contract that's caught before it becomes a problem. The encouragement offered to a nervous new agent. The calm presence when everyone else feels overwhelmed. William

often describes her as the engine behind the business. She's the one making sure everything works the way it's supposed to. It's not glamorous, and most people will never see it. But every successful team has someone quietly holding everything together. For The Cinder Group, that's Madison.

Outside the office, another team is waiting. Their most important one. Home is busy. Really busy. There are four children filling the house with laughter, questions, and the beautiful unpredictability that comes with raising a young family. Anders, Ada, Nora, and Erik. Add in homeschooling, a growing business, and what William affectionately refers to as Madison's "hobby farm," and life rarely slows down.

There are goats. Sheep. Chickens. And then there's Mrs. Quackertons. The duck has become something of a family legend.

William is quick to point out that every animal on the property was Madison's idea. She simply smiles. After spending time with them, you get the feeling she'd happily add another one tomorrow. For all the responsibilities they carry, home isn't where they recover from work.

It's why they work in the first place. When the phones stop ringing and the emails finally slow down, they aren't thinking about production goals.

They're thinking about homework. Dinner. Bedtime stories. Pool days in the backyard. The next family adventure.

Business may provide for their family, but family provides the purpose behind the business.



William has completed two Ironman triathlons. Mention that accomplishment, and he'll probably shrug it off. For him, endurance isn't something reserved for race day. It's simply the way he's always approached life. Growing up with learning disabilities taught him early that success wasn't going to come easily. If he wanted to keep pace, he'd have to outwork everyone around him. That lesson followed him into the military. It followed him through rehabilitation after his injury, into entrepreneurship, and continues to shape the way he leads today.

One of his favorite quotes comes from General George Patton.

"A good plan violently executed now is better than a perfect plan next week."

He loves the reminder that action beats hesitation. Too many people wait until everything feels perfect. William believes progress belongs to those willing to take the first step. It's advice he shares often with new agents.

Don't wait until you know everything. Start. Learn. Adjust. Keep moving.

Madison finds her inspiration somewhere else. She often reflects on the example set by her grandfather, whose career in real estate first introduced her to the industry. More importantly, she draws strength from her faith. The Scripture that continues to guide her leadership is Matthew 16 — a reminder that success means very little if it costs you the things that matter most. It isn't something she talks about to draw attention to herself, it's simply the foundation from which she leads. You see it in the way she treats people, in the way she raises her children, and in the way she encourages

her agents. She quietly serves without needing recognition. Her faith isn't a chapter in her life. It's woven into every chapter.

Toward the end of our conversation, I asked William and Madison a simple question. "What do you want to be remembered for?"

Neither answer mentioned real estate. Neither answer mentioned awards. Neither answer mentioned production.

William paused before answering.

"I don't care if people remember me," he said. "I want Christ to be honored. If people remember me at all, I hope they remember me as His servant." Madison's answer came just as quickly. She hopes she's remembered as a great wife. A great mom. A woman who glorified God through the life she lived. It was one of the few moments during our conversation when neither of them smiled, because they meant every word.

In today's world, it's easy to believe bigger is always better.

More transactions. More followers. More recognition. More success.

William and Madison have quietly chosen a different path. They've built a business that celebrates the success of others. They've built a team where culture matters as much as production. They've built a home where faith and family remain at the center of everything, and they've done it without trying to become the story themselves. Maybe that's why their story is worth telling.

Years from now, someone else will lead The Cinder Group. Their children will grow up. New agents



"Cinder" - The inspiration behind the name, The Cinder Group

will mentor the next generation. Families they've never met will buy homes through people they once coached. That's how legacy works. It doesn't end with one closing. Or one career. Or one generation.

The signs will eventually come out of the yard, the contracts will be filed away, and the production numbers that seem so important today will one day be forgotten. But the people they encouraged...

The leaders they developed... The families they served... Those stories will continue.

And perhaps that's the truest measure of success. William and Madison Stephens never set out to build one of North Alabama's top real estate teams. They simply set out to build a life rooted in faith, family, and service. Everything else grew from there. In the end, that's what The Cinder Group has really been building all along.

Not just successful agents. Not just thriving businesses. But people.

And that's a legacy that will outlast every closing table. 🏡

Why Huntsville Continues to Stand Out



BY SHEREE MOORE,
PRESTIGE LENDING GROUP

 **Prestige**
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Why Huntsville Continues to Stand Out

While buyers across the country continue to navigate higher interest rates, Huntsville remains one of the strongest and most resilient real estate markets in the Southeast.

The reason? It all comes down to fundamentals. A thriving economy, continued population growth, and a steady pipeline of jobs in aerospace, defense, technology, and advanced manufacturing continue to fuel housing demand throughout the region.

Although today’s mortgage rates are higher than many buyers became accustomed to in recent years, the market has adapted. More inventory means buyers have additional choices, greater negotiating power, and more opportunities to make homeownership work.

Compared to many major metropolitan areas, Huntsville also remains relatively affordable. Home prices continue to offer exceptional value, allowing buyers to get more home for their money while enjoying one of the nation’s fastest-growing communities.

Real estate markets naturally shift over time, but Huntsville continues to prove that strong economic growth, a diverse employment base, and a high quality of life create lasting demand. While the national market continues to find its footing, Huntsville remains well positioned for long-term stability and continued opportunity.



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Adam Hammond

THE HAMMOND COLLECTIVE, POWERED BY ELEMENT MORTGAGE

Ask Adam Hammond what he does for a living, and he'll tell you he helps people buy homes. Spend five minutes talking with him, though, and you'll realize that's only part of the story.

Adam is a strategist. The kind of lender who enjoys the deals everyone else has already given up on. The self-employed borrower with complicated tax returns. The veteran with unique financing needs. The investor looking at a DSCR loan. The family who has already heard "no" from three other lenders. That's where Adam gets to work.

After more than 23 years in the mortgage business and more than 5,000 families served, he's learned that very few loans are impossible. They just require someone willing to ask, "What if?"

That mindset has earned Adam a reputation throughout North Alabama as the lender agents call

when a transaction starts getting complicated. While many lenders focus on checking boxes, Adam focuses on finding solutions. His team at The Hammond Collective, powered by Element Mortgage, offers everything from Conventional, FHA, VA, and USDA loans to Construction, Renovation, Bridge, Bank Statement, DSCR, and other Non-QM financing options—giving buyers far more opportunities than they may realize.

But don't expect a corporate script.

Adam grew up in Guntersville believing your word matters, people deserve straight answers, and relationships outlast transactions. Those values still guide every conversation he has, whether he's meeting with a first-time homebuyer or collaborating with one of his Realtor® partners.

Education has also become a cornerstone of his business.

Through his Leadership in Lending newsletter, Realtor Relationship Rally events, and social media, Adam spends as much time teaching as he does originating loans. His goal is simple: help people make confident financial decisions instead of overwhelmed ones.

When the workday ends, you'll usually find Adam exactly where he wants to be—with his wife, Mary Grace, and their four children. Between basketball tournaments, weekends at Lake Guntersville, church, and time on the family farm, life stays full. And that's exactly how he likes it.

Awards eventually collect dust. Rankings change. Markets shift. For Adam, what lasts are the relationships built along the way. His measure of success has never been how many loans closed this month, but how many people still call years later—not because they need another mortgage, but because they trust him.

CONTINUED ►





“Success isn’t about closing loans. It’s about solving problems, earning trust, and serving people well enough that they never have to wonder who they’ll call the next time they need you.”

— ADAM HAMMOND

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Mark your calendars for our upcoming Real Producers North Alabama events!

Monday, September 29th
REALTOR Self Defense CE Class. Join us for an engaging REALTOR® Self-Defense Class and earn 3 hours of Continuing Education credit.

Designed specifically for real estate professionals, this hands-on course will cover practical safety strategies, situational awareness, and self-defense techniques to help you stay safe while working in the field.

Realtor Safety Class at Bullet and Barrel

Saturday, October 24th
Join us as we celebrate one incredible year of Real Producers North Alabama at our **Real Producers Spooktacular.**

Enjoy an evening of costumes, cocktails, great food, music, networking, and a few spooky surprises as we toast to the relationships and community we've built together. It's sure to be a wickedly fun night you won't want to miss!

Stay plugged into our social media channels and your inboxes for upcoming information on how to register for these events.



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