



## Illinois REALTORS® Presents! VETERANS HOMEOWNERSHIP 101

A workshop done as part of Vets Week in Aurora, IL, May 20 - 29

[www.vetsweekaurora.org](http://www.vetsweekaurora.org).

Come and learn the basics of what it takes to own a home. This event will help you understand the steps from the initial search to after you close. Presentations from a housing counselor, credit expert and a Realtor will give you a solid framework and make you an educated and prepared housing consumer.

You will hear learn basics on:

**Loan qualifications and cost of ownership.**

**Understanding your credit score.**

**The housing search, writing an offer, inspections and process to close.**



**Doug Carpenter – President, Illinois REALTORS®** REALTOR® Doug Carpenter, ABR, AHWD, GRI, SFR, of Mokena is the 2017 President of Illinois REALTORS®. He is the managing broker of Coldwell Banker Honig-Bell in Orland Hills. Active in the real estate industry since 1985, Carpenter has been involved in all levels of the REALTOR® organization. He twice served as president of his local association and his industry experience also includes serving as CEO of the Three Rivers Association of REALTORS®. Doug is a veteran of the U.S. Air Force.



**Terry Clemans - Executive Director, National Credit Reporting Association**

**<http://www.ncrainc.org>** Since 2001 Terry has served as the Executive Director of the National Consumer Reporting Association, Inc. (NCRA) a Chicago based national trade association representing the housing credit reporting industry. He has served as an expert witness in several litigations on credit reporting and writes a column in the National Mortgage Professional Magazine. Terry has been involved in the collections and consumer reporting industries since 1986.



**Jack Persin, Chairman, Veterans Task Force, Illinois REALTORS®**

**[www.illinoisrealtors.org](http://www.illinoisrealtors.org)** Jack started his real estate career with Merrill Lynch in the late 80's. First year he was their Rookie of the Year. 2004 Jack moved his business to a small boutique real estate office where he was named Managing Broker and is now with Baird and Warner in Naperville. In 2012, he was President of Mainstreet Organization of REALTORS®. In 2009 Jack co-founded Naperville Responds for Our Veterans and is a veteran of the U.S. Navy serving from 1967 - 1970.

He was Air crewman NAS Squadron 29, Corpus Christi, TX. He served on the USS IWO JIMA both in Vietnam and the Recovery mission for Apollo 13 in 1970.



**Jerria Donelson - Director of Housing Counseling, Joseph Corporation**

Jerria Donelson started her career with Joseph Corporation as an Administrative Assistant in April of 2000. In April of 2002 she was Promoted to Program Assistant and continued in that position for 5 years. She assisted the Director of Homeownership as well as assistance to the staff and board members. As Director, she oversees Joseph Corporation's housing counseling program and services, lead counseling staff, manages lending and community partners' relationships, and continues to provides counseling services to clients as well.