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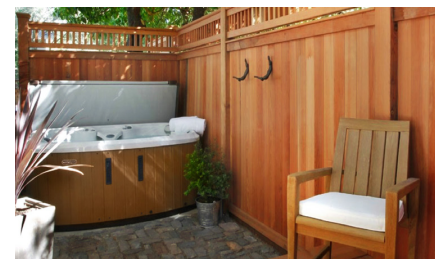


GENERATIONS

PROPERTY MANAGEMENT

SONOMA CA · \$2,295,000

25 EAST NAPA STREET · SONOMA, CA 95476



3 Bedrooms & 3.5 Bathrooms
2,060 Square Feet
11,850 Acres
Hills View & Wine County Living
Arts & Crafts Architectural Style
2 Fireplaces
Hardwood Flooring
First Floor Master
Chef's Kitchen
Central Air Conditioning
Three-Car Garage with Shop
Deck, Patio & Garden

Authentic 1916 Craftsman meticulously renovated to blend period details with modern convenience. Light-filled rooms include three bedroom suites with luxury baths, powder room, two fireplaces, water glass, warm woods. Open kitchen with office nook overlooks and accesses large entertaining yard. First floor master: sitting room with fireplace, walk-in closet plus bonus closet, oversized steam shower and radiant floors, private courtyard with hot tub. Specimen oaks grace large front and rear yards with covered porch, deck, lawn and outdoor patio with gas fireplace. New three car garage with shop. Guest unit possible. One of Sonoma's vintage beauties just 1.5 blocks off the historic Plaza.



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GENERATIONS
PROPERTY MANAGEMENT



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REAL ESTATE AGENT & PROPERTY MANAGER

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Generations Property Management

Branding for a Southern California property management company including logo, business cards, property flyers, and yard sign



BRAEÖN



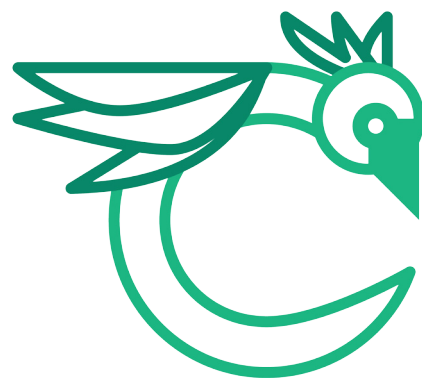
SPORTBAR



*Mindstream
Studio™*



IQ AUDIENCE



COUNT

SkinRegenRxTM



Haven

Safe and Sound with
LETTERMANS

PERSONA



AARON · 28 Years · Teacher
Elementary Education Degree
Income: \$40,000

TOBY · 29 Years · Plumber
High School Diploma
Income: \$60,000

Evansville IN
Combined Salary: \$100,000

GOALS: Aaron and Toby already have a baby girl, Mia, and are expecting another baby. They recently found out that they will be having a baby boy, and can not wait to start decorating his nursery room. Aaron is not creative when it comes to home decor, and loves having themed or certain color scheme options. She is excited to decorate something special for their new baby boy. They are not concerned with price because of their stable income.

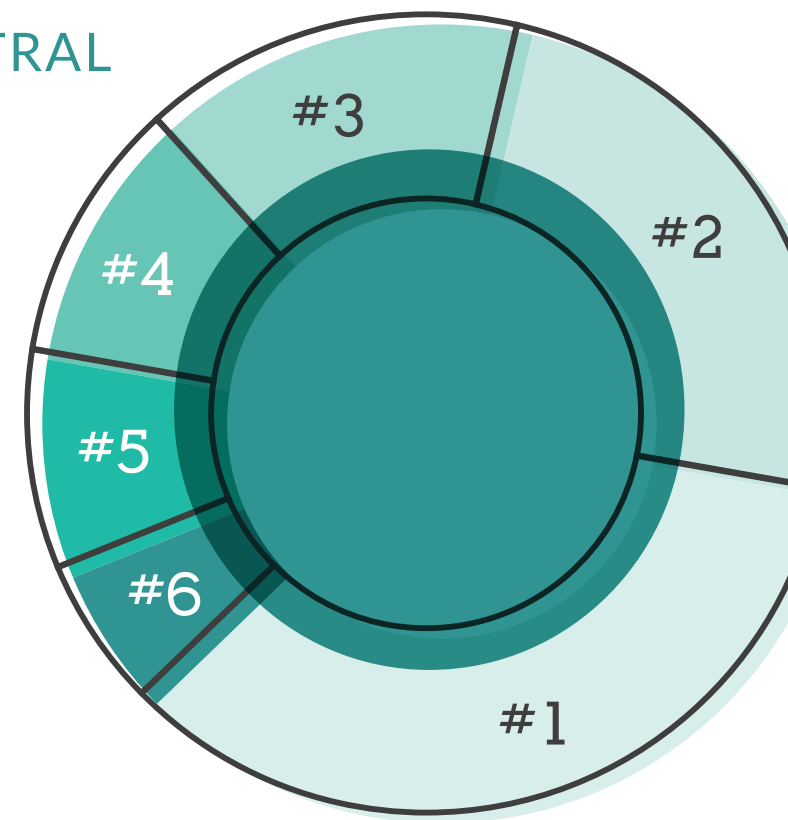
MOTIVATIONS: Aaron and Toby have been planning to have a second child for awhile now, and have a good idea of what they need after having Mia. They recently settled into a bigger home to accommodate for the second child, and possibly a third child in the future. It is a home they want to raise the children in, and want furniture that will grow with their family.

INSPIRATION & IDEAS

BOLD, BRIGHT, & FUN COLORS
CHEVRON PATTERNS
HAND-MADE COUNTRY-CHIC
PLAYFUL DESIGN

TOPICS MOST VALUED

1. VARIETY / OPTIONS - *Extremely Important*
2. QUALITY
3. DURABILITY
4. PRICE
5. ECO FRIENDLY
6. GENDER NEUTRAL



Haven by Letterman's

Team project including branding, persona development, scenario mockups, and design points to create for company

SCENARIO

FEELING

Aaron and Toby are excited to hear they are having another baby. This time they are having a baby boy, and they are ready to start decorating the new nursery.

Initial Feelings of Brand

Upon entering Letterman's, the Haven line is easily found in the store. Aaron is impressed by the aesthetic of the furniture and clothing. She is becoming more interested in purchasing.

THINKING

Compare and Contrast

Aaron wants to compare the quality and look of the furniture offered at Haven by Letterman's to the furniture they had previously owned for Mia.

Considering Products

She would like a way to document the item and price to show to Toby and note where she can order the items to have them delivered to their new home.

Excited to Start

After she is finished at the store, she heads home to show Toby what she found. He is especially excited to have a baby boy and can't wait to help set up the nursery room.

SEEING

Store Visit

On the weekend when Toby is at home with baby Mia, Aaron decided to swing by the local mall to check out the new Haven by Letterman's

Find Products to Buy

After browsing for awhile, she finds a few items she is considering, but not quite ready to buy because they are a big investment.

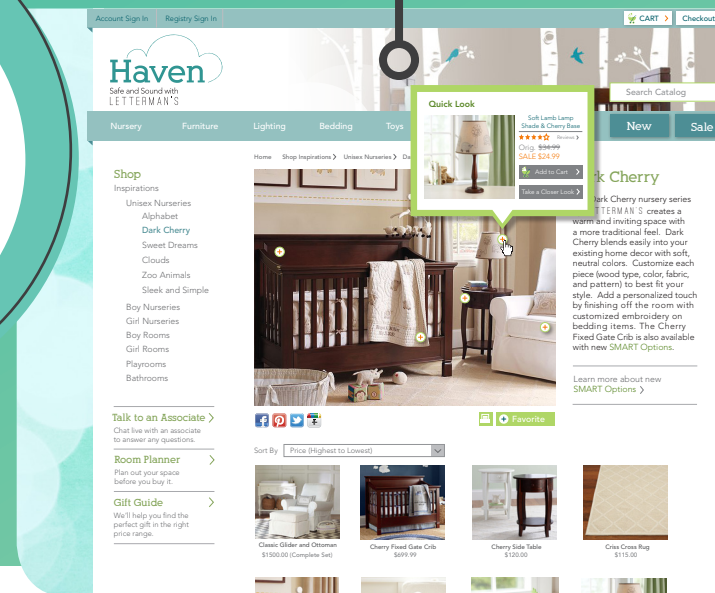
HEARING

Word of Mouth

Aaron's friend mentioned a new line of baby furniture and clothing on the market, Haven by Letterman's.

Employee Help

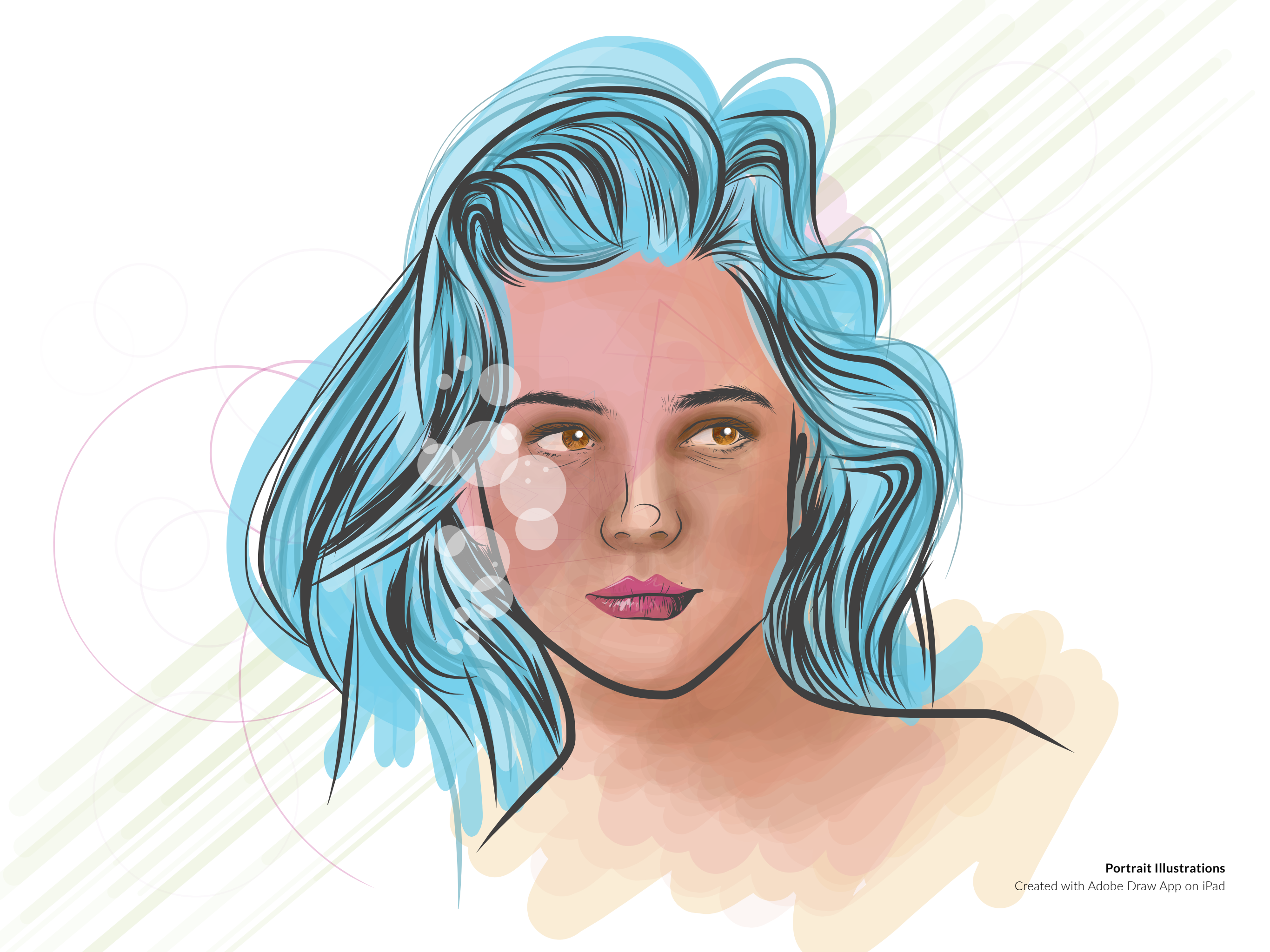
She asks the staff about the new Haven line by Letterman's to learn more about the product.



Haven by Letterman's

Team project including branding, persona development, scenario mockups, and design points to create for company





25th Annual Summer Time
CAR SHOW
★ ★ ★ ★ ★ SEPTEMBER 12 ★ ★ ★ ★ ★

9am - 12pm · Montpelier Farms Park · FREE to General Public!

1720 Crain Highway North · Upper Marlboro MD 20774 · Rain Date: September 26

RAFFLE & PRIZES
FUN FOR ALL AGES
FOOD, CRAFTS,
& MORE!

\$25 Per Vehicle · \$30 Day of Event
9am Vehicle Staging · 12pm Voting Begins · 5pm Awards

Military Discount for Car Show Attendees to Montpelier Farms Festival activities on the same day.

Old School & New School
Modern Muscle
Import
Motorcycle
Truck
Best In Show

People's Choice for:
Car, Truck, and Motorcycle



Register Your Vehicle!

www.SummerTimeCarShow.com



POST 9/11 GI BILL

If you served after September 11 2001, be informed on what you are eligible for through the Post 9/11 GI Bill. **PAGE 5**

HOUSE A VET INITIATIVE: MICHAEL DUNLAP'S STORY

Read about one of our New House-a-Vet Homeowners and where he came from. **PAGE 17**

PTSD

IN MILITARY VETERANS

There are things you can do to help yourself overcome PTSD and come out the other side even stronger than before. **PAGE 17**

APRIL 2015

ROGER THAT Newsletter

Quarterly newsletter presented to the Real Estate Community focused on Military and Veteran related articles and events.

PTSD

IN MILITARY VETERANS

SYMPTOMS, TREATMENT, AND THE ROAD TO RECOVERY FOR POST-TRAUMATIC STRESS DISORDER

Are you having a hard time readjusting to life outside the military? Are you always on edge, always on the verge of panicking or exploding, or on the flip side, do you feel emotionally numb and disconnected from your loved ones? Do you believe that you will never feel normal again? For all too many veterans, these are common experiences—lingering symptoms of post-traumatic stress disorder (PTSD). It is hard living with untreated PTSD and, with long VA wait times, it is easy to get discouraged. But you can feel better, and you can start today, even while you are waiting for professional treatment. There are things you can do to help yourself overcome PTSD and come out the other side even stronger than before.



WHAT IS PTSD?

After experiencing a severe trauma or life-threatening event, many military veterans develop symptoms of **Post-Traumatic Stress Disorder (PTSD)**, sometimes known as shell shock or combat stress. Close to 30% of Afghanistan and Iraq War veterans treated at VA hospitals and clinics have been diagnosed with PTSD. For veterans who saw combat, the numbers are even higher, with one Pew Research Center report showing a 49% rate of PTSD. However isolated or emotionally cut off from others you feel, it is important to know that you are not alone.

We do not know why some military personnel develop PTSD and others do not, but we do know that the incidence goes up with the number of tours and the amount of combat you experienced. This is not surprising, considering many symptoms of PTSD — like hypervigilance, hyperawareness, and adrenaline-quick reflexes — helped you survive when you were deployed. It is only now that you are back home that these responses are inappropriate.

WHAT ARE THE SYMPTOMS?

PTSD develops differently from person to person, but there are four symptom clusters in veterans:

1. **Recurrent, intrusive reminders of the traumatic event**, including distressing thoughts, nightmares, and flashbacks where you feel like it is happening again. Experiencing extreme emotional and physical reactions to reminders of the trauma (*panic attacks, uncontrollable shaking, heart palpitations, etc.*).
2. **Extreme avoidance of things that remind you of the traumatic event**, including people, places, people, thoughts, or situations you associate with the bad memories. Withdrawing from friends and family and losing interest in everyday activities.
3. **Negative changes in thoughts and mood**, such as exaggerated negative beliefs about yourself or the world and persistent feelings of fear, guilt, or shame. Diminished ability to experience positive emotions and feeling detached from others.
4. **Being on guard all the time, jumpy, and emotionally reactive**, as indicated by irritability, angry outbursts, reckless behavior, difficulty sleeping, trouble concentrating, hypervigilance, and an exaggerated start response.

Sometimes these symptoms do not surface for months or years after the event or returning from deployment. They may also come and go. If these problems will not go away or are getting worse — or they are disrupting your daily life — you may have PTSD.

TREATMENT & SELF-HELP

PTSD is not a sign of weakness and there is no reason to blame yourself. The only way to overcome it is to confront what happened to you and learn to accept it as a part of your past. This process is much easier with the guidance and support of an experienced therapist or doctor.

There are several different types of treatment for PTSD including:

- » **Cognitive-behavioral therapy or "counseling"** involves carefully and gradually "exposing" yourself to thoughts and feelings that remind you of the event. Therapy also involves identifying distorted and irrational thoughts about the event and replacing them with more balanced picture.
- » **Medication**, such as antidepressants, is sometimes prescribed to people with PTSD to relieve secondary symptoms of depression or anxiety. While antidepressants may help you feel less sad, worried, or on edge, they do not treat the causes of PTSD.
- » **EMDR (Eye Movement Desensitization and Reprocessing)** incorporates elements of cognitive-behavioral therapy with eye movements or other forms of rhythmic, left-right stimulation, such as hand taps or sounds. These are thought to work by "unfreezing" the brain's information processing system, which is interrupted in times of extreme stress.



HELPING YOURSELF ON THE ROAD TO PTSD RECOVERY

Many veterans suffering from PTSD have to endure long waits for professional treatment at the VA. But there are things you can do for yourself to start feeling better.

As a veteran with PTSD, the job of recovery is to transition out of the mental and emotional war zone you are still living in. It will not happen overnight, but if you take it day by day, you will soon see progress. And as you learn how to deal with your combat stress, you will also be learning skills that will translate into success in the rest of your post-war life — tools you can use for much more than overcoming PTSD.

The following recovery steps can show you how to feel safe again, reconnect with others, deal with nightmares and flashbacks, cope with feelings of depression, anxiety, or guilt, and restore your sense of control.

THE ROAD TO PTSD RECOVERY STEP 1:

CONNECT WITH OTHERS

PTSD can leave you feeling disconnected and withdrawn. Instead of isolating yourself, make an effort to invest in your personal relationships. Social interaction with people who care about you is a great stress reliever and one of the most effective ways to calm your nervous system when you are in a state of hyperarousal or feeling anxious, irritable, or on edge.

Find someone you can connect with face to face — someone you can talk to for an uninterrupted period of time, someone who will listen to you without judging, criticizing, or continually being distracted by the phone or other people. That person may be your significant other, a family member, one of your buddies from the service, or a civilian friend.

You may feel like the civilians in your life cannot understand you since they do not know what it is like to be in the military or to have seen the things you did. People do not have to have gone through the exact same experiences to understand and relate to painful emotions and be able to offer support. What matters is that the person you are turning to cares about you, is a good listener, and is able to be there for you as a source of strength and comfort.

OTHER WAYS TO CONNECT WITH OTHERS

Many veterans find it helpful to join a PTSD support group or to connect with other veterans or trauma survivors. Listening to others' stories and struggles may help you feel less isolated. You can also volunteer in the community, which can help you feel more connected and useful, especially if you are not currently working.

REMEMBER...

If you are not ready to open up about the details of what happened, *that is perfectly okay*. You can talk about how you feel without going into a blow-by-blow account of events. You can also tell the other person what you need or what they can do to help, whether it is just sitting with you, listening, or doing something practical. Comfort comes from someone else understanding your emotional experience. You will also find that people who care about you welcome the opportunity to help. *Listening is not a burden for them but **an opportunity**.*

DON'T...

- » Keep quiet because you do not want to upset others
- » Keep quiet because you are worried about being a burden
- » Assume that others do not want to listen
- » Wait until you are so stressed and exhausted that you can't benefit from help

Source: National Center for PTSD

THE ROAD TO PTSD RECOVERY STEP 2:

CALM YOUR OVERSTIMULATED NERVOUS SYSTEM

PTSD overstimulates your nervous system, leaving you amped up and on high alert all the time. While connecting with people close to you is a great way to calm yourself, it is not always practical to have a buddy close by. In these cases, you can use your senses to quickly calm your nervous system. Just as loud noises, certain smells, or the feel of sand in your clothes, for example, can instantly transport you back to the trauma of a combat zone, so too can sensory input — sights, sounds, tastes, smells, etc. — quickly calm you down. The key is to find the sensory input that works for you.

Think back to your time on deployment: what brought you comfort at the end of the day? Perhaps it was looking at photos of your family? Or maybe it was the taste of candy in a care package from home, or listening to a favorite song, or smelling a certain brand of soap or cologne? Or maybe petting an animal or the sound of wind chimes works quickly to make you feel calm and centered? Everyone responds to sensory input a little differently, so experiment to find what works best for you.

REESTABLISH SAFETY

As a survivor of a war zone, you already know that the world can be a dangerous place at times. The problem with PTSD is that it makes you feel as if you are still in danger, even when you are not. That is why it is important to reestablish safety.

One of the most helpful things you can do is create your own safe place (*ideally someplace close and convenient*). Your safe place is where you can sit and think, relax or meditate, or work through your traumatic memories. The safe place should be a secure, private location with limited access — somewhere you do not have to worry about outside dangers or others intruding. Maybe it is your bedroom or your office. Or it could be a corner of your back yard or an isolated spot outdoors. When you are feeling unsafe, you can retreat to this safe place and calm your overstimulated nervous system.

**THE BENEFITS OF THE GREAT OUTDOORS**

Spending time in nature and pursuing outdoor activities like hiking, camping, mountain biking, rock climbing, whitewater rafting, and skiing can help veterans cope with PTSD symptoms and transition back into civilian life.

*Focusing on strenuous outdoor activities can also help challenge your sense of vulnerability and help your nervous system become "unstuck" and move on from the traumatic event you experienced. Seek out local organizations that offer outdoor recreation or teambuilding opportunities or, in the United States, check out **Sierra Club Military Outdoors**. This program provides service members, veterans, and their families with opportunities to get out into nature.*

THE ROAD TO PTSD RECOVERY STEP 3:

TAKE CARE OF YOUR BODY

The symptoms of PTSD can be hard on your body. The effects include insomnia, fatigue, irritability, angry outbursts, concentration problems, and jumpiness. Eventually, your health will suffer. That is why if you have PTSD, one of the best things you can do is care for your body. That means putting a priority on sleep, exercise, healthy food, and relaxing activities.

You may find it very difficult to relax at first. In fact, it is common for veterans to be drawn to activities and behaviors that pump up adrenaline. After being in a combat zone, that is what feels normal. Without the rush, you feel strange or even dead inside. Things you may turn to for that familiar adrenaline rush include energy drinks, coffee, stimulant drugs, cigarettes (*even if you have never smoked before*), violent video games, action and horror movies, and daredevil sports. If you recognize these urges for what they are, you can make better choices that will calm and care for your body and mind.

HEALTHY HABITS FOR VETERANS WITH PTSD

Exercise to burn off adrenaline. Good choices include activities that involve the large muscles, such as running, walking, swimming, weight lifting, and basketball. The benefits of exercise include reducing physical tension and stress, increasing energy, and decreasing symptoms of depression and anxiety. All in all, regular exercise will make you feel better, both mentally and physically.

Take time to rest and restore your body's balance. That means taking a break when you are tired and avoiding the temptation to lose yourself by throwing yourself into activities. Avoid doing anything compulsively, including exercising and working.

Avoid alcohol and drugs (including nicotine). It can be tempting to turn to drugs and alcohol to numb painful feelings and memories and get to sleep. But substance abuse can make the symptoms of PTSD worse and compound your problems. The same goes for cigarettes. If at all possible, stop smoking, and seek help for drinking and drug problems.

Find safe ways to blow off steam. Pound on a punching bag, pummel a pillow, go for a hard run, sing along to loud music, head to the gym for a vigorous workout, go somewhere private where you can scream at the top of your lungs, or vent in your journal or to someone you trust.

Support your body with a healthy diet. Eat plenty of complex carbohydrates, such as potatoes and whole grains, to support mental clarity and physical stamina. Limit processed sugars, which can exacerbate mood swings and energy fluctuations.

Get plenty of sleep. Sleep deprivation exacerbates anger, irritability, and moodiness. Aim for somewhere between 7 to 9 hours of sleep each night. Develop a relaxing bedtime ritual (*listen to calming music, take a hot shower, watch a funny show, or read something light and entertaining*) and make your bedroom as soothing as possible. Use curtains to block outside light and avoid digital clocks or electronic devices that emit light. If noise is a problem, try using a sound machine.

**TAKE ADVANTAGE OF RELAXATION TECHNIQUES**

Relaxation techniques such as mindfulness meditation, tai chi, deep breathing, and progressive muscle relaxation are powerful defensive weapons against the symptoms of PTSD. Among their many benefits, they reduce stress, ease the symptoms of anxiety and depression, help you sleep better, and increase your feelings of peace and well-being. The only catch is that you need to practice your relaxation technique of choice regularly. It is like military training. You practice until it is second nature, so when the crisis comes, you are able to act quickly and decisively.

THE ROAD TO PTSD RECOVERY STEP 4: RECONNECT TO WHAT YOU FEEL

If you are a veteran with PTSD, it is normal to want to avoid remembering or re-experiencing what you went through. The problem is that avoiding those memories does not make them go away. You can try to escape through fantasies, daydreams, excessive TV, video games, pornography, or drugs and alcohol, but the feelings associated with the trauma are still inside you. When you try to suppress them, the thoughts, images, and dreams can actually become more threatening and intrusive.

It is not helpful to obsess over disturbing thoughts and feelings. Sometimes you will need to take a step back in order to take care of yourself, get through your day, and avoid retraumatizing yourself. But to heal and move on, you will need to reconnect to what you feel. While this may seem like a terrifying step, reconnecting to your feelings is the only way you will be able to experience joy in life again.

SAFELY RECONNECT TO WHAT YOU FEEL

As you stop trying to numb yourself and avoid traumatic reminders, you will need to pay attention to your feelings. Your body and emotions give you clues when you are starting to feel stressed and unsafe. These clues include:

- » Feeling tense anywhere in your body
- » Shortness of breath
- » Holding your breath
- » Pounding heart
- » Racing thoughts
- » Sweating, hot flashes
- » Nervous behaviors
- » Dizziness, nausea (pacing, nail biting, picking at your skin)

When you pick up on these symptoms of stress, take steps to calm down before they spiral out of control. These are the times when you can take advantage of the relaxation techniques and quick stress relief strategies you have in your arsenal.

A PROGRAM FOR RECONNECTING TO YOUR FEELINGS

There are many ways for you to start reconnecting to your feelings, including increasing your contact with other people and working through the trauma in therapy. **Helpguide** also offers a free, online program that teaches you how to reconnect to uncomfortable or disturbing emotions without becoming overwhelmed. Over time, it can make a huge difference in your ability to manage stress, balance your moods and emotions, and take back control of your life.



THE ROAD TO PTSD RECOVERY STEP 5: DEAL WITH FLASHBACKS, NIGHTMARES & INTRUSIVE THOUGHTS

Flashbacks usually involve visual and auditory memories of the trauma you experienced. It feels as if the trauma is happening all over again so it is very important for you to accept and reassure yourself that your traumatic experience is not occurring in the present. Trauma specialists call this **dual awareness**.

Dual awareness is the recognition that there is a difference between your “experiencing self” and your “observing self.” On the one hand there is your internal emotional reality: you feel as if the trauma is currently happening. On the other hand, you can look to your external environment and recognize that you are safe. You are aware that despite what you are experiencing, the trauma happened in the past. It is not happening now.

TIPS FOR STRENGTHENING DUAL AWARENESS

One effective technique for strengthening dual awareness is to state to yourself (*either out loud or in your head*) the reality of both selves. Here is a simple script you can use when you awaken from a nightmare or start to experience a flashback or intrusive thought:

*“I am feeling...
[panicked, frightened, overwhelmed, etc.]
because I am remembering [traumatic event],
but as I look around
I can see that [traumatic event]
is not happening right now and
I’m not actually in danger.”*

Other techniques that can be helpful in bringing you back to the present include tapping or touching your arms or describing your actual environment and what you see when look around. For example, name the place where you are, the current date, and three things you see when you look around.

PTSD IN MILITARY VETERANS



TIPS FOR GROUNDING YOURSELF DURING A FLASHBACK

If you are starting to disassociate or experience a flashback, try using your senses to bring you back to the present and “ground” yourself. Experiment to find what method works best for you.

Movement - Move around vigorously (run in place, jump up and down, etc.); change the position of your body; rub your hands together; shake your head

Touch - Splash cold water on your face; grip a piece of ice; touch or grab on to a safe object; pinch yourself; play with a Slinky, worry beads, or a stress ball

Sight - Blink rapidly and firmly; visit your safe place; look around and take an inventory of what you see

Sound - Turn on loud music; clap your hands or stomp your feet; talk to yourself (tell yourself you are safe, that you will be okay)

Smell - Smell something that links you to the present (coffee, mouthwash, your wife’s perfume)

Taste - Suck on a strong mint or chew a piece of gum; bite into something tart or spicy; drink a glass of cold water, soda, or juice



HEALING FROM SURVIVOR'S GUILT

Feelings of guilt are very common among veterans. Healing from it does not mean that you will forget what happened or those who died. It also does not mean you will have no regrets. What it does mean is that you will look at your role more realistically. **Remember, you are only human.**

REALITY TEST QUESTIONS FOR GUILTY FEELINGS:

Is the amount of responsibility you are assuming for the event reasonable?

Could you really have prevented or stopped what happened?

Could you really have reacted differently?

Are you judging your decisions based on full information about the event, or just your emotions?

Did you do your best at the time, under challenging circumstances?

Do you truly believe that if you had died, someone else would have survived?

Honestly assessing your responsibility and role can free you to move on and grieve your losses. Instead of punishing yourself, you can redirect your energy into honoring those you lost and finding ways to keep their memory alive. In those cases where you truly believe you did something wrong, you can make amends. Even when you cannot make amends directly, there is always something you can do, such as volunteering for a cause that is connected in some way to one of the friends you lost. The goal is to put your guilt to positive use, and thus transform tragedy, even in a small way, into something good.

ADDITIONAL RESOURCES

Veterans Crisis Line – A confidential, free hotline for veterans and their families and friends. Call 1-800-273-8255 (Press 1) or connect via chat or text (838255).

PTSD Program Locator – Find specialized VA PTSD treatment programs near you. (U.S. Department of Veterans Affairs). Visit www.VA.gov/directory and click "PTSD Program Locator" to access this service.

Veteran Combat Call Center – A 24/7 hotline where you can talk with another combat veteran: 1-877-WAR-VETS (1-877-927-8387).

Help for Veterans with PTSD – Learn how to earn how to earn how to enroll for VA health care and get an assessment. (National Center for PTSD). Visit www.PTSD.VA.gov/public and click "Get Help for PTSD" for more information.

24/7 Outreach Center for Psychological Health & Traumatic Brain Injury Get help for traumatic brain injury and other psychological health issues. Call 1-866-966-1020, email resources@dcoeoutreach.org, or connect through live chat via www.realwarriors.net/livechat (DoD's Defense Centers of Excellence).

Military OneSource – Call 1-800-342-9647 for confidential counseling, non-medical services, and other resources for veterans and their family members. The phone line is available 24/7.

Vet Centers – If you are a combat veteran or you experienced sexual trauma during your military service, you can speak with a therapist at your local Vet Center for free, without an appointment, and regardless of your enrollment status with VA. Just bring your DD214. Visit www.VA.gov/directory and click "Vet Centers" to find a location in your community.

THE ROAD TO PTSD RECOVERY STEP 6: WORK THROUGH SURVIVOR'S GUILT

Many veterans with PTSD struggle with difficult emotions, including **survivor's guilt**. You may have seen people injured or killed, often your friends and comrades. In the heat of the moment, you do not have time to fully process these things as they happen. But later — often when you have returned home — these experiences come back to haunt you. You may ask yourself questions such as:

Why didn't I get hurt?

Why did I survive when others did not?

Could I have done something differently to save them?

You may end up blaming yourself for what happened and believing that your actions (*or inability to act*) led to someone else's death. You may feel like others deserved to live more than you — that you are the one who should have died. This is survivor's guilt.

2015 VAREP POLICY CONFERENCE

UNITED WE STAND: THE ROAD TO VETERAN HOMEOWNERSHIP

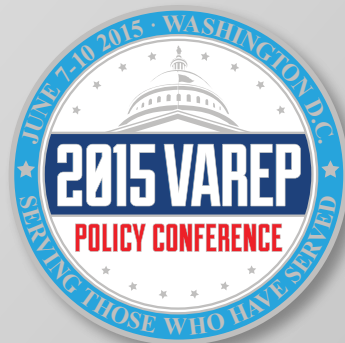
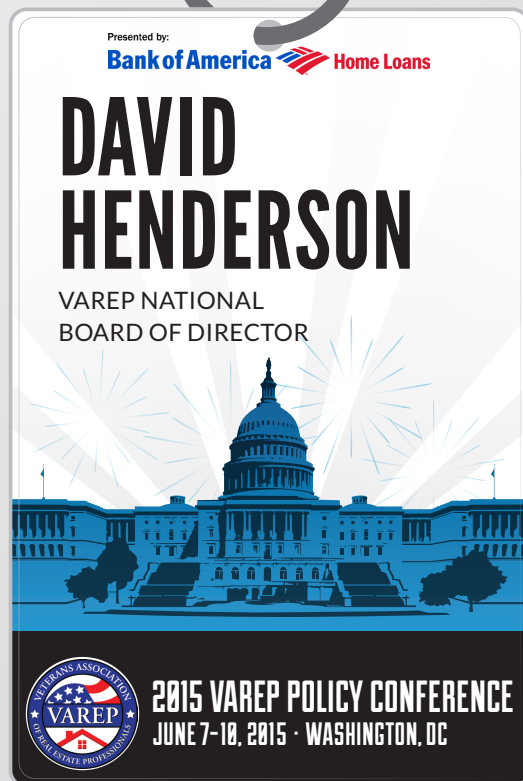


HYATT REGENCY ON CAPITOL HILL
JUNE 7-10, 2015 · WASHINGTON, DC



HOSTED BY: VETERANS ASSOCIATION
OF REAL ESTATE PROFESSIONALS

2015 VAREP National Policy Conference
National Conference logo and branding designs.
Event is held annually in Washington D.C.



2015 VAREP National Policy Conference
National Conference logo and branding designs.
Event is held annually in Washington D.C.

2015 VAREP POLICY CONFERENCE

A LETTER FROM OUR FOUNDERS SON NGUYEN & DUSTIN LUCE

INCREASING SUSTAINABLE VETERAN HOMEOWNERSHIP

Dear Policy Conference Attendees:

On behalf of the **Veterans Association of Real Estate Professionals (VAREP)**, we would like to welcome you to the **2015 VAREP Policy Conference**. This is VAREP's second annual Policy Conference in which your voices will be heard on Capitol Hill to help with removing barriers to veteran homeownership. *Your attendance is invaluable!*

We have a wonderful event in store for you, with three days of networking, interactive sessions, and dynamic speakers, all dedicated to the advocacy of veterans homeownership. We encourage you to take full advantage of this access to the experts and be an active participant.

Veterans are members of a protected class. Laws have been passed to increase hiring of veterans, increase contracting opportunities for veteran-owned businesses, suspend civil proceedings against servicemembers while deployed, provide foreclosure-prevention help for veteran homeowners, and penalize companies who prey on servicemembers through high-interest loans and investments scams. It is now time to address the financial-health situation and housing issues that many servicemembers and veterans face daily.

POLICY PAPER KEY FINDINGS:

1. Lack of financial-literacy education and training for servicemembers and veterans.
2. Veteran housing education, training, and counseling services are non-existent.
3. The VA home loan is a benefit without proper supportive services.

CALL TO ACTION!

We need to ensure our heroes have access to the resources that are necessary in reaching the American Dream of homeownership. With this request, change needs to happen. VAREP is asking to pass legislation or amend current laws to:

- » Fund programs focusing on veteran financial-health
- » Create VA home loan supportive services
- » Create a veteran housing counseling program to ensure veterans are getting the correct information to realizing the American Dream of homeownership.

VAREP – BE EMPOWERED!

Through your hard work with hosting Veterans Housing Summits across the United States, VAREP has become the voice for military and veterans' needs for financial outreach and homeownership empowerment. As VAREP leaders, you will share your personal experiences with Congress, Senate, and federal agencies.

When advocating on Tuesday June 9th 2015, you will be speaking from the experience you have gained from your grassroots efforts. You are mavericks, you are subject-matter experts, and collectively we are **VAREP STRONG!**

Signature of Son Nguyen

SON NGUYEN CO-FOUNDER & PRESIDENT

Signature of Dustin Luce

DUSTIN LUCE CO-FOUNDER



EDITORIAL

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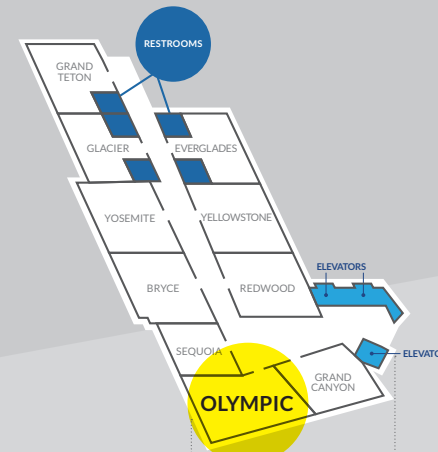
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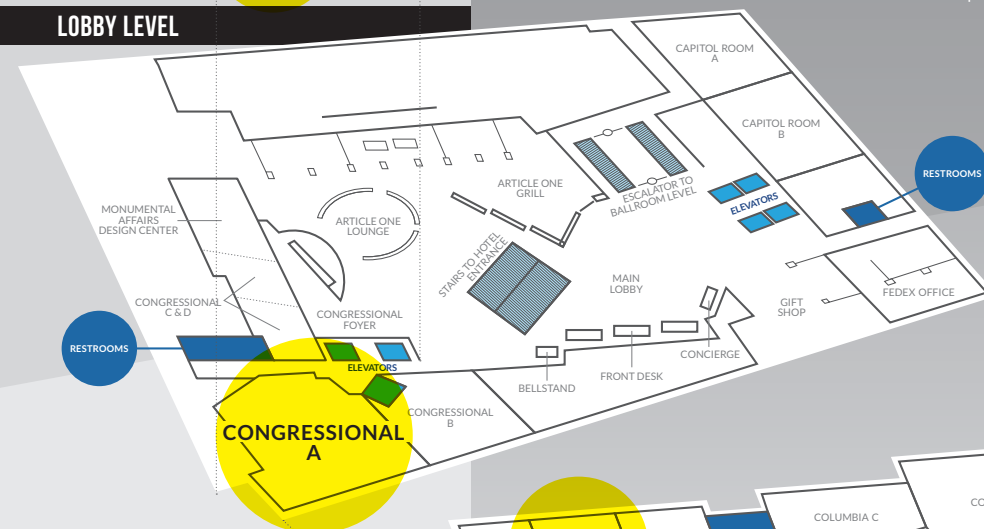
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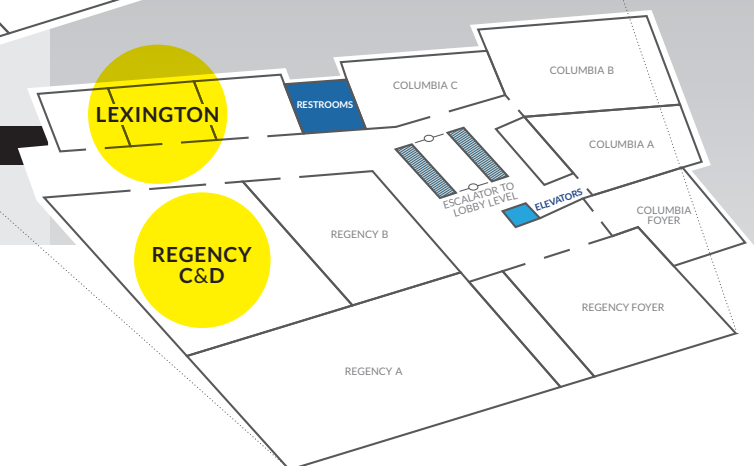
2ND FLOOR CONFERENCE LEVEL



LOBBY LEVEL



BALLROOM LEVEL



- Indicates Conference Room Locations
- Indicates Restroom Locations
- Indicates Elevator Locations
- Indicates Stairs & Escalator Locations

Highlighted in yellow are the four main rooms that the **2015 VAREP Policy Conference** will take place in at the Hyatt Regency on Capitol Hill. Please refer to the Agenda on the next page for the full list of events.

JUNE 7 • SUNDAY

3:30PM - 5:30PM • OLYMPIC
VAREP National Board of Directors Meeting - Private Meeting

6:00PM - 8:30PM • CONGRESSIONAL A
Welcome Reception

JUNE 8 • MONDAY

7:00AM - 8:00PM • REGENCY C & D
Registration Desk, All General Sessions, Keynote Luncheon, and EXPO and Networking Reception

JUNE 9 • TUESDAY

7:00AM - 8:15AM • REGENCY C & D
Breakfast & Final Instructions for Hill Visits

2:00PM - 4:00PM • OLYMPIC
VAREP Corporate Partner Meeting

5:00PM - 6:00PM • LEXINGTON
VAREP Media Lounge

5:00PM - 10:00PM • REGENCY C & D
Pre-Dinner Cocktail Reception and Gala Awards Dinner

JUNE 10 • WEDNESDAY

7:00AM - 12:30PM • REGENCY C & D
Breakfast, All General Sessions, and VAREP Chapter Debriefing

GUEST SPEAKERS



**ADMIRAL
MARK P. FITZGERALD**
U.S. Navy - Retired

Admiral Mark Fitzgerald was born in Winchester, MA and graduated from Northeastern University, Boston in June 1973. He was commissioned in 1973 and retired from active duty on December 1st, 2010. He currently consults with numerous defense and commercial maritime and aviation contractors. He is Chairman of the Board of the Association of Naval Aviators and Vice Chairman of the Naval Aviation Museum Foundation. He holds a Master's degree in Aeronautical Systems Engineering from the University of West Florida (1975) and attended the Naval War College, Newport, RI (1983-84).

From November 2007 to October 2010, he was Commander, Allied Joint Force Command Naples, Fitzgerald with operational responsibility for NATO missions in the Balkans, Iraq and the Mediterranean, and Commander, U.S. Naval Forces Europe/Africa, responsible for providing overall command, operational control, and coordination of U.S. Naval forces in the European and African Command.

Selected for flag rank in September 1998, he was deputy commander, U.S. Naval Forces Central Command, commanded Joint Task Force Determined Response in Aden, Yemen (2000) and Carrier Group 8 / Theodore Roosevelt Battle Group during Operation Enduring Freedom (2001-2002).



ANGELA VANDER WERF
REO Manager - REO Community Development
Wells Fargo Home Mortgage

Angela Vander Werf is an REO (Real Estate Owned) Community Development manager for Premiere Asset Services (PAS), Wells Fargo's REO disposition team, in West Des Moines, Iowa.

Her team manages relationships with nonprofit organizations approved to receive donations from the REO inventory. Since 2013, the Military Donation program has donated more than 200 bank-owned homes to help provide housing to wounded veterans.

REO property donations are part of Wells Fargo's long-standing commitment to help support and revitalize communities, and the responsible disposition of REO properties is a key objective for PAS. Vander Werf's role is to ensure donation recipients are using the homes they receive in a way that contributes to neighborhood stabilization.

Vander Werf has been with PAS for seven years and was previously an asset manager, training consultant, and loan administration manager. Prior to working at Wells Fargo, she was an area sales manager for GM OnStar.

Vander Werf received her Bachelor of Arts degree from Central College in Pella, Iowa.



JOHN BELL III
Assistant Director of Loan Policy
and Valuation Loan Guaranty Service
U.S. Department of Veteran Affairs

John began his VA career in September 2010, and currently serves as the Assistant Director of Loan Policy and Valuation responsible for all aspects of benefit entitlement. This includes origination, loan policy, valuation, Special Adapted Housing, Native American Direct Loans, and Legal/FOIA. A Veteran himself, John served in the US Navy, serving in Operation Restore Hope and the Gulf War. While serving on active duty as an enlisted serviceman, he was selected to the BOOST Officer program.

Prior to his tenure with VA, John was most recently with Bank of America, serving as Vice President of VA Real Estate Management. John's career also included a variety of senior leadership positions, at large lending institutions including Countrywide Home Loans, as Senior Vice President of Sales and Operations, and Regional Vice President of Loan Operations, where he was instrumental in designing a new portfolio retention strategy that was a model for the rest of the industry. Additionally, he created the group which managed the VA property management contract, and was credited with starting a national inspection group - this model is currently used throughout the industry to reduce costs, improve community relations, and decrease code violations.

John began his career in finance while attending Lambuth University in Jackson, TN. John lives in Ashburn, VA with his wife, Melissa and his daughter, Ainsley.

PRIMELENDING IS AHEAD OF THE GAME

According to the 2011 US Census, 16.4 million veterans owned homes. However, in sharp contrast, there were only 1.9 million active VA loans in the system.

PrimeLending has taking a proactive stance by adding the question "Is the Borrower / Co-Borrower a Veteran" during the initial stage of the application.

In our effort to provide exemplary service to the military community, we are always looking for opportunities to better serve our customers.

We are a Proud Sponsor of the VAREP Policy Conference.

Contact a PrimeLending Professional.

800-597-7137 | www.Primelending.com

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HOW DO WE KNOW?

A SNAPSHOT OF OUR NATION'S VETERANS



Source: CENSUS.GOV

Who are U.S. Veterans?

Federal, state and community leaders; private businesses; non-profits; and community organizations use information about the military veteran population from the American Community Survey and Economic Census to determine the programs, services and infrastructure that serve the needs of our veterans. What follows is the most recent snapshot of veterans statistics.

THERE ARE APPROXIMATELY

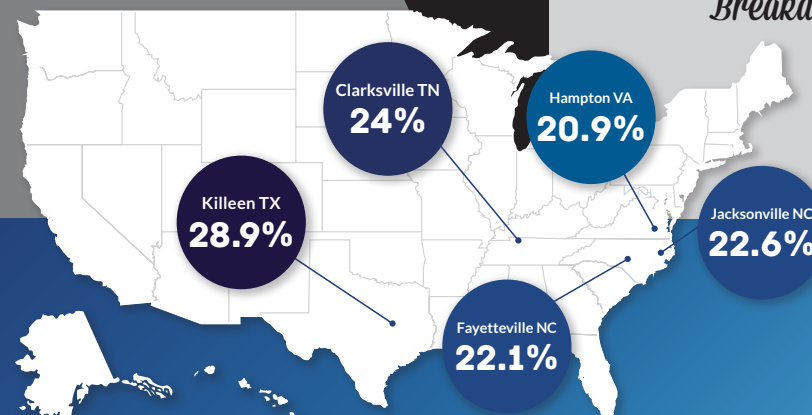
21.8 MILLION ★ ★ ★ ★ ★
VETERANS
 LIVING IN THE UNITED STATES



20.2 MILLION
MALE VETERANS

1.6 MILLION
FEMALE VETERANS

CITIES WITH A
HIGH%
 OF VETERANS



Breakdown by Race and Ethnicity*

17.5 MILLION	White - Not Hispanic/Latino
2.4 MILLION	Black
265,000	Asian
157,000	American Indian or Alaska Native
28,000	Native Hawaiian & Other Pacific Islander
1.2 MILLION	Hispanic or Latino

States with more than
 1 Million Veterans

1.6 Million
Florida

1.6 Million
Texas

2 Million
California

Where do our U.S. Veterans live?

Sources: 2010 American Community Survey, 2007 Economic Census (Survey of Business Owners)
 The American Community Survey is a survey and its estimates are subject to sampling error.



Makea Barton

Corporal Makea Barton joined the United States Army Reserves in 2001 and was deployed to Fort Sam Houston in San Antonio, Texas as a Military Police officer, where she served with honor before fracturing her hip during her tour. She was deactivated in 2002 with an Honorable Discharge and received several awards for her service.

In 2006, Barton began suffering from Post Traumatic Stress Disorder and started long-term treatment at Perry Point VA Medical Center. Over the next several years she experienced unemployment, homelessness, bankruptcy and separation from her son, Lateef.

With the help of her church and Disabled American Veterans, where she helped other veterans apply for their benefits, she began to rebuild her life. Through volunteering, continued treatment and debt management assistance, Barton has been able to keep her finances on track, and continues to work toward her dream of having a home of her own.

Bank of America salutes Corporal Makea Barton for her service and we're honored to donate her a home in Danville, VA.



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VAREP OVERVIEW

About VAREP

Established in 2011, the **Veterans Association of Real Estate Professionals (VAREP)**, is a non-profit 501.c.3 organization dedicated to increasing sustainable homeownership, financial literacy education, VA loan awareness, and economic opportunity for the active-military and veteran communities.

While our focus is on the active-military and veteran communities, our services are also offered to eligible low-to-moderate income (LMI) families. Our doors are open to all that want to realize the American Dream of homeownership. VAREP and its members represent and work within all sectors of the real estate, housing, and financial-services industries.

OUR VISION

As a housing non-profit for vets, by vets, our success is measured not by a balance sheet for shareholders but by how many lives we can improve through our programs and services. Our proactive stance of providing financial-literacy education and advocating homeownership may not end the epidemic of homelessness among the veteran community, but can prevent it from happening in the future, one veteran at a time.

OUR MISSION

Our mission is to increase sustainable homeownership, financial-literacy education, and economic opportunity for the active-military and veteran communities.

THE FIVE POINT PLAN

Homeownership Advocacy - Advocate nationally to develop programs that reduce barriers to homeownership in the military and veteran communities.

Community Outreach - Foster responsible homeownership in the military and veteran communities by providing housing education through live and online courses on such topics as foreclosure prevention, financial literacy, and understanding credit pre and post-purchase.

Professional Membership - Provide a place where real estate and financial service professionals can share ideas, get educated, and be empowered to better serve the real estate needs of service members, veterans, and their families. Non-military members are welcome.

Veteran Job Creation - Collaborate with organizations in the financial service sector to support veteran employment, and help implement legislation

Affordable Housing - Provide affordable home buying opportunities for veterans and service members who have gone through VAREP's homeownership education and counseling services.



National Headquarters

VAREP was founded in 2011 by Son Nguyen and Dustin Luce and VAREP Headquarters is currently resides in Corona, California.



VAREP CURRENTLY HAS
27 CHAPTERS
LOCATED IN
11 STATES
ACROSS THE UNITED STATES

VAREP Local Chapters

Local VAREP Chapters allow VAREP to empower real estate and lending professionals to better serve the housing needs of military and veteran families all across the country. Each chapter is responsible for holding **Veterans Housing Summits, Charity Events, Real Estate Outreach Events, and Educational Seminars.**

For more information on VAREP, please visit our website at www.VAREP.net

Phoenix AZ	North San Diego CA	Honolulu HI
Tucson AZ	San Gabriel Valley CA	Chicago IL
Bay Area CA	Denver CO	Las Vegas NV
Los Angeles CA	Washington DC	Northern Nevada NV
Orange County CA	Central Florida FL	Dallas / Fort Worth TX
Riverside CA	Broward County FL	San Antonio TX
Sacramento CA	Miami FL	Houston TX
San Bernardino CA	Tampa Bay FL	Seattle WA
San Diego CA	Atlanta GA	Tacoma WA



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