

JoAnn Sworan Bio

JoAnn Sworan is President of “Real Estate CSO” – a registered credit repair company she founded to educate and assist consumers and to inform Real Estate professionals and mortgage lenders about how credit reports can be managed. She has helped hundreds of Real Estate Agents understand the critical steps required for customers to obtain mortgages.

JoAnn comes to the Credit Repair Industry after an accomplished Real Estate career, one distinguished by her service commitment to her fellow industry professionals. She has held numerous Director level board positions, including ones with the Chicago Association of REALTORS, Main Street Organization of Realtors and the Illinois Association of Realtors. JoAnn holds a Real Estate Broker license in the State of Illinois, a Continuing Education License in Illinois and a Graduate Real Estate Institute “GRI” designation. Currently, she serves on the Main Street Organization of REALTORS® Board of Directors in Illinois.

While working with real estate clients during the Great Recession, JoAnn came to the realization that managing credit was an essential tool for all participants in our economy,

regardless of income level and educational background. While working to improve her own credit, she became aware of NACSO, and made the leap to start her own credit repair company with a focus on education. Her dedication to serving her clientele has quickly propelled the success of her new enterprise and her relationships within the Real Estate industry continue to provide her an opportunity to spread the word about credit management for all. She speaks about credit repair statewide to consumer groups, Real Estate Agents and Mortgage Loan Officers. Upon the founding of her company in 2010, she became more interested in offering her insight to help promote the “Standards of Excellence” of NACSO.

Advocacy and service to others is one of JoAnn’s strengths. To further the aims of Real Estate CSO and the credit repair industry at large, JoAnn has written, licensed and trademarked Continuing Education courses concerning credit and credit repair, for Real Estate Agents in the state of Illinois. In that vein, JoAnn is proud and honored to be serving as a Board member for NACSO.

Professional Designations & Committees:

- Illinois Real Estate Sales License, 1991
- Illinois Real Estate Broker License, 1993
- Illinois Real Estate Continuing Education License, 2009
- Graduate Real Estate Institute (GRI)

- E-Pro 500 Certification
- Main Street Organization of Realtors- Board of Directors 2010 – 2013
- Chicago Association of Realtors Board of Directors 1998 – 2002, 2003-2007
- Chicago Association of Realtors Governmental Affairs Committee 1994-2003
- Realtor Political Action Committee “Sterling R” Donor 2005
- Chicago Association of Realtors Realtor Political Action Committee Co-Chair 2004 – 2006
- Illinois Association of Realtors Leadership Training 2004
- Illinois Association of Realtors Technology Committee 1998 – 2001
- Illinois Association of Realtors Vice-Chair RPAC Fundraising 2006
- Illinois Association of Realtors- Board of Directors 2003-2007