

RAYAC Connection

What's Inside ...

Calendar of Events	2
Wednesday Wind Down	2
Board Summary	3
President's Page	4
Executive Officer Column	5
Membership News	6
Legislative Link	7
City Living Refresher	8
Practicing Professionalism	9
Spring Fling Fun	10
Networking Event Recap	10
Shred Event	11
CE Classes	12
RAYAC Leaders	13
Leadership Scholarships	13
Blood Drive Rescheduled	14
WWD Recap	14
Ethics by Example Classes	15
Newsletter Contest	16
Website of the Month	16
RAYAC Staff	16
Golf Outing & Good Times	17
MLS Statistics	18-19
MLS Classes	20
RPAC Leaders	21
Legislative Breakfast	21
Affiliate Member List	22

RAYAC Brings Dr. Lawrence Yun to York

Rise and shine early on Wednesday, May 27. You will be glad you did. Dr. Lawrence Yun, Chief Economist for the National Association of REALTORS, will be the keynote speaker for the York County Economic Alliance's Economics Club breakfast. Dr. Yun will give a national update on real estate market trends plus a regional perspective of activity in York County.



Dr. Lawrence Yun
NAR Chief Economist

"Dr. Yun does a wonderful job of clearly communicating economic data to show what it means for the real estate industry and the overall economy," says Shanna Terroso, RAYAC's Director of Government Affairs.

When RAYAC hosted Dr. Yun at the Economics Club in 2011, his presentation was hailed as one of the best of the year. Don't miss this opportunity to hear first hand what is currently occurring in real estate and what is predicted for the future.

York County
Economic Alliance

Economics Club

Wednesday, May 27
7:15 am

Yorktowne Hotel
48 East Market Street
York, PA 17401

\$15 per person

[Click here to register online.](#)
Log in using your MLS or Affiliate
user name and password.
Click on Online Events.

The breakfast begins at 7:15 am at the Yorktowne Hotel, York. RAYAC members are invited to attend the breakfast for a reduced fee of \$15 per person (compared to the regular \$25 guest fee).

Deadline to register is May 22.

Questions? Contact:
Shanna Terroso
(717) 843-7891 or
shanna@rayac.com

CALENDAR

April

- 1 Broker course - Day 4, 9:00 am
- 1 Hands On Committee, 9:00 am
- 2 ListHub training 9:00 am
- 2 Program Social Committee, 9:30 am
- 2 Spring Fling Task Force, 11:30 am, White Rose
- 3 New Member Orientation-Module III, 8:30 am
- 6 New Member Orientation-Module II, 8:30 am (snow make up day)
- 6 Golf Committee, 12:00 noon
- 6 Budget Finance Committee, 3:00 pm
- 7 RAYAC Foundation Board, 1:00 pm
- 7 Political Affairs Committee, 2:00 pm
- 8 Brokers course-last day, 9:00 am
- 8 Ethics Committee, 9:30 am
- 9 Board of Directors, 9:00 am
- 9 Community Relations Committee, 12:00 noon
- 10 Education Task Force, 9:00 am
- 14 Appraiser class, 8:30 am
- 15 Ethics by Example, 8:30 am, Wyndham Garden, York
- 15 Affiliate Committee, 8:30 am
- 16 MLS Committee, 8:30 am
- 16 Member Communications, 9:30 am
- 17 New Member Orientation-Module I, 8:30 am
- 22 Affiliate Committee focus group luncheon, 12:00 noon
- 23 Appraisal class, 8:30 am
- 24 Legislative Breakfast, 8:00 am, Out Door Country Club, York
- 28 Appraisal class, 8:30 am

May

- 1 New Member Orientation-Module II, 8:30 am
- 1 York City Living Certified Refresher, 4:00 pm, CGA Law Firm, York
- 5 Political Affairs Committee, 2:00 pm
- 6 Appraisal class, 8:30 am
- 6 Hands on Committee, 9:00 am
- 6 City Living Task Force, 9:30 am
- 7 Blood drive, 10:00 am-4:00 pm
- 7 Program Social, 9:30 am
- 8 RAYAC Merge & Purge Day-office closed
- 9 RAYAC Community Shred Events, 10:00 am-12:00 noon, RAYAC, Hanover Toyota & HACC Gettysburg parking lots
- 11-16 NAR REALTOR Party Convention and Expo, DC

Meetings are held at the RAYAC Office, 901 Smile Way, unless otherwise noted.

Join us for
**Wednesday
Wind Down**
Wed., April 8
5:00-7:00 pm

**White Rose Bar
& Grill**

48 N. Beaver St., York

Thank you to our
sponsors:
The Glatfelter Agency
Top Dawg Inspections
Members 1st

Plan to join the fun!

**Wednesday
Wind Down**

Wed., May 13
Arooga's,
Hanover

Wed., June 10
Seven,
New Freedom

**No Wednesday
Wind Down in July**



Partners for the Path Ahead

HomeBridge Financial Services, Inc. specializes in facilitating and securing home mortgage financial solutions.

Speed, financial stability and personal approach is delivered by executives with deep industry knowledge who are passionate and committed to ensuring solutions fit each situation. HomeBridge is also known for our Customer Commitment, because we concentrate on delivering a positive experience instead of merely completing a transaction.

Call us today for more information; we are excited to be your Partner for the Path Ahead.

Christi Tollinger
Mortgage Loan Originator
NMLS #403747
Cell: 717-577-1229

Lisa Warner Vaught
Mortgage Loan Originator
NMLS #404365
Cell: 717-873-2880

Tom Berridge
Mortgage Loan Originator
NMLS #414127
Cell: 717-515-2525

This is a business-to-business communication provided for use by mortgage professionals only and is not intended for distribution to consumers or other third parties. It is not an advertisement; as such term is defined in Section 226.24 of Regulation Z. HomeBridge Financial Services, Inc. 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830. Corporate NMLS #6521.

Board of Directors Summary - March 12, 2015

Treasurer's Report

Treasurer Cindy Mann reported that we are on budget to date. Realtor dues are on schedule and affiliate dues are down.

President's Report

President Brian Berkheimer reported he participated in a conference call with Ryan Conrad, Steve Snell and Shanna Terroso to prepare for the association's strategic planning meeting at the end of March.

Action Items

- Directors tabled discussion on association feeds to Zillow/Trulia until the April meeting.
- Directors approved the MLS Committee recommendation to add the syndication remarks field to the MLS.

Solicitor's Report

Solicitor Hast reported that he will be doing additional CE classes and RESPA seminars, noted that some banks/mortgage companies will be doing their own HUD sheets after August 1st and that the HUD sheet will need to be in the hands of the buyer three days prior to closing.

Reports

- Shanna Terroso reported on the Sentrilock software upgrade. Currently 21% of the lockboxes have the new software installed and 13 Brokers/offices filled out the subletting of the keycard form.
- Directors gave a roundtable report on all of the committee activities at RAYAC.

REAL ESTATE SETTLEMENT CO.

~ Title insurance
~ Settlement services
~ Independently
owned and operated
~ Since 1993

Dayna L. Hartman
Title Agent

1157 Eichelberger St.
Hanover, PA 17331

(717) 632-5480

Email:
office@resco2.com



Serving Adams, Cumberland,
Dauphin, Franklin, Lancaster
and York counties



Invested in



WE TREAT YOUR CLIENTS LIKE THEY'RE OUR OWN

Union Community Bank has the insight to find solutions for home buyers and the flexibility to make it happen. The result? Happy buyers, happy sellers, and successful agents.



William G. Coyne

Vice President,
Mortgage Originations
wcoyne@unioncommunitybank.com

CALL US AT 717-880-0432.





2015 RAYAC Pre\$ident Brian Berkheimer

RAYAC of the Future

I must admit; as a child I was never much into the futuristic movies and games that most boys my age enjoyed. Born at the tail end of 1969, kids my age were the prime target for the first Star Wars movie released in 1977. If they were counting on me to see the movie it would have been a dismal failure. Even now, my teenaged son finds it difficult to understand that I wouldn't know a Chewbacca from a Jedi if one hit me over the head with a lightsaber, which I only recently learned was not a light saver. I guess what I'm saying is...I find comfort in the present day. Each day has enough troubles of its own, thank you very much.

That being said, I understand and value the need to plan for the future. I recognize that the way we do things now won't be the way we do them in the future, nor should they be. If you've been in the real estate business even five years, you've already seen that to be true. Our association knows that too, and we are committed to providing the best services for our members so that they can compete and flourish in this ever changing market.

Last week, your elected leadership as well as staff joined forces to undertake a new strategic plan for the association, a written plan which will guide our thinking for the next two to three years. We were lead by NAR core standards facilitator, Ryan Conrad. He encouraged us to look at where we are, where we want to be in two years, and how to get there. I am proud of the group that worked on the plan. It is clear that they take great pride in our organization and want to achieve GREAT things! They work hard for you. As your President, I'm slightly ashamed to admit that part of me wanted to shrink into my chair, recognizing the work that lies ahead to reach goals that seem just barely within reach. One thing I can assure you, there is ROOM at the table for you! In the coming weeks, the new strategic plan will be drafted into its final form, the Board of Directors will vote to adopt it, and if so, it will be published for the membership. It's at that point that the hard work will begin. Will you join us?

As always, I'm available to chat if you have a need. I trust you've all downloaded the new mobile membership directory to your smart phones. If you haven't, Lori posted a great tutorial video on the RAYAC Facebook group page or you may [click here](#) to view it. You can find my contact info there.

Brian

Making mortgages personal

BECAUSE WE LIVE HERE TOOSM

YORK TRADITIONSSM
BANK

717.747.2651

yorktraditionsbank.com

Member FDIC EQUAL OPPORTUNITY LENDER

Expert Mortgage Originators (left to right): Kim Amberman, Ed Leckrone, Pat Joseph, Fiona Eyster, and Rich Lowry



From the Executive Officer

Who Do We Serve?

by Steve Snell, RCE

It is assumed that RAYAC and its committees function with the mission of serving all its members. That is, of course, the only healthy mission we can have. It is often verbalized at the Board of Directors level, as well as at some of the committees, that when you enter the association's building, when you join a committee, when you play a leadership role, you take off the company hat.

I can honestly say that in my almost 30 years with the association's Board of Directors, I've seen *very* few incidents where I thought a director failed to see this big picture of who they serve. It *never* prevailed in a Board decision.

That said, there can always be some tension between the larger offices and the association. Is RAYAC leveling the playing field by offering some services that smaller offices could not provide on their own? This issue is not, of course, unique to RAYAC. It exists in almost every REALTOR association throughout the nation. It is a valid issue for discussion. Where do we draw the line?

When it is evaluated, I would hope that the primary question asked is always, what is in the best interest of the consumer, whether the consumer is a member of the public or the members of the association. To me, it is all about choice and healthy competition.

Keeping the hat off also applies to using association events for recruiting. Please don't discourage participation in RAYAC events by using it to promote your office to other agents. I have never seen this happen at the leadership or committee level. To be honest, it may occasionally occur at social events where we find it hard to monitor. It is not, not, not appropriate and it hurts the association. If you witness this or end up on the receiving end, please say, "this is not the venue" because it's not.

Anything that discourages or diminishes maximum participation in your association ultimately hurts us all. This is where we come together to work for the benefit of the whole.

FOR INSPECTIONS: 717-613-0074

<http://www.lancaster.housemaster.com>

HouseMaster[®]
Home Inspections. Done Right. Guaranteed.[™]

FULL SERVICE

- Radon Monitoring
- Wood Destroying Insect Inspection
- Septic Inspections
- Water Testing
- Mold/Air Quality Testing



White Rose
SETTLEMENT SERVICES, INC.

**WE'RE HERE AND
READY TO HELP**



Our online tools are great, but there's nothing like personal service. Our friendly, knowledgeable staff is ready to assist you with all of your settlement needs.

www.wrsettlements.com

Phone: 717.846.8882 · Fax: 717.846.3386
1441 East Market Street, York, PA 17403

Membership News

New Members

LaVelle Eaton, Keller Williams
Keystone
Disma Ferrante, Country Home RE
Advantage
Jack Himes, BH Homesale (G)
Laurie Ann Keasey, Howard Hanna (Y)
Chris Leiphart, BH Homesale (CD)

Office Changes

Strausbaugh Appraisal Services
phone number change to:
(717) 430-6533

Office Drops

None

Membership Stats

(as of 3/15)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	120	118
REALTORS	785	783
Pending Applicants	<u>18</u>	<u>9</u>
Total REALTORS	947	910
Affiliates	<u>84</u>	<u>90</u>
Total Members	1031	1000

Member Changes

Kimberly DiFiore, BH Homesale (W)
Royce Foltz, New Beginnings
Lisa Merisotis Myers, CB Residential
Brokerage (YorkQ)
Leroy Moore, Keller Williams Keystone
Melissa Ruffing, CB Residential
Brokerage (YorkQ)

New Affiliates

Even Par Settlement Services
160 East Market Street
York, PA 17401
Phone (717) 430-4970
Fax (717) 668-8388
www.evenparsettlement.com
Mike Shive

Affiliate Changes

None

Affiliate Drops

None

Member Drops

Durwin Bixler
David Cook
Lindsey Duncan
Christine Gagliaradi
Adi Reck
Chu Hsiang Williams

High Performance Homes
601 Mason Dixon Road
Gettysburg, PA 17325
Phone (717) 359-4663
www.hphpa.com
Amy Whaley

New Office/Brokerage

None

Save the Date!

RAYAC Mid Year Meeting

Thur\$day,
June 11

11:30 am
Gettysburg Hotel

*Watch for more details
coming soon!*

Protecting Your Investment

**Buying or Selling - Knowing the Condition of Your Home
is a Wise Decision!**

Our home inspection business has been providing services for 13 years.

Services provided are: General or pre-sale inspections,

Wood destroying insect inspections,

Septic inspections, pump & well, water analysis, radon testing and FHA.



**FREE TERMITE w/ Whole House Inspection
- For the month of APRIL 2015**

Contact: Duane "Silver" Wilson

717-577-8740

Email: silverwilson@comcast.net





Chief Lobbyist Outlines NAR Legislative Priorities

The National Association of Realtors® (NAR) has several federal issues that it's currently working on and some that are in a holding pattern until legislation is introduced, according to NAR Deputy Chief Lobbyist Jamie Gregory, who addressed the Pennsylvania Association of Realtors® during the annual Public Policy and Political Affairs Seminar this week in Harrisburg.

Flood insurance – The National Flood Insurance Program will require reauthorization in 2017. “Sometime next year, they’ll begin talking about reauthorizing the legislation,” Gregory said. “They may look at ways to privatize flood insurance but NAR is concerned that companies may cherry-pick insurance.” Gregory said NAR believes the most immediate action needed is the creation of the Federal Emergency Management Agency (FEMA) Office of the Advocate, which was mandated by previous legislation. “If a homeowner receives an outrageous insurance rate or their property is inaccurately placed in a flood zone, they should have somewhere to go. FEMA hasn’t created this office because it says it doesn’t have the funding. NAR wants to see funding in the budget to allow this office to be established.”

Tax reform – There appears to be agreement about moving corporate tax reform forward but legislation has not been proposed at this time. NAR continues to work with coalitions to keep 1031 Exchanges. “We’re working with 16 national real estate associations in a coalition and have conducted research to show the positive impact 1031s have on the economy,” Gregory said. “Our research shows that there is a tremendous amount of economic activity that happens because of 1031s but right now we’re in a holding pattern.”

Housing finance reform – A bill that would have eliminated Fannie Mae and Freddie Mac within five years was introduced last year but did not pass. The bill also proposed significant changes to the Federal Housing Administration (FHA), which would have more stringently re-defined first-time homebuyers eligible for the program and reduced the income limits. Gregory said that FHA’s 50 basis point premium reduction enacted this year by the Department of Housing and Urban Development (HUD) has had a positive impact on the real estate industry. “NAR Chief Economist Lawrence Yun says we’ve already seen an increase in first-time homebuyers since this change,” Gregory noted. “Historically 40 percent of the housing market is first-time buyers; now it’s only 27 percent. All efforts to help the first-time homebuyers get back into the market are important to the industry.”

Cap on affiliate services and fees – NAR is working to introduce legislation that would change a three-percent cap on points and fees of the loan amount, established by the Dodd-Frank Wall Street Reform Act. He said the cap has a more detrimental effect on lower loans and a mortgage of \$150,000 is the breaking point. “The cap would then require homebuyers to shop for their own title, appraisal and other settlement services,” Gregory said. “Some believe there should be no changes to the Dodd-Frank Act but we’re facing some challenges created by this bill.”

Patent reform – NAR announced it joined the United for Patent Reform coalition to pursue comprehensive solutions to abusive patent litigation. The coalition consists of a diverse group of American businesses from across a wide range of industries – technology, retail, hotels, grocers, restaurants and construction. Patent reform is crucial to Realtors® as the real estate industry is more and more dependent on the use of information technology and software products to market properties and manage their businesses. Gregory said the House has proposed legislation and the Senate is close to introducing a bill as well. “I think we’ll see patent reform passed by the end of the year,” he added.

Printed from JustListed. By Kim Shindle. Kim is the Manager of Media Relations at the Pennsylvania Association of Realtors®. To sign up for daily real estate e-mails from PAR, go to www.parjustlisted.org, enter your email to subscribe.

FREE York City Living Certified Refresher Course

Open to all RAYAC member\$



FRIDAY, MAY 1
(First Friday!)

4:00-5:30 pm @ CGA Law Firm
135 N. George St., York (with plenty of parking!)



Learn how to help your business by understanding the massive changes coming to the City of York and how you can help make York even better. Great speakers, light refreshments and the opportunity to hang out downtown during First Friday.

YORK CITY DEVELOPMENT

Josh Hankey
Royal Square Development
Market Street York

YORK CITY BUSINESSES

Natalie Williams and Meg Feeser
Downtown Inc.

ARTISTRY IN YORK

Alexandra Dwyer
The Parliament
Redeux
Royal Square Development
56 Urban Provisions

Contact Marissa Bankert at Marissa@rayac.com to register.



PROFESSIONAL SHORT SALE NEGOTIATIONS

Servicing all of Pennsylvania & Maryland

*For more information contact **Chad Gelsinger**
at (717) 460-7001 or via email at chad@myclosing.com*

- Buyers Receive Added Incentives
- Hassle-Free Closings, Anytime, Anywhere
- Honesty & Integrity
- Full Disclosure, No Hidden Fees

Phone: (877) 299-0251
Fax: (888) 990-7652
info@myclosing.com
www.myclosing.com

Practicing Professionalism

Case Interpretation of Article 16

Article 16

REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients.

The case interpretation is reprinted from the National Association of REALTORS Code of Ethics and Arbitration Manual.

Case Interpretation: Respect for Agency

(Revised Case #21-6 May, 1988. Transferred to Article 16 November, 1994.)

Client A gave a 180-day exclusive right to sell listing of a commercial property to REALTOR® B, specifying that no “for sale” sign was to be placed on the property. REALTOR® B and his sales associates started an intensive sales effort which, after three months, had produced no offer to buy. But it had called attention to the fact that Client A’s property was for sale. When REALTOR® C heard of it, he called on Client A, saying that he understood that his property was, or soon would be, for sale, and that if Client A would list the property with him exclusively he felt confident that he could provide prompt action. Client A said the property was exclusively listed with REALTOR® B under a contract that still had about 90 days to run.

“In that case,” said REALTOR® C, “you are bound for the next 90 days to REALTOR® B. I have a really outstanding organization, constantly in touch with active buyers interested in this class of property. I am in a position to render you an exceptional service, and I will plan to call you again in 90 days or so.”

The property remained unsold during the term of REALTOR® B’s listing contract. REALTOR® C called again on Client A, and obtained his assurance that he would sign an exclusive listing of the property upon expiration of the listing contract.

When REALTOR® B called on Client A on the last day of the listing contract to seek its renewal, Client A told him of REALTOR® C’s two visits. “I was impressed by REALTOR® C’s assurance of superior service” Client A told REALTOR® B, “and in view of the fact that my listing with you produced no definite offer in the 180-day period, I have decided to give REALTOR® C a listing tomorrow.”

REALTOR® B filed a complaint with the Grievance Committee of the Board, outlined the facts, and charged that REALTOR® C’s conduct had been inconsistent with Article 16 of the Code of Ethics.

The Grievance Committee referred the matter to the Professional Standards Committee.

At the conclusion of the hearing, the panel found that REALTOR® C had violated Article 16 by failing to respect the exclusive agency of REALTOR® B. The panel’s decision advised that REALTOR® C’s original contact with Client A, made at a time when he had no knowledge of REALTOR® B’s exclusive listing, was not in itself unethical, but that as soon as he learned of REALTOR® B’s status as the client’s exclusive agent, he should have taken an attitude of respect for the agency of another REALTOR®, and refrained from any effort to get the listing until after the expiration date of the original contract.

REALTOR® C’s attitude of regarding the client’s relationship with REALTOR® B as a kind of misfortune, of presenting his own service as superior to REALTOR® B’s, and of suggesting to the client that, having a better capacity to serve him, he could wait until REALTOR® B’s listing had expired, was, the panel said, contrary to the respect for another REALTOR®’s exclusive agency required by Article 16.

The Hearing Panel’s decision further advised REALTOR® C that he would have conducted himself in accord with Article 16 if, upon learning of REALTOR® B’s status as exclusive agent, he had expressed his willingness to cooperate with REALTOR® B in the sale of Client A’s property.

Over 5,000 Reason\$ to Love Spring Fling!

RAYAC's second Spring Fling raised over \$5,000 for the RAYAC Foundation! A sold out crowd of 200 people had a fun evening with friends and family enjoying great food from Big Mike's Catering, lots of door prizes and raffles, music and dancing. The event's success was possible thanks to awesome committee members, volunteers and sponsors.

Carr, Cleaver, and Flinchbaugh Team
of Berkshire Hathaway Homesale
Community Settlement
GMH Mortgage
Heritage Valley FCU
Homesale Settlement Services
M & T Bank
Santander
Susquehanna Mortgage
Top Dawg Inspections
White Rose Settlement Services
York Traditions Bank



Business Was Blooming with Networking and Apps

In early March REALTORS and Affiliates got a chance to mix and mingle, learn about valuable real estate products and services, and preview three new apps REALTORS should have on their smart phones.

1. **Membership Directory app**—[watch a tutorial](#) on how to download this easy-to-use app to connect with RAYAC members and affiliates, pay invoices, register for classes and events, and more. (The tutorial is also on RAYAC's Facebook group page.)
2. **Goomzee MLS app**—free from the App Store and Google Play
3. **SentriSmart lockbox app**—free from the App Store and Google Play

*Thank you to our valuable participating
Affiliate members:*

360 Tour Designs of Southern PA
360 Tours
ABCO
American Property Examiners
Barrick Insurance
Caliber Home Loans
Citizens Bank/Charter One
Community Settlement
GMH Mortgage
Homebridge Financial Services
Homesale Settlement
Lakeside Title/New Windsor State Bank
Landis Custom Cabinetry and Woodworking
M&T Bank
Metro Bank
MYclosing
PeoplesBank
SAFE Home Inspections
Santander
Stock and Leader
Susquehanna Mortgage
The Glatfelter Agency
White Rose Settlement Services
York Traditions Bank

Real Estate law made simple,
no matter what.

CGA
LAW FIRM

717.848.4900 | cgalaw.com

Residential and Commercial Real Estate
Settlements • Closings • Title Insurance • Landlord • Tenant

RAYAC Community Shred Event

Get rid of old tax and confidential files in a safe and secure manner.

Sat., May 9

10:00 am - 12:00 noon

RAYAC

901 Smile Way, York

Hanover Toyota

1830 Carlisle Pike, Hanover

HACC Gettysburg

731 Old Harrisburg Road,
Gettysburg

This is a drive-through event.
NO boxes may be dropped off.

Donations will be accepted for the
RAYAC Foundation to support
housing-related charities in York
& Adams Counties.



For more information visit
www.rayac.com
or call (717) 843-7891.

EGGstra Special Savings at the RAYAC Store



Visit the RAYAC Store
April 1-17 and pick an
Easter egg to save
\$2 to \$5 off a purchase
of \$10 or more.
Limited to first 20 customers.

Celebrating 25 Years of Serving York County Homeowners

Put our experience to work for you
and contact us today!

YORKTOWNE Settlement Co.

Where Every Detail Counts.

1500 East Market Street, York, PA 17403
717.840.4422 | Toll Free 800.745.8099

yorktownesettlement.com

It's RAINING CE Classes\$ at RAYAC



April 23

◆ **Residential Architecture since 1945
& Developing Reliable Sales
Comparison Adjustments***

8:30 am-4:30 pm @ RAYAC, \$75

April 28

◆ **Stop Appraisal Complaints in
Their Tracks***

8:30 am-4:30 pm @ RAYAC, \$75

May 6

◆ **Appraising in the Internet Age:
Bullet Proof Your Appraisals Using RPR and Other Tools***

8:30 am-4:30 pm @ RAYAC, \$75

May 27

◆ **Dirt, Bricks, and Lies: Land, Construction, and Common
Misconceptions**

8:30 am-4:30 pm @ RAYAC, \$75

June 3

◆ **Review of PA Appraisers Certification Act*/Guidelines for
Measuring a House**

8:30-11:30 am @ RAYAC, \$35/12:30-4:30 pm @ RAYAC, \$40

This is a required class and the last one offered for the year. Don't miss out!
(Register separately for two classes; however, if you take both classes lunch is provided.)

**Classes noted with * are approved for Appraisal CE only.
All other classes are approved for REALTOR and Appraisal CE.**

Appraisal certification deadline is June 30, 2015. [Register today!](#)

Contact Stephanie Kennedy at Stephanie@rayac.com or (717) 843-7891 if you have any questions.

RAYAC Leadership

President

Brian Berkheimer, SRES
ERA Preferred Properties,
633-6261

Vice President

Tony Thomas, York City Savvy
Keller Williams, 755-5599

Secretary

Deborah Goodling, York City
Savvy
CB Residential Brokerage,
757-2717

Treasurer

Cindy Mann, CDPE
CB Residential Brokerage,
757-2717

Solicitor

William Hast, Esq.
Stock & Leader, 846-9800

Directors

Jerry Austin, '17, GRI
Comm/Ind Appraisers,
741-5264

Wade Elfner, '15, CRS, GRI
Century 21 Dale, 848-6163

Judy Givens, '16
Howard Hanna, 846-6500

Seth Hueter, '16, York City Savvy
BH Homesale, 757-7811

Michele Jones, '15
Keller Williams, 755-5599

Paula Musselman, '15, York City
Savvy, SRES, BH Homesale,
757-7811

Kim Moyer, '17, GRI
BH Homesale, 757-7811

Dianne Redding, '16, GRI
BH Homesale, 633-7300

Bill Shanbarger, '15, CRS, GRI
ERA Preferred Properties,
633-6261

Karen Tavenner, '17, ABR, SRES
Re/Max Quality Service, 632-5111

It's Time to Apply for Leadership Scholarships *Who's In?*

Each year RAYAC sponsors one or two members to attend leadership training programs in York and/or Hanover. This is a great opportunity to:

- sharpen your leadership skills
- expand your knowledge about our community
- make amazing new contacts
- establish a great foundation to share your talents with RAYAC and community organizations
- plus so much more.

Check out details of the local leadership programs.

[Leadership York](#) [Leadership Hanover](#)

Apply today! Contact Steve Snell at steve@rayac.com or (717) 843-7891 by May 1st.

Participating in Leadership Hanover provided me opportunity to learn about local industry, talent, network with people whom I otherwise would not have met, and forced me out of my comfort zone. The experience has enriched me personally and professionally.

Shelley Dende

◀ *Maybe your name can be added to RAYAC's leadership team in the future!*





Serving York, Adams and Franklin counties:
lori@360tourdesigns.com / 717.676.6590
www.360tourdesigns.com

WHY HIRE A PROFESSIONAL?

- Professional photography brings more attention to your listings
- More attention means faster sales and more leads
- Saves time so you can focus on buying and selling homes
- Great for listing presentations to say you are using professional photographers

In the end, our services pay for themselves!



COMMERCIAL AND REAL ESTATE PHOTOGRAPHY

Blood Drive Re\$cheduled

Now taking appointments to help save lives. Blood supplies are very low due to many cancelled blood drives over the winter (like ours). Please help restore vital blood supplies!

Thursday, May 7

10:00 am - 4:00 pm
RAYAC classroom



**American
Red Cross**

Contact Shanna Terroso at shanna@rayac.com or (717) 843-7891 to reserve your donation time.



YHAP Revisions Posted Online

Revised forms and a revised list of participating lenders are now available on www.rayac.com

Always refer to www.rayac.com for the most up to date information on the York Homebuyer Assistance Program.

Wednesday Wind Down Recap

Thank you to our host:

The Embers

Thank you to our sponsors:

First American Homebuyers Protection
Fulton Mortgage
Stock and Leader



You found your clients the perfect home.
Put your trust in the PeoplesBank
team to close the deal!

- ◆ First Time Home Buyer Program
- ◆ FHA, VA, USDA Loans
- ◆ Construction Loans
- ◆ Lot Loans
- ◆ Jumbo Loans

**Partner with us to close
more deals in 2015!**



888-846-1970

www.peoplesbanknet.com

Member FDIC



Ethics by Example

- All RAYAC association members are required to attend an Ethics by Example class by December 31, 2015.
- NAR's online ethics course will not be accepted this cycle.
- Ethics by Example does not provide continuing education credit.
- Members who joined RAYAC in 2014 or join in 2015 are exempt due to ethics content in orientation curriculum.

Presenter:

Melanie McLane

Date	Time	Location	Price
Wednesday, April 15, 2015	8:30 am – 12:00 pm	Wyndham Garden, York (formerly Holiday Inn)	\$20
Wednesday, June 10, 2105	1:00 – 4:30 pm	Gettysburg College, Gettysburg	\$20
Wednesday, September 16, 2015	8:30 am – 12:00 pm	Class for Appraisers only - RAYAC	\$10
Wednesday, September 16, 2015	1:00 – 4:30 pm	Wyndham Garden, York (formerly Holiday Inn)	\$20
Tuesday, October 13, 2015	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$20
Thursday, November 5, 2015	8:30 am – 12:00 pm	Wyndham Garden, York (formerly Holiday Inn)	\$50

Ethics by Example Registration Form - payment must accompany registration

Online registration is encouraged or mail the form below. To receive a reminder prior to the class, please provide an e-mail address.

Name _____

Date and Price _____

Office (include branch) _____

Email _____

PAYMENT POLICY: Payment must accompany registration. REFUND POLICY: Cancellations made less than 3 business days prior to the date of the course and “no-shows” will not receive a refund or credit. **RETURNED CHECK POLICY:** If a check is returned by the bank for any reason, there will be a \$25.00 processing fee.

RAYAC Office Hours

Monday - Thursday

8:30 a.m. to 5:00 p.m. *

Friday

8:30 a.m. to 4:00 p.m.

* On Tuesday mornings the office opens at 10:00 a.m. because of a staff meeting.

Phone

(717) 843-7891

Fax

(717) 854-0720

Association Staff

Steve Snell, RCE, Executive Officer

Ext. 112, steve@rayac.com

Doug Clark, Business & Finance Director

Ext. 111, doug@rayac.com

Rhonda Elliott, RCE, GRI, GREEN, e-PRO

MLS Systems Mgr.

Ext. 102, rhonda@rayac.com

Lori Foltz, IT Coordinator

Ext. 103, lori@rayac.com

Ann Marie Staub, Lead Secretary

Ext. 100, annmarie@rayac.com

Cindy Alleman, Secretary/ Receptionist & Store Manager

Ext. 101, cindy@rayac.com

Beth Izzo, Public Relations Dir.

Ext. 110, beth@rayac.com

Shanna Terroso, RCE, e-PRO, Government Affairs Director

Ext. 106, shanna@rayac.com

Marissa Bankert, Membership Services Director

Ext. 108, marissa@rayac.com

Stephanie Kennedy, Director of Professional Development

Ext. 109, stephanie@rayac.com

Deb Kottmyer, Clerk (PT)

deb@rayac.com

April New\$letter Contest

In honor of tax day, how many dollar signs can you find throughout the newsletter? Email your entry by April 30 to Beth Izzo at beth@rayac.com or fax to 854-0720. The winning entry may choose from a \$10 Ruttter's, Sheetz or RAYAC Store gift card. All entries will be put into the year-end drawing for free 2016 local dues.



Website of the Month

Money, money, money (can you hear the song now?) Tax day is right around the corner on April 15th, so check out the IRS website for helpful tax tips such as:

- Common Tax Mistakes
- Home Office Deductions
- Are You Self Employed?

Tax Tips

Heritage Valley your key mortgage partner

- Conventional, FHA and VA programs
- Same day pre-qualifications for agents
- Free credit coaching for your clients



Ask us
how!

SPECIAL OFFER*

\$200 Off Closing Costs



*Limited time offer and may be withdrawn at any time. Coupon must be presented at the time of application. Limit one coupon per mortgage application and may be used on purchases or refinances. Only qualified borrowers who obtain a mortgage through Heritage Valley FCU are eligible for offer. Standard underwriting guidelines apply. Subject to credit approval. Membership eligibility required. Heritage Valley FCU is an equal housing lender and equal opportunity lender. No cash value.



Karen Alwine

Mortgage Representative
NMLS#457024

2400 Pleasant Valley Road
York, PA 17402

(877) 214-1914

(717) 840-4981 ext. 276

kalwine@heritagevalleyfcu.org



(717)840-4981 • heritagevalleyfcu.org/mortgages

RAYAC 20th Annual

Charity Golf Outing

Thursday, June 4

Heritage Hills Golf Resort
2700 Mount Rose Avenue
York, PA 17402

Foursomes SOLD OUT!

Don't worry, here are other ways to be part of this event:

- ▶ Become a beverage sponsor
- ▶ Become a tee and green sponsor
- ▶ Donate items for the goody bags
- ▶ Donate a door prize
- ▶ Volunteer at the event
- ▶ Attend the NEW

Outing supports



housing-related charities
in York & Adams Counties.

Beer, Wine and Good Times Package



4:00 pm in the Terrace Room



\$40 per person includes:

Beer and wine tasting
Mini golf

Dinner and award ceremony with the golfers featuring tossed salad, pulled pork, grilled chicken, baked beans, roasted red potatoes, iced tea, lemonade, cookies and brownies.

Contact Marissa Bankert today at marissa@rayac.com or (717) 843-7891.

2/1/15 -2/28/15 Sold ML\$ Statistics by School District

<u>School District</u>	<u># Sold</u>	<u>Dollar Volume</u>	<u>Avg. Sale Price</u>	<u>Median Sale Price</u>
York County				
Central	31	\$5,210,849	\$168,092	\$154,000
Dallastown	32	\$6,352,070	\$198,502	\$149,950
Dover	16	\$2,462,823	\$153,926	\$142,500
Eastern	13	\$1,234,360	\$94,951	\$83,000
Hanover	14	\$1,555,392	\$111,099	\$111,250
Northeastern	12	\$2,038,482	\$169,874	\$159,250
Northern	9	\$1,087,900	\$181,317	\$146,500
Red Lion	24	\$3,161,800	\$131,742	\$122,750
South Eastern	7	\$1,227,364	\$175,338	\$129,900
South Western	19	\$3,374,415	\$177,601	\$157,995
Southern	15	\$2,583,350	\$172,223	\$150,000
Spring Grove	16	\$2,884,500	\$180,281	\$192,550
West Shore	13	\$2,139,915	\$178,326	\$172,500
West York	10	\$2,023,300	\$202,330	\$121,000
York City	20	\$688,037	\$34,402	\$27,050
York Suburban	15	\$1,936,400	\$129,093	\$110,000
York Total	266	\$39,960,957	\$152,523	\$139,900
Adams County				
Bermudian Springs	9	\$1,371,400	\$152,378	\$159,500
Conewago Valley	8	\$1,652,425	\$206,553	\$178,700
Fairfield	7	\$1,172,500	\$167,500	\$170,000
Gettysburg	12	\$3,730,100	\$310,842	\$184,000
Littlestown	12	\$2,493,000	\$207,750	\$199,750
Upper Adams	5	\$770,400	\$154,080	\$162,000
Adams Total	53	\$11,189,825	\$211,129	\$170,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	2/14 TOTAL	2/15 TOTAL	14-15 % CHANGE	2/14 MEDIAN SOLD PRICE	2/15 MEDIAN SOLD PRICE	14-15 % CHANGE	2/14 AVG. SOLD PRICE	2/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	251	266	+6%	\$147,900	\$139,900	-5%	\$150,396	\$152,523	+1%
Co-broke	196	194	-1%	\$147,700	\$147,500	0%	\$148,032	\$154,386	+4%
In house	55	72	+31%	\$152,000	\$114,000	-25%	\$158,820	\$147,605	-7%
New	492	631	+28%			Active	2,037	1,984	-3%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-2/14 TOTAL	1-2/15 TOTAL	14-15 % CHANGE	1-2/14 MEDIAN SOLD PRICE	1-2/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-2/14 AVG. SOLD PRICE	1-2/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	499	545	+9%	\$139,900	\$137,500	-2%	\$152,461	\$149,701	-2%
Co-broke	384	415	+8%	\$140,000	\$139,900	0%	\$150,884	\$150,923	0%
In house	115	130	+13%	\$136,500	\$116,149	-15%	\$157,726	\$145,837	-8%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	2/14 TOTAL	2/15 TOTAL	14-15 % CHANGE	2/14 MEDIAN SOLD PRICE	2/15 MEDIAN SOLD PRICE	14-15 % CHANGE	2/14 AVG. SOLD PRICE	2/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	43	53	+23%	\$170,000	\$170,000	0%	\$199,777	\$211,129	+6%
Co-broke	35	33	-6%	\$167,500	\$170,000	+1%	\$191,454	\$186,058	-3%
In house	8	20	+150%	\$228,700	\$175,200	-23%	\$236,192	\$252,496	-7%
New	118	121	+3%			Active	540	545	+1%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-2/14 TOTAL	1-2/15 TOTAL	14-15 % CHANGE	1-2/14 MEDIAN SOLD PRICE	1-2/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-2/14 AVG. SOLD PRICE	1-2/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	101	112	+11%	\$166,900	\$167,500	0%	\$185,349	\$193,524	+4%
Co-broke	78	67	-14%	\$164,950	\$169,900	+3%	\$180,632	\$186,806	+3%
In house	23	45	+96%	\$179,000	\$157,000	-12%	\$201,346	\$209,481	+4%

Sign Up for Paragon Training

MLS Contact Management

Wednesday, April 15, 2015 - 2:00-4:00 pm

Registration required. Enter your client's information into the MLS; create saved searches that meet your client's criteria, create automatic email notifications, and set up a webpage through Paragon's Client Connect.



MLS CMA - Comparative Market Analysis

Tuesday, April 21, 2015 - 2:00 - 4:00 p.m.

Registration required. This class will show you how to create a CMA brochure including a CMA search, create reports, add a subject property, insert adjustments to comparables, graphs, etc.

Register [online](#) or call the RAYAC office at (717) 843-7891 to sign up for these classes.

MLS Walk- In

Wednesday, April 29, 2015 - 2:00 - 4:00 p.m.

No need to register – Rhonda and Lori will be available to assist you with any questions concerning the MLS. Bring your laptop, smartphone or tablet - or use our equipment for hands-on help.

COMMUNITY SETTLEMENT LLC

YOUR KEY TO A CAREFREE SETTLEMENT.
With over 200 combined years of experience, why settle for less??

Serving PA

Purchases, Refinances, Construction, Commercial, Agricultural
Flexible Hours and Locations
Our own Abstractors

Taking Care of What's Important!

CALL US:

717-891-8940 YORK

717-234-2666 HARRISBURG



Sam & Connie
Miller Kern

Your Mortgage Choice

WELCOME TO THE
Comfort
ZONE

M&T Bank
Mortgage Division



Sam's Cell
717-968-6676
smiller9@mtb.com

Connie's Cell
717-968-1017
ckern@mtb.com

Member FDIC
Equal Opportunity Lender.

Thank You RPAC Leader\$!

Thank you to all members who support RPAC especially these RPAC leaders! So far in 2015, RPAC raised \$22,668 toward the \$25,000 goal.

Governor's Club

(\$500-\$999.99)

Shonna Cardello

Capitol Club (\$250-\$499.99)

Bob Aldinger

Dolly Bailey

Brian Berkheimer

Peggy Fink

Mike Sabo

Lee Tritte

Kenneth Worley

\$99 Club (\$99-\$249.99)

Maria Accardo

Susan Becker

Ed Bender

Barb Boyer

Steven Brown

Barbara Deardorff

Jackie Dodson

Wade Elfner

Debbie Folmer

Natalie Fry

Ken Gerrick

George Herman

Glenda Kane

Margie Krom

Robin Mede-Butt

Donna Moyer

Erika Mueller

Tamra Peroni

Mary Price

Brenda Riddle

Shirley Simpson

Ross Stanard

Amanda Stiles

Shanna Terroso

Donna Walker

Mindi Weikert-

Kauffman

Christine Barrick

Tami Behler

Ellen Biesecker

Dan Boyer

Patricia Carey

Chris Dell

Casey Dougherty

Adam Flinchbaugh

Amy Fry

Jeffrey Garber

Judy Givens

Katie Horne

Jennifer Kibler

John Linton

Linda Messinger

Kim Moyer

Paula Musselman

Miky Philson

Dianne Redding

Bill Shanbarger

Marty Sowa

Sam Stein

John Swords

Richard Vangel

Shelley Walter

Petula Yingling

LAST CHANCE to Register for Legislative Breakfast

Come hear the latest news and updates from York and Adams area legislators at RAYAC's Legislative Breakfast. Plus, this year we are partnering with our friends from the York Builders Association.

Friday, April 24th

8:00 a.m.

**Out Door Country Club
1157 Detwiler Drive, York**

The event is free for anyone who has contributed \$99 or above to RPAC. Cost is \$25 for non-\$99 club members. To register, contact Shanna Terroso at shanna@rayac.com or (717) 843-7891.

Solving the real estate puzzle one piece at a time.

STOCK and LEADER
ATTORNEYS AT LAW

717.845.4985
221 W. Philadelphia St. York, PA

www.stockandleader.com

Business & Employment • Environmental • Estate Planning
Municipal • Real Estate & Land Development
School • Litigation • Family Law

"Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates."

Partner and Do Business with RAYAC Affiliate Members!

This a valuable resource to share with your clients.

Attorneys

Barley Snyder LLC
CGA Law Firm-ad on pg. 10
Stock and Leader-ad on pg. 21

Builders

Merani Construction
Poole Construction
York Builders Association

Inspectors

Absolute Radon Mitigation LLC
Accurate Home & Termite Insp.
Allied Home Inspections Inc
American Property Examiners-ad on pg. 6
Amerispec Home Inspection
Central Penn Radon Inc
George Forney Home Inspection
Gettysburg Home Inspection
Home-Rite R.E. Inspections
Homechek Inc
Homepro Home Inspections
HouseMaster Home Inspections-ad on pg. 5
Lynne Pest Management Co.
Mason Dixon Home Inspection
National Property Inspections
New Leaf Home Inspection
Pillar to Post Home Inspection
Real Services Inc
S.A.F.E. Inspection Services
The Mitigator
The Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Visionspec Home Inspection

Lenders

1st Preference Mortgage
ACNB Bank
Bay Capital Mortgage Corp
Caliber Funding, LLC
Citizens/Charter One Bank
Freedmont Mortgage
Fulton Mortgage
GMH Mortgage Services LLC
Heritage Valley Federal Credit Union-ad on pg. 16
Homebridge Financial Services-ad on pg. 2
Homesale Mortgage, LLC
M & T Bank Mortgage Division-ad on pg. 20
Members 1st Credit Union
Metro Bank
Mortgage Network
Movement Mortgage
New Windsor State Bank
Northwest Savings Bank
Orrstown Bank
Peoplesbank, A Codorus Valley Co-ad on pg. 14
Residential Finance
Residential Mortgage Services
Santander Bank
Susquehanna Bank PA
Union Community Bank-ad on pg. 3
Wells Fargo Home Mortgage
York Traditions Bank- ad on pg. 4
Vision Mortgage Capital

Title/Settlement Co.

Abstracting Co. of York County
Centurion Settlement Group
Community Settlement LLC-ad on pg. 20
Complete Closing Services

Even Par Settlement Services
Guaranteed Transfer Corp.
Homesale Settlement Services
Lakeside Title Company
Preferred Service Settlements
Quality Service Settlements
Real Estate Settlement Co-ad on pg. 3
Stock and Leader-ad on pg. 21
White Rose Settlement Services -ad on pg. 5
Yorktowne Settlement Co-ad on pg. 11

Other Businesses

360 Tour Designs Southern PA-ad on pg. 13
360 Tours of York
ABBA Loss Mitigation
American Home Shield
Atlas Rubber Stamp & Printing
Barrick Insurance
Basement Waterproofing Solution
Busser's Septic Service
Dale Miller & Son
First American Home Buyers Protection Corp
Gordon L Brown & Assoc., Inc.
High Performance Homes
J&A Building and Hardscapes
Landis Custom Cabinetry & Woodworking
Lynn Pest Management Co.
MYclosing-ad on pg. 8
Nicmar Water
Real Estate Investors of York
Shiple Energy
Spectrum Home Services of York
The Bathtub Doctor
The Glatfelter Agency
William F Ault Paving LLC
York Newspaper Co/Media One



901 Smile Way
York, PA 17404
Phone (717) 843-7891
Toll-free in PA 1-866-288-9306
Fax (717) 854-0720



www.rayac.com
www.OpenThisWeek.com
www.facebook.com/RAYACRealEstate
& check out RAYAC's Facebook group exclusively for members