

RAYAC Connection

What's Inside

Calendar of Events & WWD	2
Board Summary	3
President's Page	4
Executive Officer Column	5
Membership News	6
Annual Meeting	7
Legislative Link	8
Practicing Professionalism	9
Strategically Speaking	10
Thank you Bowlathon Sponsors	11
Tax Savings Webinar	11
Only 4 Ethics Classes Left	12
Appraiser & RE CE Courses	13
Newsletter Contest	14
Adams Co. Volunteers Needed	14
REALTOR for 40 Years?	14
RAYAC Leadership	15
Lockbox Software Update	15
New Payment Options	15
RESPA Reminder	16
Websites of the Month	16
RAYAC Staff	17
Receive Text Messages	17
MLS Statistics	18-19
MLS Classes, RPR & Cloud CMA	20
RPAC Leaders	21
DR/Manager Meeting	21
NAR Convention	21
Affiliate Member List	22

Fall Networking Extravaganza

Thursday, September 24
Hanover Country Club

200 Water Street, Abbottstown

8:00-9:00 am	Affiliate set up
9:00-10:20 am	Affiliate tradeshow and breakfast
10:20-10:40 am	Award prizes and remarks, RAYAC President Brian Berkheimer
10:40-11:30 am	Appraiser panel featuring Melinda Eppolito, Barbara Hartman, Matt Sheaffer and moderated by Steve Brown.



Affiliate members:

Reserve your table today!
Only 8 tables are available.
Contact Marissa Bankert at marissa@rayac.com or (717) 843-7891 ext. 108.

REALTOR members:

This is a FREE event.
[Sign up today!](#)

CALENDAR

August

- 3 MLS Contact Management class, 2:00 pm
- 5 New member lockbox key training, 11:00 am
- 5 MLS Walk-In, 2:00 pm
- 6 Program Social, 9:30 am
- 6 Charity Bowlathon, 6:00 pm, Suburban Bowlerama, 1945 S. Queen St., York
- 7 New Member Orientation-Module III, 8:30 am
- 11 Political Affairs Committee, 2:00 pm
- 11 City Living Task Force, 2:00 pm
- 12 Budget Finance, 1:00 pm
- 12 MLS CMA class, 2:00 pm
- 12 WWD, 5:00-7:00 pm, Roosevelt Tavern, 50 N. Penn St., York ▶
- 13 CE FHA Class, 8:30 am
- 13 Board of Directors, 9:00 am
- 13 Community Relations, 1:00 pm
- 14 Hands on Helpers paint at YMCA
- 19 Affiliate Committee, 8:30 am
- 19 Budget Finance, 9:00 am
- 20 Member Communications, 9:30 am
- 21 New Member Orientation-Module I, 8:30 am
- 26 MLS Committee, 8:30 am

September

- 2 Hands On Helpers, 9:00 am
- 2 DR/Manager meeting, 1:00 pm
- 3 Program Social, 9:30 am
- 3 RAYAC Foundation, 11:00 am
- 4 New Member Orientation-Module II, 8:30 am
- 7 RAYAC office closed
- 8 Political Affairs Committee, 2:00 pm
- 10 Board of Directors, 9:00 am
- 10 Community Relations, 1:00 pm
- 16 Ethics class for Appraisers, 8:30 am
- 16 Affiliate Committee, 8:30 am
- 16 Ethics class, 1:00 pm, Wyndham Garden, 2000 Loucks Rd., York
- 17 MLS Committee, 8:30 am
- 17 Member Communications, 9:30 am
- 18 New Member Orientation-Module III, 8:30 am
- 19 Adams County United Way Day of Caring
- 22 CE RESPA class, 1:00 pm
- 24 Fall Networking & Education, 9:00 am, Hanover Country Club, 200 Water St., Abbottstown

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

Wednesday Wind Down

August 12
5:00-7:00 pm

Roosevelt Tavern
50 N. Penn St.,
York

Sponsors:
Freedmont Mortgage
J&A Building
MYclosing, LLC
SAFE Inspection
Services

September 9
Altland House,
Abbottstown

October 14
John Wright,
Wrightsville

November 11
Out Door Country
Club, York

December 9
TBD,
Gettysburg



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Board of Directors Summary

July 9, 2015

Treasurer's Report

Cindy Mann reported we are above budget for the end of June. We will have no problem meeting our projected income for the end of the year. Expenses are on target to date but may go over budget due to some unexpected expenses and strategic planning costs.

Action Items

- Directors approved a recommendation from the MLS Committee to offer a free version of Cloud CMA to our agent members. If members chose to upgrade to the paid version, the association would receive 10 percent for a 24-month period. There is an additional fee for Brokers and Teams for Cloud CMA use.
- Directors approved a RAYAC fee schedule. Going forward, the Budget Finance Committee will prepare the fee schedule to review annually.
- Directors approved two task force chair appointments as a result of the strategic plan. Karen Tavenner will chair a task force to look at hosting an event to encourage more participation in the association. Cindy Mann will chair a task force to look at additional sources of income for RAYAC.

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2015 RAYAC President *Brian Berkheimer*

Clear the way.....here I come!!!

If you know me, you know that I am a person of faith; I believe in the power of prayer. Sometimes it seems that's all you've got. Such was the case on a sunny day last month as I slipped into the passenger seat of my beloved VW, my 16 year old son at the wheel for his first driving lesson. All of the textbook learning that goes into obtaining a learners permit seemed to offer me little assurance that this would end well. A month later, I'm still not so sure it will end well. I can't help but feel leery for his fellow unsuspecting motorists; those across the yellow line, those in front of or behind, those within merging distance, or otherwise ANYWHERE IN THE SAME STATE as our vehicle is as he hones his skills. I've witnessed breaches of basic driving safety that I dare not share with you. I've planted my feet HARD against the floorboards. I've questioned out loud why ALL cars aren't mandated to have the emergency brake in the center console. Still with all that being said, the importance of an experienced driver in the car goes without saying.

Being a student driver is a lot like being a newbie in the real estate business. You've had all the textbook learning, you've looked at case studies and all that stuff, you've taken the test.....the Real Estate Commission says you're "safe on the road" so to speak, yet the truth of the matter is that you're about to royally screw something up if someone isn't there beside you to make sure it doesn't happen. There are "unsuspecting motorists" depending on you to look before you merge. NAR recently published its DANGER Report. It's a good read. In it, the researchers identified significant threats impacting the real estate market. The report is broken down into those threats impacting agents, brokers, MLS's, associations, as well as NAR itself. The number one danger threatening agents is listed as such:

Masses of Marginal Agents Destroy Reputation

"The real estate industry is saddled with a large number of part-time, untrained, unethical, and/or incompetent agents. This knowledge gap threatens the credibility of the industry"

Now, keep in mind, those are the researchers' words, not mine. At RAYAC, we've spent quite a bit of time discussing this issue, and newer agents are only a small part of what's included in the threat identified above. There are PLENTY of incompetent agents with years in the business, I'm sure. But speaking specifically about newer agents, RAYAC is committed to providing meaningful services to its members; and that includes its newest members. While there is no substitute for a well-executed mentorship program, I believe that there ARE meaningful ways that RAYAC can partner with interested brokers in a mutually beneficial program to help our "new drivers."

Now, to all of us seasoned drivers out there... we had our learners permit once too; let's take it easy on them.

Be sure to check out the entire report at dangerreport.com

Respectfully,
Brian

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From the Executive Officer

The Return of the Real Estate Scams

by Shanna Terroso, RCE, e-PRO

The title of this article may be a little misleading because real estate scams never truly went away. However, as we have seen market activity increase, we have also noticed an increase in the number of real estate scams impacting our local market area. Sometimes I ponder how successful these scammers could be if they actually applied themselves to a legitimate business practice. But I digress.

RAYAC has done its best to try to inform the public of the resurgence of these scams, but we could use your help in making sure none of your clients fall victims to the scam artists.

Craigslist continues to be a haven for scam artists, and they are targeting houses that are listed for sale. Homes that are currently listed for sale are showing up as rental properties on Craigslist without the homeowner's consent or knowledge. Unfortunately, it's a completely bogus rental and a scam that could cost potential renters hard earned money. Here's what's happening. Scammers are scraping information about properties for sale from websites, then taking that property information and posting rental ads on Craigslist. Potential renters and home sellers need to be aware of this scam. One way you can assist your clients is to do a search on Craigslist to see if the properties you have listed for sale are showing up in a deceptive scheme. If they are, have the homeowners contact Craigslist immediately and they will remove it. Also encourage the homeowners to go to Attorneygeneral.gov and complete a consumer complaint form.

PAR Just Listed featured an article this past month on a new hacking scam. Scammers are hacking REALTOR email accounts and emailing home buyers instructions to wire money to purchase their home. The emails look legitimate because it is coming from the buyer's agent's gmail account with instructions where they need to wire the money on the day of closing. The only problem is the buyer's agent never sent that email.

How can REALTORS protect themselves and their clients? PAR suggests changing your email password frequently. Also, notify your buyers of this potential scam and tell them if you are going to send them legitimate wiring instructions you will follow up with a phone call.

It's scary how easily any one of us could fall victim to a scam artist. Remember, if it looks suspicious, it probably is, and that lots of typos are often a red flag. Hopefully with a little vigilance on behalf of yourself and your clients we can prevent the spread of this unscrupulous activity in our community.

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Membership News

New Members

Elsie Allen, Golden Realty
Iva Berkebile, Country Home
Chad Decker, Coldwell Banker Bigham
Mark Gibson, BH Homesale (CD)
Nikki Group, BH Homesale (CD)
Rodolfo Hollis, C21 Core Partners
Amanda Jackson, Howard Hanna (Y)
Luis Jara, Cavalry Realty
Courtney Kauffman, Keller Williams
Kelsey Korrell, BH Homesale (E)
Kelly Phillips, Southern Management Rentals
Bonita Schell, BH Homesale (H)
Woodrow Schmidt, Riley & Assoc.
Paula Springer, Country Home
Kayla Sterling, Keller Williams
Patricia Will, Keller Williams

Member Changes

Emillie Albrecht, Country Home RE Advantage
Susan Horner, BH Homesale (E)
Lacy Oglesby, BH Homesale (E)
Selina Robinson, BH Homesale (S)
David VanArsdale, BH Homesale (S)

Member Drops

Tiffany Amspacher, Weichert REALTORS Engle Hambright

New Office/Brokerage

None

Office Changes

Golden Realty new address
22319 Back Road
Doylestown, PA 17219

ROCK Commercial
Dave Bode, Broker

Office Drops

None

New Affiliates

AdvantaClean-Lower Susquehanna
1830 Freysville Road
York, PA 17406
Phone 717-968-6413
Fax 717-501-4678
James Buntmeyer
www.advantaclean.com/york-PA/

Affiliate Changes

Susanne Reed, GMH Mortgage
Teresa Gregory, primary contact for York Traditions

Affiliate Drops

None

Membership Stats

(as of 7/20)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	122	115
REALTORS	850	802
Pending Applicants	<u>10</u>	<u>15</u>
Total REALTORS	971	932
Affiliates	<u>92</u>	<u>87</u>
Total Members	1074	1019

REMINDERS

The RAYAC office is closed Monday, September 7.

Check out the News Briefs every Monday on www.rayac.com.

It's the first bullet point in the center of the website.



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Tom Berridge
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RAYAC ANNUAL MEETING

Tuesday, October 6

breakfast meeting at *Wyndham Garden, York* (formerly Holiday Inn Holidome)

8:00 am registration
9:00 am meeting starts

WANTED: Musicians! Play in a weekend band?
Contact Marissa Bankert at (717) 843-7891 ext. 108
or Marissa@rayac.com for more info.

Mark your calendar now!



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Harrisburg Capitol Report

Home Inspector Licensing Bill

Representative Sue Helm and 50 co-sponsors are re-introducing legislation ([House Bill 1421](#)) that will require all home inspectors to be licensed in Pennsylvania. Currently, home inspectors are not held to any specific professional standard. This means that although the home inspection report is relied upon heavily, if a home inspector fails to report an issue to a homeowner, there is little or no recourse available. This legislation will set statewide standards for the profession of home inspecting and standards for the home inspection report.

License applicants must:

- Have a high school diploma or equivalent; complete a bureau-approved training program of no less than 120 hours (including 40 in-field training hours)
- Pass a bureau-approved examination; obtain liability insurance of \$500,000 per occurrence and deductible of not more than \$2,500
- Pay a fee

Existing practitioners will be grandfathered. Biennial renewal requires 16 hours of continuing education.

Call-to-Action Stopped Vote on Additional Filing Fees

Thanks to more than 4,000 communications with legislators, [Senate Bill 486](#) was removed from the agenda at the end of June. PAR received last minute notification that this bill, which unanimously passed the Senate, would be put to a vote in the House Urban Affairs Committee. A call-to-action was issued to respond quickly so House members were made aware of PAR's concerns with the legislation. The County Demolition Funding Program proposed to amend the Recorder of Deeds Fee Law authorizing an additional fee of up to \$15 to be imposed for each deed or mortgage recorded to be used for demolition of dilapidated buildings on blighted property. PAR opposes this legislation because the association opposes all additional fees imposed on the transaction. The state legislature raised deeds filing fees in the last legislative session. PAR believes it's unfair to continue to add fees onto the real estate transaction.

Eliminating Spot Appeals

There's renewed interest in legislation that would eliminate spot appeals of property assessments in Pennsylvania. [Senate Bill 877](#) introduced this legislation to prevent taxing jurisdictions using their ability to appeal the assessments of properties to such an extent that the practice seems practically indistinguishable from spot reassessment, which is prohibited by law. PAR has supported this legislation in previous sessions but it has failed to be passed. School districts, in particular, have been very aggressive in the use of this practice. Spot appeals can increase taxes on residential properties drastically. In some cases, new homeowners are hit with spot appeals and excessively increased property taxes due to the transfer of the property. Senate Bill 877 would remove a taxing jurisdiction's ability to appeal the assessment of a property based solely on the sale of the property. Taxing authorities may only appeal an assessment when the property has gone through a countywide reassessment, been divided into smaller parcels, or a change in the productive use of the property has occurred. In addition, it will provide a retroactive remedy so that the property owners whose property tax assessments have been increased because of an appeal by a county, municipal or school district could have those assessments reduced to prior levels.

Practicing Professionalism

Case Interpretation of Article 2

Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obliged to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law (*Amended 1/00*)

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

Case #2-3: Obligation to Disclose Defects

(Revised Case #9-9 May, 1988. Transferred to Article 2 November, 1994.)

Seller A came to REALTOR® B's office explaining that his company was transferring him to another city and he wished to sell his home. In executing the listing contract, Seller A specified that the house had hardwood floors throughout and that the selling price would include the shutters and draperies that had been custom made for the house. Seller A said that he would like to continue to occupy the house for 90 days while his wife looked for another home at his new location, and agreed that REALTOR® B could show the house during this time without making a special appointment for each visit. Accordingly, REALTOR® B advertised the house, showed it to a number of prospective buyers, and obtained a purchase contract from Buyer C. Settlement was completed and at the expiration of the 90-day period from the date of listing, Seller A moved out and Buyer C moved in.

On the day that Buyer C moved in, seeing the house for the first time in its unfurnished condition, he quickly observed that hardwood flooring existed only on the outer rim of the floor in each room that had been visible beyond the edges of rugs when he inspected the house, and that the areas that had been previously covered by rugs in each room were of subflooring material. He complained that REALTOR® B, the listing broker, had misrepresented the house in his advertisements and in the description included in his listing form which had specified "hardwood floors throughout." Buyer C complained to REALTOR® B, who immediately contacted Seller A. REALTOR® B pointed out that the house had been fully furnished when it was listed and Seller A had said that the house had hardwood floors throughout. Seller A acknowledged that he had so described the floors, but said the error was inadvertent since he had lived in the house for ten years since it had been custom built for him. He explained that in discussing the plans and specifications with the contractor who had built the house, the contractor had pointed out various methods of reducing construction costs, including limiting the use of hardwood flooring to the outer rim of each room's floor. Since Seller A had planned to use rugs in each room, he had agreed, and after ten years of living in the house with the subflooring covered by rugs, he had "simply forgotten about it."

REALTOR® B explained, however, that Seller A's description, which he had accepted, had resulted in misrepresentation to the buyer. "But it's a small point," said Seller A. "He'll probably use rugs too, so it really doesn't make any difference." After further pressure from REALTOR® B for some kind of adjustment for Buyer C, Seller A concluded, "It was an honest mistake. It's not important. I'm not going to do anything about it. If Buyer C thinks this is a serious matter, let him sue me." REALTOR® B explained Seller A's attitude to Buyer C, saying that he regretted it very much, but under the circumstances could do nothing more about it. It was at this point that Buyer C filed a complaint with REALTOR® B's Board.

At the hearing before a Hearing Panel of the Professional Standards Committee of REALTOR® B's Board, during which all of these facts were brought out, the panel found that REALTOR® B had acted in good faith in accepting Seller A's description of the property. While Article 2 prohibits concealment of pertinent facts, exaggeration, and misrepresentation, REALTOR® B had faithfully represented to Buyer C information given to him by Seller A. There were no obvious reasons to suspect that hardwood floors were not present throughout as Seller A had advised. REALTOR® B was found not in violation of Article 2.

Strategically Speaking

This is a monthly update on the progress of RAYAC's Strategic Plan that was adopted April, 2015.

Objective 1: Research different potential non-dues revenue stream opportunities.

- BOD to create and appoint a task force by Summer 2015; task force to research and recommend possible revenue streams to BOD by August 2016 to consider for implementation with 2017 budget.

The Board of Directors appointed Cindy Mann to chair this task force. If any members are interested in serving on the task force, please contact cindy@cindymann.net.

Objective 2: Leadership Development

A. Consider viability of holding an off-site open house-type fun event to encourage more involvement at RAYAC.

- BOD to appoint a task force to plan the event to be held in 2016.
- Initial event should include information about volunteering on RAYAC committees and participating in Association events.
- Subsequent events (2016 and forward) should also include information about running for the Board of Directors and benefits of serving.

The Board of Directors appointed Karen Tavenner to chair this task force. If you are interested in serving on the task force, please contact karen.tavenner@yahoo.com.

[Click here](#) to view the entire strategic plan.

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Bowlathon Fun



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Thursday, August 6 Suburban Bowlerama

- 1945 South Queen Street, York
- Registration starts at 5:00 pm
 - Bowling starts at 6:00 pm

Thank You

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August 4th Webinar *Five New Strategies to Save Big Money on Your Taxes*

PAR is hosting a webinar on Tuesday, August 4 at 10:00 am to help you learn how to pay the least amount of taxes possible next year. Join former IRS trainer and best-selling author Sandy Botkin for a free webinar and learn how you can give yourself that raise by keeping more of what you earn! You will learn:

- How to maximize your deductions for medical expenses, health insurance premiums and more.
- How you can benefit from having an HSA account.
- The value and benefits of self-insured medical reimbursement plans.
- How a home office deduction works and why it's worth thousands.
- How technology can help you have confidence to pass an IRS audit.

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Got Ethics?

Training That Is

Only FOUR classes remain to fulfill your NAR requirement by the end of 2015.

Wednesday, September 16 (for Appraisers only!)

8:30 am-12:00 noon @ RAYAC

\$10

Wednesday, September 16

1:00-4:30 pm @ Wyndham Garden, York (formerly Holiday Inn Holidome)

\$20

Tuesday, October 13

1:00-4:30 pm @ Guthrie Memorial Library, Hanover

\$20

Thursday, November 5

8:30 am-12:00 noon @ Wyndham Garden, York (formerly Holiday Inn Holidome)

\$50

[Click here to register.](#)

- 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.
- Commercial REALTORS may complete their training online this cycle. Go to www.realtor.org, select "Code of Ethics Training".

Contact Stephanie Kennedy at (717) 843-7891 ext. 109 or stephanie@rayac.com.



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FHA's New Appraiser's Handbook: Learn It to Protect Your Liability

Thursday, August 13, 2015

8:30 AM – 4:30 PM

RAYAC

Instructor: Michelle Bradley

Course Description:

HUD has revised and updated the manual that appraisers must utilize when completing appraisals on homes for FHA insured mortgages. This course will give appraisers the opportunity to learn about the new 4000.1 Handbook that is **mandatory** for all appraisals conducted for HUD. Discussion will include changes and misconceptions relating to common repair items and what issues must be disclosed in appraisal reports. Understanding the scope of work necessary for completing appraisals for FHA insurance will lessen liability to appraisers and learning about the updates will help REALTORS® have fewer surprises while navigating to the closing table. Appraisers will have the opportunity to read the updates and understand how it will affect our daily practice.

Approved for 7 hours Appraiser CE only.

REAL ESTATE CE

Get Real About RESPA and Risk

Tuesday, September 22, 2015

1:00 PM – 4:30 PM

RAYAC

Instructors: Bill Hast, Peter Ruth, Tim Ruth

Course Description:

Don't wait to educate yourself on all the important changes occurring on October 3, 2015. A panel of attorneys including Bill Hast, Peter Ruth, and Tim Ruth will cover all the important points of RESPA that you need to know NOW. The class will also review important risk factors such as storm water management, use of drones, fair housing violation language, lead-based paint disclosure requirements, etc.

Approved for 3.5 hours Real Estate CE only.



Register online - <https://mdweb.mmsi2.com/york/>

Any questions?

Contact Stephanie Kennedy at (717) 843-7891 ext. 109 or stephanie@rayac.com.

Newsletter Contest

Dog Days of Summer Photo Contest

We know there are a lot of dog lovers out there ... share your favorite summertime photo of your dog(s). Please email your photos to beth@rayac.com by August 31.

The winning entry may choose from a \$10 Rutter's, Sheetz or RAYAC Store gift card. All entries will be put into the year-end drawing for free 2016 local dues. *Congratulations to Patricia Carey, our June newsletter winner!*




Adams County Volunteers Needed!

RAYAC's Hands on Helpers Committee is looking for volunteers to help with the Adams County United Way Day of Caring on the morning of Saturday, September 19. If you can help out, contact Beth Izzo at beth@rayac.com or (717) 843-7891 ext. 110.


Have You Been a REALTOR for 40 Years?

If you are celebrating your 40th anniversary of being a REALTOR in 2015, please contact Shanna Terroso by September 11 to submit your name to PAR and NAR to be approved for REALTOR Emeritus status. You may reach Shanna at shanna@rayac.com or (717) 843-7891 ext. 106.



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ERA Preferred Properties,
633-6261

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

Update Lockbox Card Reader Software by September 1

Check your lockbox card reader software version. If it's below 4.0.7, it will no longer be able to update/renew your SentiCard or access anything through the SentiCard Utility Program as of August 31.

In order to update the most recent version, go to www.sentrilock.com/files and select the first link under "SentiLock SentiCard Utility for Windows or MAC" to download the installer and follow the prompts.

If you need assistance downloading the new software, call the Sentrilock support team at 1-877-736-8745. They will help walk you through the installation.

More Payment Options at RAYAC

RAYAC is now able to accept four forms of credit card payment:

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RESPA Reminder

The Consumer Financial Protection Bureau is the new sheriff in town when it comes to enforcement of RESPA regulations. These new regulations, which pertain to the Consumer Disclosure, were recently postponed to become effective **October 3, 2015** and apply to the following:

Anti kickback: Eliminate abusive practices that drive up cost of product to consumers.

Consumer disclosure: Give buyers and sellers full disclosure of costs of transaction.

And they mean business! To learn more about the new RESPA rules, contact [Stock and Leader's Real Estate Group](#) or call (717) 846-9800.

Websites of the Month

Here are two helpful websites you are welcome to share with your sellers. They offer tips on how to get your home ready to sell.

- 1) Curb appeal—<http://www.realtor.org/infographics/curb-appeal>
- 2) Staging tips—<http://realtomag.realtor.org/home-and-design/staging-tips>



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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

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deb@rayac.com

Ann Marie Staub
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Ext. 100, annmarie@rayac.com

Receive Text Messages to Keep Up-to-Date with RAYAC

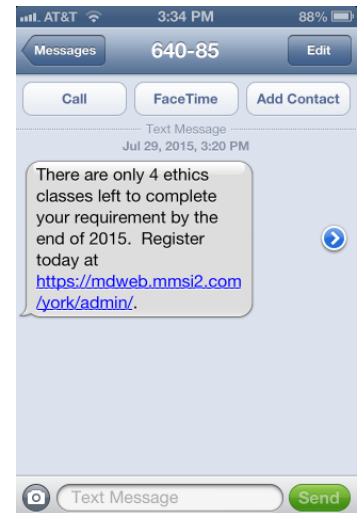
Stay on top of important deadlines and information by receiving text messages from RAYAC.

You will automatically receive text messages from RAYAC if we have your cell number in your member record:

► If you **DO NOT** want to receive texts, contact Beth Izzo at beth@rayac.com or (717) 843-7891 ext. 110.

If you want to add a cell number or change your cell number to receive text messages:

► Contact Beth Izzo at beth@rayac.com or (717) 843-7891 ext. 110.



Note: When you receive a text mail, DO NOT reply to the text. It is an automated service and not attached to a specific cell number.

An advertisement for Sam & Connie Miller Kern, featuring a photo of a man and a woman in professional attire standing in front of a house. The text reads 'Sam & Connie Miller Kern Your Mortgage Choice'. Below this, it says 'WELCOME TO THE Comfort ZONE' and 'M&T Bank Mortgage Division'. At the bottom, it lists contact information for Sam's Cell (717-968-6676, smiller9@mtb.com) and Connie's Cell (717-968-1017, ckern@mtb.com). A logo for 'Equal Housing Lender' is in the bottom left, and 'Member FDIC Equal Opportunity Lender' is in the bottom right.

6/1/15 -6/30/15 Sold MLS 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	52	\$10,773,692	\$207,186	\$177,500
Dallastown	47	\$10,183,800	\$216,677	\$180,000
Dover	35	\$5,246,137	\$149,890	\$135,000
Eastern	14	\$2,137,200	\$152,657	\$138,900
Hanover	16	\$1,861,900	\$116,369	\$110,500
Northeastern	32	\$5,074,599	\$158,581	\$163,750
Northern	11	\$2,585,800	\$235,073	\$240,000
Red Lion	36	\$5,356,347	\$148,787	\$148,250
South Eastern	23	\$4,150,520	\$180,457	\$183,000
South Western	40	\$7,307,500	\$182,688	\$163,500
Southern	26	\$4,954,450	\$190,556	\$196,450
Spring Grove	34	\$6,346,649	\$186,666	\$162,950
West Shore	18	\$3,796,826	\$210,935	\$189,900
West York	26	\$3,516,374	\$135,245	\$123,447
York City	23	\$1,296,830	\$56,384	\$42,000
York Suburban	36	\$6,580,600	\$182,794	\$158,200
York Total	469	\$81,169,224	\$173,069	\$159,000
Adams County				
Bermudian Springs	15	\$3,677,755	\$245,184	\$184,900
Conewago Valley	25	\$4,580,200	\$183,208	\$179,900
Fairfield	5	\$743,900	\$148,780	\$145,000
Gettysburg	28	\$6,387,593	\$228,128	\$217,200
Littlestown	14	\$3,070,700	\$219,336	\$220,450
Upper Adams	9	\$1,059,893	\$117,766	\$93,000
Adams Total	96	\$19,520,041	\$203,334	\$186,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	6/14 TOTAL	6/15 TOTAL	14-15 % CHANGE	6/14 MEDIAN SOLD PRICE	6/15 MEDIAN SOLD PRICE	14-15 % CHANGE	6/14 AVG. SOLD PRICE	6/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	423	469	+11%	\$149,900	\$159,900	+7%	\$164,290	\$173,069	+5%
Co-broke	321	345	+7%	\$150,000	\$160,000	+7%	\$165,651	\$171,247	+3%
In house	102	124	+22%	\$133,950	\$151,657	+13%	\$160,006	\$178,137	+11%
New	861	889	+3%			Active	2,517	2,332	-7%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-6/14 TOTAL	1-6/15 TOTAL	14-15 % CHANGE	1-6/14 MEDIAN SOLD PRICE	1-6/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-6/14 AVG. SOLD PRICE	1-6/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	2,017	2,296	+14%	\$142,000	\$149,900	+6%	\$157,098	\$160,638	+2%
Co-broke	1,536	1,723	+12%	\$145,000	\$150,000	+3%	\$157,970	\$161,484	+2%
In house	481	573	+19%	\$134,900	\$139,900	+4%	\$154,315	\$158,093	+2%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	6/14 TOTAL	6/15 TOTAL	14-15 % CHANGE	6/14 MEDIAN SOLD PRICE	6/15 MEDIAN SOLD PRICE	14-15 % CHANGE	6/14 AVG. SOLD PRICE	6/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	100	96	-4%	\$174,450	\$186,000	+7%	\$181,537	\$203,334	+12%
Co-broke	61	61	0%	\$162,000	\$185,000	+14%	\$167,092	\$207,222	+24%
In house	39	35	-10%	\$190,000	\$190,000	0%	\$204,130	\$196,557	-4%
New	194	214	+10%			Active	680	652	-4%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-6/14 TOTAL	1-6/15 TOTAL	14-15 % CHANGE	1-6/14 MEDIAN SOLD PRICE	1-6/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-6/14 AVG. SOLD PRICE	1-6/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	398	452	+13%	\$165,350	\$167,950	+2%	\$178,989	\$188,182	+5%
Co-broke	281	281	0%	\$162,000	\$168,000	+4%	\$174,571	\$184,498	+5%
In house	117	171	+46%	\$178,500	\$167,500	-6%	\$189,601	\$194,237	+2%

Sign Up for Paragon Training

MLS Contact Management

Monday, August 3, 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 Walk - In

Wednesday, August 5, 2015 - 2:00-4:00 pm

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.

Call the RAYAC office at (717) 843-7891 or register [online](#) (under events tab) to sign up for these classes.

MLS CMA - Comparative Market Analysis

Wednesday, August 12, 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.

What is RPR?



[Click here](#) (or on the photo) to view a brief video explaining REALTORS Property Resource. This is a free resource from the National Association of REALTORS.

Coming Soon! Cloud CMA



We are pleased to announce that Cloud CMA is going to be available soon! Cloud CMA is the easy way to create amazing reports that help you write more offers and win more listings. Start looking awesome in front of clients and prospects with custom and branded reports that include not only MLS data, but neighborhood information from sites like Yelp, Walkscore, and Panaramio too. Cloud CMA reports are a great way to stand out among the competition, so stay tuned for updates on it's launch and upcoming live classes.

RPAC Leaders

We surpassed our goal of \$25,000 by raising \$25,207 to date. Thank you to 42% of members who have contributed to RPAC this year, especially these RPAC leaders!

Governor's Club (\$500-\$999.99)

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Capitol Club (\$250-\$499.99)

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"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."

DR/Manager Meeting

Wednesday, September 2

1:00 pm at RAYAC

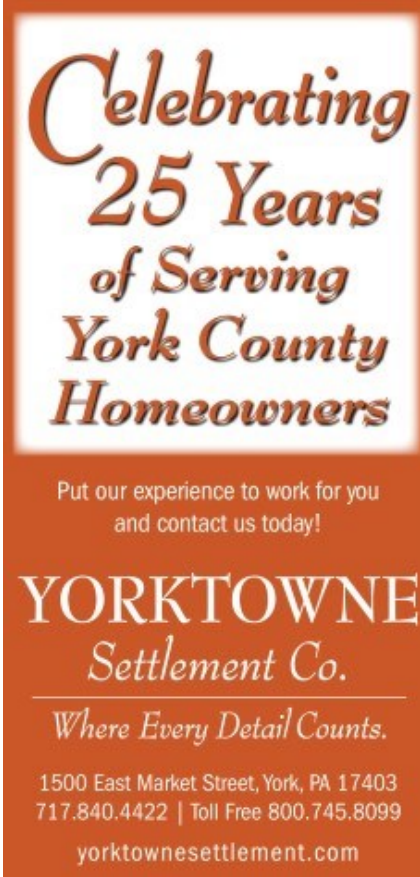
Watch for an email with agenda items and more details.

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Stock and Leader-ad on pg. 10

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Inspectors

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Accurate Home & Termite Insp.
Allied Home Inspections Inc
American Property Examiners-ad on pg. 4
Amerispec Home Inspection
BH 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. 15
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. 1
Homebridge Financial Services-ad on pg. 6
Homesale Mortgage, LLC
M & T Bank Mortgage Division-ad on pg. 17
Members 1st Credit Union
Metro Bank
Mortgage Network
Movement Mortgage
New Windsor State Bank
Peoplesbank, A Codorus Valley Co-ad on pg. 12
Residential Mortgage Services
Santander Bank
Susquehanna Bank PA
Union Community Bank-ad on pg. 2
Wells Fargo Home Mortgage
York Traditions Bank- ad on pg. 3

Title/Settlement Co.

Abstracting Co. of York County
Centurion Settlement Group
Community Settlement LLC-ad on pg. 10
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. 10
White Rose Settlement Services -ad on pg. 14
Yorktowne Settlement Co-ad on pg. 21

Other Businesses

360 Tour Designs Southern PA-ad on pg. 14
360 Tours of York
ABBA Loss Mitigation
AdvantaClean-Lower Susquehanna
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.
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