

# RAYAC Connection

**RAYAC's comprehensive annual market reports are now available online.**

Go to [www.rayac.com](http://www.rayac.com), click on Home Sales Stats to view the Annual Market Reports or click on the links below.

[York County](#)

[Adams County](#)

## What's Inside ...

Calendar of Events	2
Wednesday Wind Down & RPAC Trivia Night	2
Board Summary	3
President's Page	4
Executive Officer Column	5
DR/Manager Meeting	5
Membership News	6
Legislative Link & Legislative Breakfast	7
Practicing Professionalism Awards Recap	8 9
Affiliate Networking & Education Event	10
Welcome Stephanie & Appraiser CE	11
RAYAC Leaders & Membership Card	12
Newsletter Contest & Websites of the Month	13
Ethics by Example Classes	14
Spring Fling & Shred Event	15
RAYAC Staff	15
MLS Statistics	16-18
MLS Classes & Blood Drive	19
RPAC Leaders & Winners	20
Affiliate Member List	21

## RAYAC's Red Carpet Stars



Shown back row left to right are 2015 RAYAC President Brian Berkheimer, REALTOR of the Year Steve Brown and 2014 RAYAC President Paula Musselman. Shown front row left to right are representatives from Affiliate of the Year York Traditions Bank - Kim Amberman, Fiona Eyster, Kathy Brown and Ed Leckrone, plus REALTOR Appreciation Award winner Casey Dougherty and Community Service Award winner Charlotte Bergdoll.

RAYAC's Awards and Installation breakfast was more like the Oscars or Emmys this year - glam, some great one liners, well-thought out speeches and surprised award winners. Paula Musselman, 2014 RAYAC President, told us what she learned during her presidency, but we learned that if she escrows her real estate license she can easily move on to stand up comedy. And we learned that Brian Berkheimer can join her. While being genuinely grateful for the opportunity to serve RAYAC in leadership roles, both Paula and Brian showed us that it's okay to laugh and have fun while getting business accomplished.

Hanover Mayor Ben Adams installed the 2015 officers and directors and RAYAC honored several members for their service to the association, the real estate profession and the community. Next time you see these fine RAYAC members, pass along a "thank you" or "congratulations". They certainly deserve it!

See more awards and installation highlights on page 9 and visit RAYAC's [Facebook group page](#) for red carpet photos.

# CALENDAR

## February ♥

- 4 Hands On Committee, 9:00 am
- 4 MLS Commercial Task Force, 10:00 am
- 5 Program Social, 9:30 am
- 6 New Member Orientation-Module II, 8:30 am
- 9 Spring Fling Task Force, 11:00 am
- 9 Golf Committee, 12:00 noon
- 11 MLS Contact Management class, 2:00 pm
- 11 Wednesday Wind Down/RPAC Trivia Night, 5:00-7:00 pm, Heritage Hills
- 12 Board of Directors, 9:00 am
- 12 Community Relations, 1:00 pm
- 13 Consumer Protection Committee, 10:00 am
- 17 MLS Walk-In, 2:00 pm
- 18 Affiliate Committee, 8:30 am
- 19 MLS Committee, 8:30 am
- 19 Member Communications Committee, 9:30 am
- 19 DR/Manager Meeting, 10:30 am
- 20 New Member Orientation-Module III, 8:30 am
- 24 Appraisal class, 8:30 am
- 24 Political Affairs Committee, 2:00 pm
- 25 PAR Professional Standards Training, Harrisburg, 9:00 am
- 25 MLS CMA class, 2:00 pm

## March

- 3 Affiliate Networking & Educational Event (see page 10)
- 4 Appraisal class, 8:30 am
- 4 Hands On Committee, 9:00 am
- 4 City Living Task Force, 9:30 am
- 5 Program Social, 9:30 am
- 5 Blood Drive, 10:00 am
- 5 Ethics by Example, 1:00 pm, Hanover
- 6 New Member Orientation-Module I, 8:30 am
- 11 Broker course - Day 1, 9:00 am
- 12 Appraisal class, 8:30 am
- 12 Board of Directors, 9:00 am
- 12 Community Relations Committee, 1:00 pm
- 17 Appraisal class, 8:30 am
- 18 Affiliate Committee, 8:30 am
- 18 Broker course - Day 2, 9:00 am
- 18 Spring Fling Task Force, 10:00 am
- 19 MLS Committee, 8:30 am
- 19 Member Communications, 9:30 am
- 20 New Member Orientation-Module II, 8:30 am
- 21 Spring Fling (see page 15)

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

## Join us for a combined Wednesday Wind Down & RPAC Trivia Night Wed., Feb. 11 at Heritage Hills

5:00 - 7:00 pm Wednesday Wind Down with sponsors:

**CGA Law Firm**  
**PeoplesBank**  
**The Bathtub Doctor**



Trivia starts at 6:00 pm.

\$60 donation to RPAC to enter a team of 4.

**Cash prizes to top 3 teams!**

Contact Shanna Terroso at 843-7891 or [shanna@rayac.com](mailto:shanna@rayac.com) for more details or to register a team.



## 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 - January 8, 2015

## New Board Reorganization

Bill Hast installed the officers and directors for the meeting, reviewed the anti-trust resolution and asked all board members to sign the resolution.

## Treasurer's Report


2014 Treasurer Tony Thomas reported that RAYAC pre-paid some items at the end of 2014 for tax purposes. He also reported that dues income, application fees, Sentrilock income, and MLS entry fees were up for 2014. 2015 Treasurer Cindy Mann wants to focus on reviewing income and expenses to see if adjustments need to be made.

## Action Items


- ♥ Directors approved the recommendation of the AE Search Committee to hire Shanna Terroso as RAYAC's next Executive Officer. (It was officially announced at the Awards & Installation breakfast on January 22.)
- ♥ Directors appointed Petula Yingling to the Professional Standards Committee and Mary McCleary to the Grievance Committee to fill vacancies.
- ♥ Directors voted to retain Bill Hast, Stock and Leader, as general counsel and SF & Co. as RAYAC's accounting firm.
- ♥ Directors appointed Board liaisons to each committee.

## New Business

Directors established a new Education Task Force led by Paula Musselman to look at more educational opportunities for RAYAC members.



**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](http://www.wrsettlements.com)

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



**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



# 2015 RAYAC President Brian Berkheimer

## Love is in the Air

With the holidays behind us and February upon us, our thoughts turn to...well...love, of course. 😍 According to CNN,

Americans spent 18.6 billion dollars on Valentine's Day last year. My wife spent about 5 bucks on me in 2010. She presented me with the framed painting you see here, her virgin attempt at water color painting. She, her worst critic, was less than impressed with the results; I, on the contrary cherish it. It holds a commanding space in my cluttered cubicle. Long after the chocolates are eaten and the flowers are thrown away, this remains a constant reminder that she loves me; that she exceeded my expectations.



As REALTORS, I feel certain that our customers have similar feelings about us. They expect certain things of us, and rightfully so, but they feel the love in the little things we do, the extra effort we take; not so much in the money spent on advertising, our market share, or our list-to-sell ratios, albeit all important stuff. Long after the sale, I'm betting on your customers calling you back for another go 'round based on the relationship they built with you, the fact that they "felt the love." I suspect it's difficult to achieve that consistently if you don't love being a REALTOR.

As for RAYAC, we had the opportunity at our Awards and Installation Breakfast last month to honor a few of our own for whom we "feel the love". I hope they felt it; it was certainly well deserved. It's folks like Steve Brown, Casey Dougherty, Charlotte Bergdoll, and the entire team at York Traditions who lift up the REALTOR name and help us all in achieving more.... I'm betting they all love their jobs.

**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

*Making mortgages personal*

**BECAUSE WE LIVE HERE TOO** <sup>SM</sup>

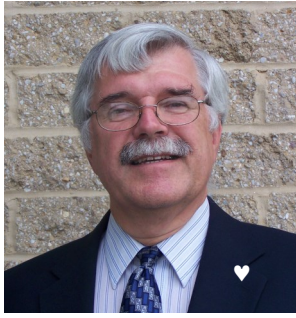
**YORK TRADITIONS**  
BANK

717.747.2651

yorktraditionsbank.com

Member FDIC

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



From the Executive Officer

# Transitioning

by Steve Snell, RCE

Now that a formal announcement has been made that Shanna Terroso will succeed me as RAYAC's Executive Officer, I'd like to share a few observations.

The most obvious is that she is a wonderful, talented and dedicated professional who will serve this association with passion. Anyone who has had the opportunity to know her, to work with her or to observe her representation of RAYAC – of you – in the public policy arena, knows what an obvious selection has been made. I have had the pleasure of working with her for almost 10 years and she's never failed to impress me as a true leader. That has shown through her role here at RAYAC as well as at the Pennsylvania Association of REALTORS. She's also done so in the community: serving on the board of the York County Economic Alliance (formerly the Chamber of Commerce); chairing the Economics Club; founding the York-Adams Smart Growth Coalition, etc.

She has had the opportunity to gain experience in many facets of the new responsibilities she will assume. The few that remain will be the focus of our attention during the next five months as we transition.

I want to make clear that Shanna did not get the job just because she was already here. We actively sought applicants and received dozens of resumes. One had an MBA from Dartmouth, one was a successful and nationally honored association executive from a New Mexico association, many others had REALTOR association experience. Shanna rose above the crowd. The AE Search Committee made sure that you - and Shanna – knew they had exercised due diligence and done a thorough nationwide search.

The reputation and diversity of the committee members should convince you of that. RAYAC's 2015 President Brian Berkheimer chaired the committee. Also serving were Dolly Bailey, Steve Brown, Kim Moyer, Bill Reaver, Nathan Elfner, Andy Collins, Jenny Kibler and Dave Bode. Their vote was unanimous – as was the acceptance of their recommendation by the Board of Directors. Because I acknowledged having a Shanna bias, I abstained from participating in the final decision.

RAYAC has a wonderful staff that have become my second family. Shanna knows how lucky she is to inherit them. While some things will change (SHOULD change) under Shanna's leadership, I am certain that the entire staff team will continue to serve you with dedication and enthusiasm.

## DR/Manager Meeting

Thursday, February 19  
10:30 am, RAYAC Classroom

The meeting is followed by a class - **Risk Reduction for the Pennsylvania Real Estate Broker and Salespersons** at 1:00 pm. The class is \$35 and pending CE approval. You may register [online](#). Lunch will be provided to DR/Managers who attend the meeting and class.

FOR INSPECTIONS: 717-613-0074

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



### FULL SERVICE

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



# ♥ Membership News ♥

## New Members

Ashlea Brehm, RE/MAX of Gettysburg  
 Laurel Cleveland, ROCK Commercial  
 Jeffery Hydock, BH Homesale (G)  
 Jennifer Myers, BH Homesale (H)  
 Jason Phillips, BH Homesale (East)  
 Jane Slates, Howard Hanna (Y)  
 Andrew Spangenberg, Riley & Assoc.

*CORRECTION from last month:*

Dane Purdy, RE/MAX of Gettysburg

## Member Changes

Sandra Fake, CB Res. Brok. (YorkM)  
 Steven Foote, Foote Real Estate  
 Deborah Goodling, CB Res. Brok.  
 (YorkM)

Dillon Herman, C21 Core Partners  
 David Mitchell, Howard Hanna (Y)  
 Kimberly Strayer, Country Home RE  
 Advantage  
 Laurie Weikert, RE/MAX of Gettysburg

## Member Drops

Eugen Bailiff  
 Robert Bodine  
 Shannon Cotton  
 Anthony Crerand  
 David Dewberry  
 Dale Ellis  
 Candace Frock  
 Jason Howe  
 David Hull  
 Barbara Murphy  
 Natalie Remigio  
 Kathleen Rittase  
 Maria Salatti  
 Debra Small  
 Lonnetta Smith  
 Katharine Swiglo  
 Ronni Temple  
 Jeremiah Trostle  
 John Williams

## New Office/Brokerage

Steve Foote  
 Foote Real Estate  
 17 Vickilee Drive  
 Wrightsville, PA 17368  
 Phone (717) 885-8686

## Office Changes

None

## Office Drops

American Heritage Property  
 Management

## New Affiliates

Lisa Haupt  
 American Home Shield  
 187 Eagleview Drive  
 Mohrsville, PA 19541  
 Phone (484)793-2544  
[www.ahs.com](http://www.ahs.com)

## Affiliate Changes

None

## Affiliate Drops

None

## Membership Stats

(as of 1/15)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	115	123
REALTORS	796	771
Pending Applicants	<u>17</u>	<u>11</u>
Total REALTORS	928	903
Affiliates	<u>93</u>	<u>93</u>
Total Members	1021	996

## Are You a 25 or 40 Year Member?

We need your help to identify our 25 and 40 year members to receive proper recognition. Unfortunately, our computerized records do not go back that far, so we need you to contact us if you reach one of these important milestones. Please contact Marissa Bankert at [Marissa@rayac.com](mailto:Marissa@rayac.com) or (717) 843-7891 if you will celebrate 25 or 40 years of membership in 2015 or 2016.

## 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.

Convenient scheduling and same day emailed reports.



**Contact:**  
**Duane "Silver" Wilson**  
**717-577-8740**

**Email: [silverwilson@comcast.net](mailto:silverwilson@comcast.net)**

PEB667A

# Legislative Link

## Terrorism Risk Insurance Act Extended

On Monday, January 12, the President signed H.R. 26, the Terrorism Risk Insurance Program Reauthorization Act of 2015, into law. This law, which was passed by the House by a vote of 416-5 on January 7th and the Senate by a vote of 93-4 on January 8th, renews the Terrorism Risk Insurance Act (TRIA) for six years, through 2020.

The TRIA program expired on December 31, 2014, when the Senate failed to reauthorize it before adjourning for the year. While that was disappointing, leadership in both the House and Senate stated at the time that it would be a priority in the 114<sup>th</sup> Congress, and we are pleased that they carried through on that promise.



## Legislative Breakfast ♥♥♥

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

**Friday, April 24th 8:00 a.m. at Out Door Country Club, 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](mailto:shanna@rayac.com) or (717) 843-7891.

**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](http://yorktownesettlement.com)

**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**

**Karen Wakeland**  
Mortgage Representative  
NMLS#457024

2400 Pleasant Valley Road  
York, PA 17402  
(877) 214-1914  
(717) 840-4981 ext. 276  
[kwakeland@heritagevalleyfcu.org](mailto:kwakeland@heritagevalleyfcu.org)

**HERITAGE VALLEY  
FEDERAL CREDIT UNION**  
SINCE 1935  
A positive experience for you and your money®

\*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.

  (717) 840-4981 • [www.heritagevalleyfcu.org](http://www.heritagevalleyfcu.org)

# Practicing Professionalism

## Article 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

### Case Study: Preparation of Instrument Unrelated to Real Estate Transaction

*(Reprinted from the NAR Code of Ethics and Arbitration Manual)*

Client A dropped in to see his friend, REALTOR® B, who had recently provided professional services to Client A's company. Client A said the company was sending him on business to the Far East; that the trip would involve a good deal of air travel in remote areas; and that he would like to leave a power of attorney with his wife while he was gone "just in case." He asked REALTOR® B if he would prepare a power of attorney for him and REALTOR® B said, "It's a simple document. I'll be glad to prepare one for you," and did.

This action came to the attention of the Grievance Committee of the Board of REALTORS®, which, after review, filed a complaint with the Board's Professional Standards Committee, charging REALTOR® B with a violation of Article 13 of the Code of Ethics.

REALTOR® B's defense was that he understood Client A's request to be essentially for a real estate service since from his general knowledge of Client A's personal affairs, he knew that Client A could have no reason for giving his wife a power of attorney except to put her in a position to act in real estate transactions. He contended that because his preparation of a legal document was directly related to real estate matters, he had rendered real estate, not legal, services to Client A.

It was the judgment of the Hearing Panel that REALTOR® B's defense was without merit; that by preparing the power of attorney, he had engaged in the practice of law in violation of Article 13 of the Code.

**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**



**Union**  
COMMUNITY BANK

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.**





# More Shining Moments from the Red Carpet



*"I am humbled to be your 2015 President. There are times in life you set a goal and times in life things fall into place for unknown reasons. Whatever those circumstances are, here I am and I will promise the membership two things:*

*♥ To uphold the mission statement of RAYAC to lead and make decisions that support the goal.*

*♥ I will bring my best. And I'll ask that all of you bring your best as well, not only in your committees and areas you serve the association, but in your offices and in your transactions."*

◀ **Brian Berkheimer**, 2015 RAYAC President

We have lots of members who have been committed to real estate for a long time. We honored members with 40 and 25 year anniversaries. Congratulations on thriving and surviving in this business!



## ◀ **REALTOR Emeritus (40 Year) Members**

Lee Kennedy  
Bill Shanbarger  
Rich Colton



## **25 Year Members** ▶

Bob Argento  
Charlotte Bergdoll  
Dave Bixler  
Lisa Calhoun  
Chris Dell  
Judy Givens

Jane Ginter  
Joel Glatfelter  
Kay Martinez  
Linda Messinger  
Paula Musselman  
Ted Turnbull



*"But mostly what I have learned this year is I have not taken this journey alone. That this association has laughed with me and has embraced my enthusiasm for making this a wonderful year. I thank you all so very much for the opportunity and all of your support. I truly have enjoyed every minute."*

◀ **Paula Musselman**, 2014 RAYAC President

*"I am very passionate about this association and our members. I believe what everyone in this room does is so much greater than listing and selling real estate. You are the facilitators in making dreams come true."* **Shanna Terroso**, RAYAC's next Executive Officer ▶

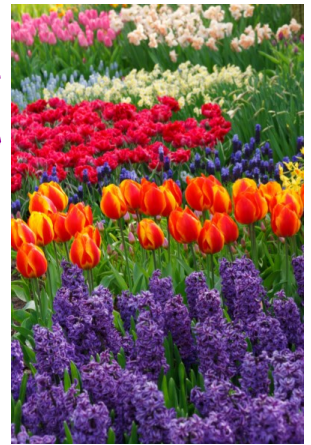


## **Thank you to our red carpet sponsors and the Program Social Committee for a great event!**

Barrick Insurance  
Community Settlement  
First American Homebuyers Protection  
Landis Custom Cabinetry & Woodworking  
Members 1st  
Movement Mortgage  
Santander Bank  
Wells Fargo

# Get Your Business Blooming

By March we're all thinking about Spring - ready to see grass again and watch nature sprout back to life. Here's your opportunity to grow your business at a premier networking event for our valuable Affiliate partners and REALTORS in a professional and relaxed atmosphere.



## Tuesday, March 3

### Out Door Country Club

1157 Detwiler Drive, York

9:00-11:30 am featuring tradeshow, breakfast, education and prizes!

### AFFILIATES

**Now reserving tables!** Space is limited to 32 booths on a first-come, first serve basis. Contact Marissa Bankert at [Marissa@rayac.com](mailto:Marissa@rayac.com) or (717) 843-7891 by **Friday, February 20** to reserve your spot.

### REALTORS

*Grow your business* - Meet with our valuable Affiliate partners to learn about their services and products.

*Bloom your business* - Learn how apps for MLS, lockbox and more can save you time and make you more productive when you're not in your office. Register [online](#) today!

Visit the

# ♥ RAYAC STORE ♥

for ALL your  
real estate supplies

Signs and Riders  
Brochure boxes

Info tubes

Forms

Pens and Styluses

Calculators

Measuring devices

Phone/tablet charging batteries

Pepper spray and more

Contact Cindy Alleman at  
[cindy@rayac.com](mailto:cindy@rayac.com) or



Serving York, Adams and Franklin counties:  
[lori@360tourdesigns.com](mailto:lori@360tourdesigns.com) / 717.676.6590  
[www.360tourdesigns.com](http://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



## Welcome, Stephanie!

We are pleased to introduce Stephanie Kennedy as the new Director of Professional Development. Stephanie oversees RAYAC's education and will be assuming professional standards and mediation programs. Additionally, she will serve as the staff liaison to Grievance, Professional Standards, Consumer Protection and the newly formed Education Task Force.

Stephanie is passionate about education. Her professional experience is in career services with for-profit educational institutions. Plus, she's taking her last class this semester to complete her Master's in Secondary Education from McDaniel College in Westminster, Maryland. Stephanie can help you with your CE classes (see Appraiser classes below) or your ethics requirements (see page 14).

Stephanie is a Hanover native and graduated from Delone Catholic. After high school she moved on to St. Francis University near Altoona where she earned a degree in marketing and met her husband Chris. Stephanie and Chris live in West York and have an adorable three-year-old daughter, Elle. In Stephanie's spare time (a rare commodity for a working mother with a toddler) she enjoys playing volleyball or reading any type of book. She recently began sewing, too.

Although Stephanie's parents are Canadian and she enjoys visiting relatives in Magog, Quebec, she still prefers the beach - anywhere there is sun, sand and an ocean. (Sounds especially good right now!)

Say hello to Stephanie when you're at the RAYAC office. You may reach her by:

Phone: (717) 843-7891 ext. 109

Email: [Stephanie@rayac.com](mailto:Stephanie@rayac.com)

## Upcoming Appraiser CE Classes

- ♥ **February 24**      **Stop Appraisal Complaints in Their Tracks**  
8:30 am-4:30 pm @ RAYAC, \$75
- ♥ **March 4**      **National USPAP**  
8:30 am-4:30 pm @ RAYAC, \$101.50 plus \$81.62 for book
- ♥ **March 12**      **Stop Appraisal Complaints in Their Tracks**  
8:30 am-4:30 pm @ RAYAC, \$75
- ♥ **March 17**      **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  
(Register separately for two classes; however, if you take both classes lunch is provided.)
- ♥ **March 26**      **Appraising in the Internet Age: Bullet Proof Your Appraisals Using RPR and Other Tools**  
8:30 am-4:30 pm @ RAYAC, \$75

There are additional classes scheduled in April, May and June before the certification deadline of June 30, 2015. The complete schedule is available and you may register for any of these classes [online](#). Contact Stephanie Kennedy at [Stephanie@rayac.com](mailto:Stephanie@rayac.com) or (717) 843-7891 if you have any questions.

# ♥ RAYAC ♥ Leadership

## President

**Brian Berkheimer**  
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,  
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



## RAYAC's 2015 Board of Directors

## Get Your NAR Membership Card

Show off your REALTOR pride with your NAR membership card. You may download a free membership card or order a plastic card for \$5. It can be customized with your name, designations and NRDS ID#. The membership card can be used to take advantage of great member benefits like those offered through Hertz and .REALTOR, the official 2015 membership card sponsors. [Click on this link](#) to get your card today.

**Real Estate** law made simple,  
no matter what.

**CGA**  
LAW FIRM

717.848.4900 | [cgalaw.com](http://cgalaw.com)

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



# February Newsletter Contest

*How Many Hearts Can You Find in this Newsletter?*



Email your entry by February 28 to Beth Izzo at [beth@rayac.com](mailto: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.

Name \_\_\_\_\_

Number of hearts \_\_\_\_\_



## Websites of the Month

February is Black History Month. Check out some history on this celebration as well as information on the Gettysburg Black History Museum in the links below.

<http://www.history.com/topics/black-history/black-history-month>

<http://gettysburgblackhistory.org/>

**PEOPLESBank**  
A Codorus Valley Company  
*You're Welcome Here!*

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](http://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
Thursday, March 5, 2015	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$10
Wednesday, April 15, 2015	8:30 am – 12:00 pm	Wyndham, 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, 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, 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](mailto:steve@rayac.com)

**Doug Clark**, Business & Finance Director

Ext. 111, [doug@rayac.com](mailto:doug@rayac.com)

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

MLS Systems Mgr.

Ext. 102, [rhonda@rayac.com](mailto:rhonda@rayac.com)

**Lori Foltz**, IT Coordinator

Ext. 103, [lori@rayac.com](mailto:lori@rayac.com)

**Ann Marie Staub**, Lead Secretary

Ext. 100, [annmarie@rayac.com](mailto:annmarie@rayac.com)

**Cindy Alleman**, Secretary/ Receptionist & Store Manager

Ext. 101, [cindy@rayac.com](mailto:cindy@rayac.com)

**Beth Izzo**, Public Relations Dir.

Ext. 110, [beth@rayac.com](mailto:beth@rayac.com)

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

Ext. 106, [shanna@rayac.com](mailto:shanna@rayac.com)

**Marissa Bankert**, Membership Services Director

Ext. 108, [marissa@rayac.com](mailto:marissa@rayac.com)

**Stephanie Kennedy**, Director of Professional Development

Ext. 109, [stephanie@rayac.com](mailto:stephanie@rayac.com)

**Deb Kottmyer**, Clerk (PT)

[deb@rayac.com](mailto:deb@rayac.com)

## SATURDAY, MARCH 21



### UAW Union Hall

3562 Gillespie Drive  
York 17404

Doors open @ 5:00 pm

All you can eat buffet catered by Big Mike's Crabhouse & Grill 6:00-8:00 pm

Beer and soda included + BYOB

Jars, pull tickets, raffles, dancing and music until 10:00 pm

*Last year's event sold out and there will only be 200 tickets available again this year!*

Ticket prices \$30 per person. Must be 21+ to attend.

Sponsorships available for \$100.

Benefits RAYAC Foundation to fund vital housing-related projects in York & Adams Counties.

Contact Marissa Bankert at [Marissa@rayac.com](mailto:Marissa@rayac.com) or (717) 843-7891 or any of the following committee members to get your tickets:

Cindy Portner - [Cindy.Portner@susquehanna.net](mailto:Cindy.Portner@susquehanna.net)

Gayle Sanders - [gayle.sanders@cbhomes.com](mailto:gayle.sanders@cbhomes.com)

Bill Hoyer - [whoeyer@santander.us](mailto:whoeyer@santander.us)

Michele Jones - [jonesrealtor@comcast.net](mailto:jonesrealtor@comcast.net)

Judy Givens - [judygivens@gmail.com](mailto:judygivens@gmail.com)

Karen Alwine - [kalwine@heritagevalleyfcu.org](mailto:kalwine@heritagevalleyfcu.org)

Kathy Keener - [kkeener@homesale.com](mailto:kkeener@homesale.com)

Ken Worley - [ken.worley@verizon.net](mailto:ken.worley@verizon.net)

Kim Ziegler - [kziegler@homesale.com](mailto:kziegler@homesale.com)

Kristyn Stouch - [kristynstouch@howardhanna.com](mailto:kristynstouch@howardhanna.com)

Lisa Baublitz - [lbaublitz@homesale.com](mailto:lbaublitz@homesale.com)

Petula Yingling - [petula.yingling@era.com](mailto:petula.yingling@era.com)

Stacey Trimmer - [Stacey.Trimmer@susquehanna.net](mailto:Stacey.Trimmer@susquehanna.net)

Wendy Landis - [wlandis@gmhmortgage.com](mailto:wlandis@gmhmortgage.com)

## Save the Date ...

# RAYAC's Annual Shred Event



## Saturday, May 9

### 10:00 am - 12:00 noon

Locations in York, Hanover & Gettysburg.  
Details coming soon.



## December 12/1/14 - 12/31/14 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>
<b>York County</b>				
Central	51	\$8,748,399	\$171,537	\$136,625
Dallastown	49	\$9,544,515	\$194,786	\$166,000
Dover	24	\$3,778,183	\$157,424	\$137,750
Eastern	17	\$2,592,486	\$152,499	\$154,536
Hanover	14	\$1,291,937	\$92,281	\$88,250
Northeastern	17	\$2,678,894	\$157,582	\$144,000
Northern	9	\$2,096,600	\$232,956	\$232,000
Red Lion	37	\$6,095,722	\$164,749	\$158,995
South Eastern	11	\$1,676,650	\$152,423	\$179,000
South Western	24	\$4,813,511	\$200,563	\$186,000
Southern	16	\$3,463,112	\$216,445	\$224,956
Spring Grove	29	\$4,865,689	\$167,782	\$159,900
West Shore	15	\$2,319,100	\$154,607	\$169,900
West York	21	\$2,673,924	\$127,330	\$115,000
York City	35	\$1,364,950	\$38,999	\$35,000
York Suburban	15	\$2,220,000	\$148,000	\$154,900
<b>York Total</b>	<b>384</b>	<b>\$60,223,672</b>	<b>\$156,832</b>	<b>\$149,950</b>
<b>Adams County</b>				
Bermudian Springs	10	\$1,620,800	\$162,080	\$160,750
Conewago Valley	26	\$5,039,373	\$193,822	\$186,550
Fairfield	7	\$1,436,800	\$205,257	\$169,900
Gettysburg	17	\$3,934,831	\$231,461	\$175,000
Littlestown	17	\$3,228,511	\$189,912	\$224,500
Upper Adams	3	\$325,900	\$108,633	\$106,000
<b>Adams Total</b>	<b>80</b>	<b>\$15,586,215</b>	<b>\$194,828</b>	<b>\$172,450</b>



## Year-End 1/1/14 – 12/31/14 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>
<b>York County</b>				
Central	470	\$89,224,348	\$189,839	\$157,437
Dallastown	499	\$92,219,907	\$184,809	\$160,000
Dover	320	\$47,965,570	\$149,892	\$144,250
Eastern	191	\$28,219,623	\$147,747	\$134,900
Hanover	166	\$20,439,519	\$123,130	\$124,900
Northeastern	279	\$41,591,930	\$149,075	\$145,000
Northern	106	\$23,543,123	\$222,105	\$207,950
Red Lion	412	\$66,067,993	\$160,359	\$150,000
South Eastern	194	\$35,903,638	\$185,070	\$171,950
South Western	323	\$55,999,191	\$173,372	\$164,900
Southern	216	\$46,387,054	\$214,755	\$204,500
Spring Grove	284	\$47,135,371	\$165,970	\$159,900
West Shore	177	\$34,296,639	\$193,766	\$179,000
West York	282	\$36,717,510	\$130,204	\$123,000
York City	319	\$16,933,610	\$53,083	\$40,000
York Suburban	293	\$51,178,197	\$174,670	\$144,900
<b>York Total</b>	<b>4,531</b>	<b>\$733,823,223</b>	<b>\$161,956</b>	<b>\$149,900</b>
<b>Adams County</b>				
Bermudian Springs	110	\$20,831,824	\$189,380	\$168,950
Conewago Valley	254	\$43,314,345	\$170,529	\$158,450
Fairfield	80	\$15,182,569	\$189,782	\$170,000
Gettysburg	218	\$45,277,728	\$207,696	\$183,750
Littlestown	169	\$31,519,423	\$186,505	\$174,900
Upper Adams	85	\$13,096,434	\$154,076	\$148,900
<b>Adams Total</b>	<b>916</b>	<b>\$169,222,323</b>	<b>\$184,741</b>	<b>\$167,750</b>

## ♥ York County MLS Statistics Monthly Comparison ♥

YORK CO. Monthly Comparison	12/13 TOTAL	12/14 TOTAL	13-14 % CHANGE	12/13 MEDIAN SOLD PRICE	12/14 MEDIAN SOLD PRICE	13-14 % CHANGE	12/13 AVG. SOLD PRICE	12/14 AVG. SOLD PRICE	13-14 % CHANGE
Total sold/settle	350	384	+10%	\$145,000	\$149,950	+3%	\$160,560	\$156,832	-2%
Co-broke	267	265	-1%	\$145,000	\$154,000	+6%	\$160,395	\$157,483	-2%
In house	83	119	+43%	\$149,000	\$140,900	-5%	\$161,089	\$155,383	-4%
New	374	411	+10%			Active	1,959	2,008	+3%

## ♥ York County MLS Statistics Year to Date Comparison ♥

YORK CO. Monthly Comparison	1-12/13 TOTAL	1-12/14 TOTAL	13-14 % CHANGE	1-12/13 MEDIAN SOLD PRICE	1-12/14 MEDIAN SOLD PRICE	13-14 % CHANGE	1-12/13 AVG. SOLD PRICE	1-12/14 AVG. SOLD PRICE	13-14 % CHANGE
Total sold/settle	4,399	4,531	+3%	\$145,000	\$149,900	+3%	\$158,489	\$161,956	+2%
Co-broke	3,299	3,389	+3%	\$147,000	\$150,000	+2%	\$160,251	\$162,222	+1%
In house	1,100	1,142	+4%	\$135,000	\$142,000	+5%	\$153,203	\$161,168	+5%

## ♥ Adams County MLS Statistics Monthly Comparison ♥

ADAMS CO. Monthly Comparison	12/13 TOTAL	12/14 TOTAL	13-14% CHANGE	12/13 MEDIAN SOLD PRICE	12/14 MEDIAN SOLD PRICE	13-14% CHANGE	12/13 AVG. SOLD PRICE	12/14 AVG. SOLD PRICE	13-14% CHANGE
Total sold/settle	78	80	+3%	\$180,000	\$172,450	-4%	\$194,215	\$194,828	+3%
Co-broke	54	49	-10%	\$179,950	\$167,500	+7%	\$189,895	\$197,526	+4%
In house	24	31	-29%	\$197,700	\$175,000	-11%	\$203,933	\$190,562	-7%
New	83	134	+61%			Active	554	551	-1%

## ♥ Adams County MLS Statistics Year to Date Comparison ♥

ADAMS CO. Monthly Comparison	1-12/13 TOTAL	1-12/14 TOTAL	13-14% CHANGE	1-12/13 MEDIAN SOLD PRICE	1-12/14 MEDIAN SOLD PRICE	13-14% CHANGE	1-12/13 AVG. SOLD PRICE	1-12/14 AVG. SOLD PRICE	13-14% CHANGE
Total sold/settle	984	916	-7%	\$164,095	\$167,750	+2%	\$176,980	\$184,741	+4%
Co-broke	657	615	-6%	\$160,000	\$167,500	+5%	\$173,619	\$183,471	+6%
In house	327	301	-8%	\$169,900	\$170,000	0%	\$183,731	\$187,334	+2%

# Sign Up for Paragon Training

## MLS Contact Management ♥

**Wednesday, February 11, 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 ♥

**Tuesday, February 17, 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.

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

## MLS CMA - Comparative Market Analysis ♥

**Wednesday, February 25, 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.



## Goomzie Quarterly Webinars ♥

Goomzee Mobile MLS App will be holding quarterly webinars to keep you up to date on all the new features, what's on the horizon and any known issues to keep you as informed as possible. Go to Paragon's message board to register for the next Goomzee webinar on **February 16 at 2:00 pm**.

# Help Save Lives RAYAC BLOOD DRIVE



**American  
Red Cross**

**Thursday, March 5**

10:00 am - 3:30 pm in RAYAC Classroom

***Our goal is 20 donors!***

To schedule an appointment, contact Shanna Terroso at (717) 843-7891 or register online at [www.redcrossblood.org/account](http://www.redcrossblood.org/account) login and enter sponsor code/keyword: RAYAC

# Thank You RPAC Leaders!

Thank you to all members who support RPAC especially these RPAC leaders! So far in 2015, RPAC raised \$20,561 toward the \$25,000 goal.

## ♥ Capitol Club (\$250-\$499.99)

Bob Aldinger  
Dolly Bailey  
Brian Berkheimer  
Peggy Fink  
Lee Trite  
Kenneth Worley

## ♥ \$99 Club (\$99-\$249.99)

Maria Accardo	Christine Barrick
Susan Becker	Tami Behler
Ed Bender	Ellen Biesecker
Barb Boyer	Dan Boyer
Steven Brown	Barbara Deardorff
Chris Dell	Jackie Dodson
Casey Dougherty	Wade Elfner
Adam Flinchbaugh	Debbie Folmer
Amy Fry	Natalie Fry
Jeffrey Garber	Judy Givens
George Herman	Glenda Kane
Jennifer Kibler	Margie Krom
John Linton	Robin Mede-Butt
Linda Messinger	Donna Moyer
Erika Mueller	Paula Musselman
Mary Price	Dianne Redding
Brenda Riddle	Bill Shanbarger
Shirley Simpson	Ross Stanard
Amanda Stiles	Sam Stein
John Swords	Richard Vangel
Donna Walker	Shelley Walter
Mindi Weikert-Kauffman	
Petula Yingling	

"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."

# RPAC Office Challenge Winners

Thank you to everyone who contributed to RPAC in 2014. We raised \$16,881 and won 3rd place in the large board category from PAR at their business meeting last month. Here are the RPAC Office Challenge winners:



<b>Small offices</b>	1st place	Fox Run Realty
	2nd place	Cherry Lane Realty
	3rd place	Brown Appraisers
<b>Medium offices</b>	1st place	CB Residential Brokerage Gettysburg
	2nd place (tie)	Bell Real Estate & Century 21 Dale Red Lion
<b>Large offices</b>	1st place	Berkshire Hathaway Cinema Drive
	2nd place	ERA Preferred Properties
	3rd place	Country Home York
<b>X-Large offices</b>	1st place	Keller Williams Keystone
	2nd place	Berkshire Hathaway Hanover
	3rd place	CB Residential Brokerage York

## Solving the real estate puzzle one piece at a time.



**717.845.4985**  
**221 W. Philadelphia St. York, PA**

**www.stockandleader.com**

Landlords

Environmental Issues

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

# Partner and Do Business with RAYAC Affiliate Members!

*This a valuable resource to share with your clients.*

## Attorneys ♥

Barley Snyder LLC  
Benn Law Firm  
**CGA Law Firm**-ad on pg. 12  
**Stock and Leader**-ad on pg. 20

## 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  
ASHI Central PA  
BH Home -York  
Central Penn Radon Inc  
ESM Ventures LLC  
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 ♥

1<sup>st</sup> Preference Mortgage  
ACNB Bank  
Academy Mortgage  
Bay Capital Mortgage Corp  
Caliber Funding, LLC  
Freedmont Mortgage  
Fulton Mortgage  
GMH Mortgage Services LLC  
**Heritage Valley Federal Credit Union**-ad on pg. 7  
**Homebridge Financial Services**-ad on pg. 2  
Homesale Mortgage, LLC  
Integrity Bank  
**M & T Bank Mortgage Division**-ad on pg. 3  
Members 1<sup>st</sup> 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. 13  
Residential Finance  
Residential Mortgage Services  
Santander Bank  
Susquehanna Bank PA  
**Union Community Bank**-ad on pg. 8  
Wells Fargo Home Mortgage  
**York Traditions Bank**- ad on pg. 4  
Vision Mortgage Capital  
  
**Title/Settlement Co.** ♥  
Abstracting Co. of York County  
Apple Leaf Abstracting Co  
Centurion Settlement Group  
**Community Settlement LLC**-ad on pg. 8  
Complete Closing Services

Guaranteed Transfer Corp.  
Homesale Settlement Services  
Lafayette Settlement Services  
Lakeside Title Company  
Preferred Service Settlements  
Quality Service Settlements  
R.E.I.P.A  
**Real Estate Settlement Co**-ad on pg. 4  
**Stock and Leader**-ad on pg. 20  
**White Rose Settlement Services** -ad on pg. 3  
**Yorktowne Settlement Co**-ad on pg. 7

## Other Businesses ♥

**360 Tour Designs Southern PA**-ad on pg. 10  
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.  
J&A Building and Hardscapes  
Landis Custom Cabinetry & Woodworking  
Leffler Energy Co  
Lynn Pest Management Co.  
MYclosing  
Nicmar Water  
Real Estate Investors of York  
Shiple Energy  
Site Design Concepts  
Spectrum Home Services of York  
The Bathtub Doctor  
The Glatfelter Agency  
Virtuance  
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](http://www.rayac.com)  
[www.OpenThisWeek.com](http://www.OpenThisWeek.com)  
[www.facebook.com/RAYACRealEstate](http://www.facebook.com/RAYACRealEstate)  
& check out RAYAC's Facebook group exclusively for members