

# RAYAC Connection

*Best Wishes for a  
Happy and  
Healthy New  
Year!*

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## RAYAC'S FUTURE IS

# Bright!

### INSTALLATION & AWARD EVENT

**THURSDAY, JANUARY 12**

*Wyndham Garden Hotel, York*

**5:00 PM**

*Poolside cocktail hour*

featuring warm crab dip with toasted French bread, handcrafted pizzas, Jack Daniels bourbon glazed meatballs, vegetable shooters with ranch dipper, one free drink ticket and cash bar.

**6:00 PM**

*Event starts in the Crystal Ballroom*

Come say thanks and honor RAYAC's officers, directors and award winners who do so much for our association, community and real estate industry.



**\$10 PER PERSON.**

*Register online today*

*under events.*

**DEADLINE IS JANUARY 5.**

## January

- 4 Hands on Helpers Committee, 9:30 am
- 4 Regional MLS meeting, 9:30 am
- 5 Program Social Committee, 9:00 am
- 6 New Member Orientation-Module II, 8:30 am
- 6 Pre-licensing class - Practice, 6:00 pm
- 9 MLS CMA class, 2:00 pm
- 9 Pre-licensing class - Fundamentals, 6:00 pm
- 10 Housing stats released
- 10 Spring Fling Committee, 11:00 am
- 10 Community Relations Committee, 1:00 pm
- 12 Board of Directors, 9:00 am
- 12 Installation & Awards Event, 5:00 pm, Wyndham Garden, York
- 13 New Member Orientation-Module III, 8:30 am
- 16 YHAP meeting, 10:00 am
- 16 MLS Contact Management class, 2:00 pm
- 17 YHAP meeting, 2:00 pm
- 18 Affiliate Committee, 9:00 am
- 18 Golf Committee, 11:00 am
- 18 MLS Walk-In, 2:00 pm
- 19 MLS Committee, 8:30 am
- 19 Member Communications, 10:00 am
- 20 RAYAC office closed for Merge & Purge Day
- 23 MLS Advanced class, 2:00 pm
- Jan 30-Feb 1 PAR Business Meetings

## February

- 1 Hands on Helpers Committee, 9:30 am
- 2 Program Social Committee, 9:00 am
- 6 MLS CMA class, 2:00 pm
- 7 StraightTalk - Unleash Your Leadership Mojo, 1:30 pm
- 8 Appraiser CE - National USPAP, 8:30 am
- 9 Board of Directors, 9:00 am
- 10 New Member Orientation-Module II, 8:30 am
- 10 Housing stats released
- 13 MLS Contact Management class, 2:00 pm
- 14 Education Committee, 11:00 am
- 14 Community Relations, 1:00 pm
- 15 RE Accelerator Boot Camp, 8:00 am
- 15 Affiliate Committee, 9:00 am
- 16 Appraiser CE: FHA, 8:30 am
- 16 MLS Committee, 8:30 am

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

# Thirsty Thursday

## 2017 Schedule

Thursday, March 16

Thursday, May 18


Thursday, July 20

Thursday, September 14

Thursday, November 16

*Locations to be determined, but save the dates now!*

Affiliates - if you would like to sponsor a Thirsty Thursday, please contact Shanna Terroso at 843-7891 ext. 106 or [shanna@rayac.com](mailto:shanna@rayac.com).



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From the Executive Officer

# Happy New Year!

*by Shanna Terroso, RCE, e-PRO*

A new year is upon us and as is the tradition, many of us are creating our New Year's Resolutions and establishing our 2017 goals. For me personally my New Year's resolution is to write down our family memories. I'm great at taking pictures and videos. In a way Facebook has served as a documentary of my family's past year journey but who knows how long that platform will last before it is replaced with the next trendy item. I have not done a good job writing down the cute things my boys have said and done. I hope I will always remember that when I pick Levi up from daycare that he runs to me and gives me the biggest bear hug you could ever hope for and tells me he loves me to the moon and back. That moment melts my heart every day. It also helps to remind me to have patience for the tantrum that is bound to happen later that evening when he insists that he is not tired and keeps running back out of his bedroom.

With goals and resolutions I know one thing, if you don't write them down and tell others they won't get accomplished. You need people to keep you accountable. That is why I'm telling all of you so that you will keep me accountable and at the end of 2017 I will have a family diary of those moments I want to remember forever and ever. I encourage you to do the same thing. The beginning of a New Year is the perfect time to reflect on your business and identify your goals in the upcoming year. Don't keep those goals a secret. Share them with an accountability partner who will be sure to check in with you and talk with you about your progress.

I wish you the best of luck in achieving your 2017 goals and cheers to a successful and prosperous new year!

## Young Professionals Network Hosted Kickoff Event in December

RAYAC's newer and younger members had a chance to network and learn valuable tips from some of the association's experienced agents at the YPN kickoff event.

Thanks to everyone who attended and to White Rose Settlement Services for sponsoring the first event. Thanks also go to the following members for facilitating roundtable discussions.

- Mark Carr
- Wade Elfner
- Lee Garlin
- Alycia Hays
- Kim Moyer
- Tony Thomas



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Branch Manager  
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**Diane Leib**  
Sr. Loan Officer  
NMLS# 137018  
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**Kevin Wivagg**  
Sr. Loan Officer  
NMLS# 311080  
717-891-1989



**Rob Frey**  
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**Shawn Kelly**  
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# Board of Directors Summary

## December 8, 2016

### Action Items

- Directors appointed Brenda Riddle to fill the vacancy on the Board of Directors.
- Directors appointed Steve Brown to serve as RAYAC's Bright Board Representative.
- Directors approved a contribution to the staff SAR-SEP plan.
- Directors approved the contract for Peter Ruth, Stock and Leader as RAYAC's Solicitor.
- Directors approved the contract for Baker Tilly as RAYAC's accounting firm.
- Directors appointed committee members as presented.

### Reports

- Directors received an update on the Bright MLS and will have a special meeting later in the month to review the final contract.
- Directors received a report on a new ordinance from McSherrystown Borough on smoke detectors. It is a model ordinance by the Pennsylvania Boroughs Association. The ordinance requires smoke detectors on each floor and in every bedroom. Hard-wired detectors are not required and there is no inspection for it. If the borough gets a complaint about a home not having the correct smoke detectors, they will enforce a fine for non-compliance (potential fine up to \$1,000) or potential imprisonment.

## Coming Soon ... Fresh New Look at RAYAC

Thanks for your patience during our building update. Over the last several weeks, the RAYAC office has been a little messy while we got a fresh coat of paint, new carpet, and some updates to the classroom and the Adams Room. We'll post pictures on our Facebook page when everything is ready to reveal.

These are the first interior improvements to our largest asset since we moved into the Smile Way office nearly 10 years ago.

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NMLS #: 467645  
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**Connie Kern**  
NMLS #: 480817  
717.968.1017



**Scott Martin**  
NMLS #: 615778  
717.891.8463



**Kay Beard**  
NMLS #: 663793  
717.614.5707

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# Membership News

## New Members

**Stacey Ankrum**, Keller Williams  
Keystone (Y)

**Amy Lynn Biser**, Berkshire  
Hathaway (H)

**Bryan Burkentine**, Berkshire  
Hathaway (H)

**Shawn Daniels**, Country Home RE

**Samantha Eckenrode**, Berkshire  
Hathaway (W)

**Alexander Kane**, Howard Hanna (Y)

**April Krodell**, Coldwell Banker  
Residential Brokerage (YQ)

**Joseph Laslo**, Berkshire Hathaway (S)

**Janie Marrero**, Country Home RE

**Billie Jo Mazol**, Berkshire Hathaway, (E)

**Sarah Jean Partlow**, Coldwell Banker  
Residential Brokerage (YM)

**Jason L. Phillips**, Coldwell Banker  
Residential Brokerage (YQ)

**Nicole Rideout**, Brokersrealty.com (Y)

**Elisha Sutherland**, Howard Hanna (Y)

**Michael Vanderpool**, Keller Williams  
Keystone (G)

**Stephanie Werner**, Berkshire  
Hathaway (H)

## Member Changes

DanYelle Batts, Berkshire Hathaway (E)

Jill Bleecker, RE/MAX Patriots

Jaision Bloom, Realtyka, LLC

Adam Flinchbaugh, RE/MAX Patriots

Mark Flinchbaugh, RE/MAX Patriots

Debbra Glass, House Broker Realty

Shanna McCulloch, Berkshire  
Hathaway (E)

Shawn Peterson, Berkshire Hathaway  
(Centerville Rd., Lanc.)

Jason R. Phillips, RE/MAX Patriots

Damian Reed, ROCK Commercial

Catherine Relac, Berkshire Hathaway (H)

Lisa Roemer, Berkshire Hathaway (E)

Barbara Sardella, York H-G Properties

Jennifer Staub, York H-G Properties

Jeremy Wachter, House Broker Realty

## Member Drops

Hanna Bird

Sharon DeOms Geleta

Christopher Gambrell

Catherine Heiss

Iris Matucha

Chiara Rummel

Nancy Waite-Howington

## New Office/Brokerage

**York H-G Properties**

40 Gotham Place, Suite D

Red Lion, PA 17356

Phone 717-889-0515

Barbara Sardella, Broker

## Office Changes

None

## Office Drops

None

## New Affiliates

**Extra Mile Home Inspections, LLC**

Shawn Haney

590 Centerville Road, #173

Lancaster, PA 17601

Phone 717-808-2551

sj.haney@hotmail.com

Extramilehomeinspections.net

## Membership Stats

(as of 12/20)

	<u>2017</u>	<u>2016</u>
Designated REALTORS	131	120
Primary REALTORS	843	885
Secondary REALTORS	58	
Pending Applicants	<u>15</u>	<u>20</u>
Total REALTORS	1047	995
Affiliates	<u>96</u>	<u>96</u>
Total Members	1143	1091

## Fidelis Mortgage Corporation

Dean Shearer

1 E. Walnut St.

Hanover, PA 17331

Phone 717-578-0821

Fax 717-842-3575

dean@fidelishomemortgage.com

## Affiliate Changes

None

## Affiliate Drops

Woodside Home Inspections

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

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# PAR Forms Modified Effective January 1

- Sale & Settlement of Other Property Contingency Addendum (Form SSP)
- Sale & Settlement of Other Property Contingency with Timed Kickout Addendum (Form SSP-TKO)
- Commercial Lease (Form CL)
- Seller's Reply to Proposed Agreement of Sale (Form SRA)
- Repairs/Corrections Required by Third Parties Addendum (Form RRT)
- Lead-Based Paint Hazards Disclosure (Form LPD)
- Standard Agreement for the Sale of Real Estate (Form ASR)

[Read an article about the newly revised Agreement of Sale on PARJustListed.com.](#)

[See updated PAR forms here.](#)

*Happy New Year!*

**January  
RAYAC Store  
Special**

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\$5.00 or more will be  
entered to  
win a FREE  
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# Welcome 2017 RAYAC Leaders!

2017 is going to be a BRIGHT year! Thank you to the following RAYAC members for stepping up and leading the association this year!

## 2017 RAYAC Officers

Deborah Goodling- President  
Ken Worley - Vice President  
Cindy Mann - Treasurer  
Heather Kreiger - Secretary

## 2017 RAYAC Foundation Officers

Paula Musselman - President  
Bill Hoyer - Vice President  
Bob Aldinger - Secretary/Treasurer

## 2017 RAYAC Directors

Marie Arcuri  
Jerry Austin  
Mark Carr  
Ray Hoover  
Kim Moyer  
Tamra Peroni  
Brenda Riddle  
Karen Tavenner  
Tony Thomas  
Cheryl Yerger

## 2017 RAYAC Foundation Directors

Michele Jones  
Sam Miller  
Rob Myers  
Tamra Peroni  
Stacey Trimmer

## 2017 Committee Chairs

Affiliate	Melissa Kline
Budget Finance	Cindy Mann
Community Relations	Michele Jones
Consumer Protection	Katie Horne
Education	Paula Musselman
Golf Outing	Bill Hoyer & Sam Miller
Grievance	Bob Stambaugh
Hands On Helpers	Selina Robinson
Leadership Development	Tony Thomas
Lockbox	Marty Sowa
Member Communications	Donna Moyer
Membership Involvement	Karen Tavenner
MLS	Steve Brown
New Revenue Task Force	Cindy Mann
Political Affairs	John Linton
Professional Standards	Sue Pindle
Program Social	Elle Hale & Brenda Riddle
Spring Fling	Stacey Trimmer
YPN	Kayla Sterling

## *Thank You!*

RAYAC extends a special thank you to

**2016 RAYAC  
President  
Tony Thomas**



and all of the 2016 volunteers for a great year!

Thank you to the following members whose term on the Board of Directors ended in 2016. We truly appreciate your service to RAYAC!

**Brian Berkheimer  
Judy Givens  
Seth Heuter  
Dianne Redding**

# RAYAC Leadership

## President

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

## Vice President

**Ken Worley**, '18  
BH Homesale, 757-7811

## Secretary

**Heather Kreiger**,  
ROCK Commercial, 854-5357

## Treasurer

**Cindy Mann**, CDPE  
CB Residential Brokerage,  
757-2717

## Solicitor

**Peter Ruth, Esq.**  
Stock & Leader, 846-9800

## Directors

**Marie Arcuri**, '19, SRES, CSP  
CB Residential Brokerage,  
854-9242

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

**Mark Carr**, '19  
BH Homesale, 757-7811

**Ray Hoover**, '18, SRES  
RE/MAX Quality Service, 632-5111

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

**Tamra Peroni**, '18, York City Savvy, SRES  
BH Homesale, 757-7811

**Brenda Riddle**, '19, York City Savvy, SRES, BH Homesale,  
757-7811

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

**Tony Thomas**, '17, York City Savvy, CB Residential Brokerage,  
854-9242

**Cheryl Yerger**, '19, ABR,  
BH Homesale, 757-7811

# RAYAC Moves Ahead with Bright MLS

In late December RAYAC's Board of Directors signed off on the Bright MLS (formerly called MLS Evolved) contract. Directors also appointed Steve Brown,



Brown Appraisal & Real Estate, as RAYAC's representative for the Bright MLS Board. Steve was selected from a pool of several RAYAC members because of his unique experience. Not only is Steve an appraiser and a real estate licensee, he also serves as RAYAC's MLS Chairman, a position he's held since 2014. Steve is also a past RAYAC director and has served on a number of committees.

*Thank you for representing RAYAC, Steve!*

Progress continues with the new entity as members and staff from each participating association finalize critical details for the new regional MLS. Stay tuned. We will keep you up to date on progress and share pertinent information with you.

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# Online Lockbox Training

Effective January 1, 2017, RAYAC will no longer provide Lockbox training in a classroom setting. Online training has been created to allow agents to learn about the Sentrilock products and how they operate at their own convenience. The online training tutorial can be found at [www.RAYAC.com](http://www.RAYAC.com) in the Sentrilock-Lockbox Access link.

RAYAC will be providing a monthly Sentrilock Tips class which will allow all agents to drop in for any questions about Sentrilock products. Details will be coming soon.



## Only 120 Gen II Lockboxes Left



Gen II lockboxes are on clearance for \$30 plus tax until they are gone. We only have 120 Gen II boxes remaining. These boxes are not under warranty and all sales are final. RAYAC will ensure lockboxes have fresh batteries and are in working condition at time of sale. Contact [Doug Clark](#) at 843-7891 ext. 111 to order your supply today.



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# Help Teach Budgeting to High School Kids in a Fun Way

RAYAC's Community Relations Committee is partnering with Junior Achievement to provide budget counseling for high school juniors and seniors in a fun, yet educational Real Life Program. We are looking for 30 volunteers to help on the following dates. We'll play popular games with a twist like The Price Is Not Right, Real Life, and more to teach the importance of budgeting with the students.

[Click here](#) for more details on the Real Life program.

## Red Lion High School

February 21

8:00 am - 2:30 pm

## New Oxford High School

March 14

8:00 am - 2:30 pm



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To help teach valuable budgeting skills, contact Beth Izzo at 843-7891 ext. 110 or [beth@rayac.com](mailto:beth@rayac.com).

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The logo for EXTRA MILE HOME INSPECTIONS, featuring a stylized 'X' made of two lines and the text "EXTRA MILE HOME INSPECTIONS" below it.

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The logo for ASHI (American Society of Home Inspectors), a circular seal with "ASHI" in the center and "CERTIFIED INSPECTOR" around the perimeter.The logo for IAHI (International Association of Home Inspectors), a circular seal with "IAHI" in the center and "INTERNATIONAL ASSOCIATION OF HOME INSPECTORS" around the perimeter.The logo for NRSE (National Real Estate Service), featuring a house icon and the text "National Real Estate Service" and "Central Florida Professionals".The logo for RAYAC REALTORS ASSOCIATION, featuring a house icon and the text "RAYAC REALTORS ASSOCIATION".The logo for LCAR (Lancaster County Association of Realtors), featuring a house icon and the text "LCAR" and "Lancaster County Association of Realtors".

EXTRA MILE Home Inspections is HVAC Certified.

The logo for VISA, featuring the word "VISA" in its characteristic font.The logo for MasterCard, featuring the word "MasterCard" in its characteristic font.

**KNOW MORE. DO MORE.**



# Straight TALK

## ***New Year, New You - Unleash Your Leadership Mojo*** **February 7**

1:30-3:30 pm

Presenter: Jamie Bowman, Dynamic Directions - \$10

*Sponsored by Fulton Mortgage.*

[Click here](#) preview event details and register online (under events).

## ***Introducing Real Estate Boot Camp!***

The Real Estate School of York & Adams Counties is now offering an intense 2-day agent training boot camp to help licensees become successful, high performing agents. It will be offered two times a year and has limited seating. This program focuses on critical business building activities and the skills required to perform them successfully on a daily, weekly, monthly, and yearly basis. Not only will students learn these critical business building skills in the 2-day boot camp, they will also receive four weeks of coaching afterward!



Pre-licensing curriculum focuses on laws and what is needed to pass the licensing exam. The Real Estate Accelerator Boot Camp covers business building and skills training needed to be successful. It bridges the gap between earning a license and developing a robust book of business. All students will leave with an actionable and sustainable business plan and marketing plan they can implement immediately. Clear goals will be identified, and each student will be accountable for the business building activities that will assure their success in the real estate business.

### **February 15 & 22**

8:00 am - 5:00 pm

\$195 tuition includes text books, coaching, lunch and more.

Presenter: Mike Perry, ABR, GRI, CSP

[Click here](#) for more details and to register.

Contact [Stephanie Kennedy](#) with any questions.

**KNOW MORE. DO MORE.**



## Appraiser Continuing Education

### Wednesday, February 8 (snow date Feb. 9)

8:30 am - 4:30 pm National USPAP \*Required Class\*  
\$106.80 lunch provided *Instructor: Melanie McLane*

### Thursday, February 16 (snow date Feb. 21)

8:30 am - 4:30 pm FHA's New Appraiser's Handbook:  
Learn It to Protect Your Liability  
\$80 lunch provided *Instructor: Michelle Bradley*

### Tuesday, March 7

8:30 am - 12:00 pm Zapping Zillow: Valuation in the  
Internet Age  
\$40 *Instructor: Melanie McLane*

### Tuesday, March 7

1:00 - 4:30 pm So Sue Me! - Or Not. Review of PA  
Appraisers Certification Act  
\$40 \*Required Class\*  
*Instructor: Melanie McLane*

### Wednesday, March 22

8:30 am - 4:30 pm From the Ground Up: Site Valuation and the Cost Approach  
\$80 lunch provided *Instructor: Melanie McLane*

### Tuesday, March 28

8:30 am - 12:00 pm Communicating the Appraisal  
\$40 *Instructor: Melanie McLane*

### Tuesday, March 28

1:00 - 4:30 pm Technology and the Appraiser  
\$40 *Instructor: Melanie McLane*

### Introducing



**SmartPass for Appraisers**  
**\$285**

Save yourself the cost of a 3.5 hour class and purchase the SmartPass available September 1, 2016 - March 1, 2017.

[Click here](#) for exclusions, terms and purchase.

See details for these classes and the full 2016-17 line up [here](#). Any questions, contact Stephanie Kennedy at 717-845-3487 or [Stephanie@rayac.com](mailto:Stephanie@rayac.com).

---

# What a Deal!

## RAYAC Code of Ethics Approved for CE

The new NAR Biennial Code of Ethics training cycle begins January 1, 2017 and ends December 31, 2018. RAYAC and the Real Estate School of York & Adams Counties will help you easily meet this requirement by providing 8 opportunities to take the Code of Ethics course entitled, "Keep Calm & Follow the Rules." Not only are we providing 8 dates, but the course is also approved for 3.5 hours of PA Real Estate Continuing Education AND covers the new State Real Estate Commission continuing education requirement of having a course on SREC Rules and Regulations. Check both requirements off your list with one course at RAYAC!

*Members who join RAYAC in 2017 and 2018 are exempt due to ethics content in New Member Orientation curriculum.*

Questions? Contact Stephanie Kennedy at [stephanie@rayac.com](mailto:stephanie@rayac.com) or 717-843-7891 X109.

Visit [www.rayac.com](http://www.rayac.com) to see this information on our website. Click [HERE](#) to register for a course.

### 2017 Schedule

Date	Time	Location	Cost
March 8, 2017	8:30 AM – 12:00 PM	Wyndham Garden, York	\$40
October 11, 2017	8:30 AM – 12:00 PM	RAYAC Classroom	\$40
November 15, 2017	1:00 PM – 4:30 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40

### 2018 Schedule

Date	Time	Location	Cost
March 22, 2018	1:00 PM – 4:30 PM	Wyndham Garden, York	\$40
April 11, 2018	8:30 AM – 12:00 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40
April 26, 2018	1:00 PM – 4:30 PM	RAYAC Classroom	\$40
May 17, 2018	8:30 AM – 12:00 PM	Wyndham Garden, York	\$40
November 14, 2018	8:30 AM – 12:00 PM	RAYAC Classroom	\$40

# SAVE the DATE!

## Spring Fling

**Saturday,  
March 25, 2017**

**UAW Union Hall  
3562 Gillespie Drive  
York, PA 17404**

*All you can eat dinner,  
beer and soda, dancing,  
small games of chance.*

### Benefits:



to support housing related charities in York and Adams Counties and the Robert Murphy Disaster Relief Fund.

*Watch for details coming soon!*

## Congratulations Corner!

**Roxanne Stevens** - earned the Accredited Staging Professional Designation.

**Chelsea McQuain** - RAYAC Administrative Assistant, served her last day at RAYAC on December 29 to move to Pensacola, Florida. We thank Chelsea for cheerfully greeting and assisting members and providing help to all RAYAC staff. We wish her all the best!



## 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 16 years.

Services provided are:

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- Septic inspections, pump & well, water analysis, radon testing

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

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

FB9667A

# Practicing Professionalism

## Ombudsman Services

RAYAC is charged with the responsibility of receiving and resolving ethics complaints. Many “complaints” received do not expressly allege violations of specific Articles of the Code of Ethics, and many do not detail conduct related to the Code. Some “complaints” are actually transactional, technical, or procedural questions readily responded to. Ethics complaints might be averted with enhanced communications and initial problem-solving capacity of the ombudsman.

## Role of Ombudsmen

The ombudsman’s role is primarily one of communication and conciliation, not adjudication. Ombudsmen do not determine whether ethics violations have occurred, rather they anticipate, identify, and resolve misunderstandings and disagreements before matters ripen into disputes and possible charges of unethical conduct.

If you are interested in using the Ombudsman process, please contact Stephanie Kennedy.

Information obtained from: <http://www.realtor.org/ae/manage-your-association/local-and-state-association-ombudsman-services>



## PROFESSIONAL SHORT SALE NEGOTIATIONS

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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

## Association Staff

**Shanna Terroso**  
RCE, e-PRO, Executive Officer  
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[shanna@rayac.com](mailto:shanna@rayac.com)

**Doug Clark**  
Business & Finance Director  
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[doug@rayac.com](mailto:doug@rayac.com)

**Rhonda Elliott**  
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**Beth Izzo**  
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**Stephanie Kennedy**  
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**Deb Kottmyer**  
Clerk (PT)  
[deb@rayac.com](mailto:deb@rayac.com)

## RAYAC Charity Golf Outing

### Wednesday, June 7, 2017

Heritage Hills Golf Resort, York  
Registration opens early 2017.

Proceeds benefit:



to support local housing-related non-profit organizations and the Robert Murphy Disaster Relief Fund.

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## November Sold 2016 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	47	\$8,688,345	\$184,858	\$170,000
Dallastown	34	\$6,223,300	\$183,038	\$167,750
Dover	27	\$3,969,322	\$147,012	\$135,000
Eastern	10	\$1,110,364	\$111,036	\$116,700
Hanover	13	\$1,258,049	\$96,773	\$98,750
Northeastern	28	\$4,180,300	\$149,296	\$150,400
Northern	21	\$5,063,532	\$235,725	\$229,997
Red Lion	31	\$6,079,799	\$196,123	\$175,000
South Eastern	18	\$3,886,000	\$215,889	\$189,900
South Western	38	\$7,351,074	\$193,449	\$174,435
Southern	17	\$3,664,500	\$215,559	\$243,000
Spring Grove	31	\$5,601,387	\$180,690	\$157,000
West Shore	26	\$4,974,400	\$182,890	\$179,950
West York	22	\$2,942,795	\$133,763	\$127,200
York City	28	\$1,184,759	\$42,313	\$24,250
York Suburban	21	\$3,496,910	\$166,520	\$139,900
<b>York Total</b>	<b>412</b>	<b>\$69,674,825</b>	<b>\$175,878</b>	<b>\$155,000</b>
<b>Adams County</b>				
Bermudian Springs	15	\$2,993,800	\$199,587	\$185,000
Conewago Valley	30	\$4,714,277	\$157,143	\$147,900
Fairfield	8	\$1,922,900	\$240,363	\$240,000
Gettysburg	25	\$5,538,727	\$221,549	\$205,000
Littlestown	14	\$3,285,779	\$234,699	\$200,500
Upper Adams	5	\$860,000	\$172,000	\$150,000
<b>Adams Total</b>	<b>97</b>	<b>\$19,315,483</b>	<b>\$199,129</b>	<b>\$185,000</b>

## York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	11/15 TOTAL	11/16 TOTAL	15-16 % CHANGE	11/15 MEDIAN SOLD PRICE	11/16 MEDIAN SOLD PRICE	15-16 % CHANGE	11/15 AVG. SOLD PRICE	11/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	347	412	+19%	\$147,000	\$155,000	+5%	\$164,090	\$175,878	+7%
Co-broke	271	325	+20%	\$145,000	\$155,000	+7%	\$162,985	\$172,531	+6%
In house	76	87	+14%	\$150,000	\$159,700	+6%	\$168,011	\$228,124	+40%
New	570	553	-3%			Active	2,076	1,685	-19%

## York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-11/15 TOTAL	1-11/16 TOTAL	15-16 % CHANGE	1-11/15 MEDIAN SOLD PRICE	1-11/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-11/15 AVG. SOLD PRICE	1-11/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	4,617	5,160	+12%	\$154,000	\$159,900	+4%	\$166,821	\$172,085	+3%
Co-broke	3,533	3,998	+13%	\$155,000	\$159,900	+3%	\$166,675	\$171,392	+3%
In house	1,084	1,162	+7%	\$149,900	\$159,900	+7%	\$167,297	\$174,472	+4%

## Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	11/15 TOTAL	11/16 TOTAL	15-16 % CHANGE	11/15 MEDIAN SOLD PRICE	11/16 MEDIAN SOLD PRICE	15-16 % CHANGE	11/15 AVG. SOLD PRICE	11/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	87	97	+11%	\$205,000	\$185,000	-10%	\$212,869	\$199,129	-6%
Co-broke	61	68	+11%	\$200,000	\$188,789	-6%	\$195,344	\$202,323	+4%
In house	26	29	+12%	\$230,950	\$180,280	-22%	\$253,987	\$191,638	-25%
New	119	138	+16%			Active	581	465	-20%

## Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-11/15 TOTAL	1-11/16 TOTAL	15-16 % CHANGE	1-11/15 MEDIAN SOLD PRICE	1-11/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-11/15 AVG. SOLD PRICE	1-11/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	940	1,087	+16%	\$175,000	\$175,000	0%	\$193,298	\$187,899	-3%
Co-broke	607	757	+25%	\$175,000	\$175,000	0%	\$188,472	\$188,810	0%
In house	333	330	-1%	\$178,000	\$171,818	-3%	\$202,094	\$185,810	-8%

# Master the MLS

## with FREE Paragon Training

### MLS Contact Management

**Monday, January 16**

**Monday, February 13**

2:00-3:30 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.

Register [online](#) (under events tab) to sign up for this class.

### MLS Comparative Market Analysis

**Friday, January 9**

**Monday, February 6**

2:00 - 3:30 pm

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](#) (under events tab) to sign up for this class.

### MLS Advanced

**Monday, January 23**

**Monday, February 20**

2:00 - 3:30 pm

Registration required. This class will teach you advanced searching, tax records, Geojet and more.

Register [online](#) (under events tab) to sign up for this class.

### MLS Walk-In

**Tuesday, January 18**

**February, February 21**

2:00-4:00 pm

No need to register. Get your MLS questions answered. Bring your laptop, smartphone or tablet or use our equipment for hands-on help.



**Did you know?** Clearing your internet browser's cache is an effective way to improve your internet browsing experience and resolve a range of browsing problems. Browsers store web pages, images and downloaded content as a "cache" to make internet browsing seem faster. A build-up of these files over time can degrade browsing performance and cause you to see outdated information on web pages.

[CLICK HERE](#) for information on how to clear your internet browser's cache.

**Did you know?** Client Connect has been updated to a new look and is quite different from the older version. Here are some available resources to help you familiarize yourself with the new features that your clients will see.

[CLICK HERE](#) for more information and HELP with Client Connect.

[CLICK HERE](#) for a 30 minute video tutorial.

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# Thank You RPAC Leaders!



## Legislative Link

Thank you to everyone who contributed \$8,422 toward the 2017 goal! Special thanks to these RPAC leaders.

### Capitol Club (\$250-\$499.99)

Bob Aldinger  
Dolly Bailey  
Christine Barrick  
Lee Garlin  
Sue Pindle

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

Tami Behler  
Dennis Berkebile  
Ellen Biesecker  
Peggy Fink  
Judy Givens  
Deborah Goodling  
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Judy Henry  
Jennifer Kibler  
Margie Krom  
John Linton  
Tina Llorente  
Robin Mede-Butt  
Linda Messinger  
Robyn Pottorff  
Mary Price  
Holly Purdy  
Brenda Riddle  
Ross Stanard  
Kayla Sterling  
Donna Walker  
Shelley Walter

### Congress Adjourns without Passing Tax-Extenders

After passing a Continuing Resolution that will fund Federal Government operations until April 28, 2017, the 114<sup>th</sup> Congress adjourned on Friday, December 9, 2016. An extension of the Mortgage Cancellation Debt Relief, part of the “Tax Extenders” package was not passed in the lame duck session. **Homeowners completing a short-sale or a mortgage modification at any time during calendar year 2016 are eligible for the relief when they file their 2016 Income Taxes in April of 2017.** NAR will be working on an extension in early 2017 that would be retroactive to January 1, 2017.

### We're onto 2017

The 115<sup>th</sup> Congress will open on January 3, 2017 when Members take their oath of office.

### What about Tax Reform?

Here is what NAR has learned so far. The Trump Transition Team along with the Republican Congressional leadership intends to use a legislative vehicle called [Budget Reconciliation](#) to move Tax Reform. **NAR is already engaged with key members of the tax writing committees in the House and Senate, on both sides of the aisle,** to outline our positions on Tax Reform.

### Individual Real Estate Tax Provisions

There is currently no Tax Reform Bill since Congress has adjourned. The House Ways and Means Committee is using the [Blueprint](#) a series of tax reform principles to help guide and shape the debate. The Blueprint contains an increase in the Standard Deduction and elimination of the deduction for State and Local Taxes. NAR is opposed to these two concepts. Additionally, many of you have been contacted by outside groups who are asking you to mobilize your members in opposition to changes to the 1031 Like-Kind Exchange provision. NAR opposes any changes to the 1031 Like-Kind Exchange provision and will launch a Call for Action on Tax Reform Legislation when appropriate, please disregard these outside requests.

### NAR Priorities for the 115<sup>th</sup> Congress

Regulatory reform, tax reform, National Flood Insurance Program reauthorization, housing finance reform (Fannie Mae and Freddie Mac) and other housing and real estate issues that arise.

“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. 16  
[Stock and Leader](#) -ad on pg. 2

### Builders

High Performance Homes  
Merani Construction  
York Builders Association

### Inspectors

Absolute Radon Mitigation LLC  
All Pro Inspections  
Allied Home Inspections Inc  
**American Property Examiners** -ad on pg. 14  
Amerispec Home Inspection  
BH Home Inspection  
Central Penn Radon Inc  
ESM Ventures LLC  
[Extra Mile Home Inspection](#) - ad on pg. 10  
George Forney Home Inspection  
Gettysburg Home Inspection  
GRW Home Inspection LLC  
Home-Rite R.E. Inspections  
Homechek Inc  
Homepro Home Inspections  
[HouseMaster Home Inspections](#) -ad on pg. 9  
Lynne Pest Management Co.  
Mason Dixon Home Inspection  
New Leaf Home Inspection  
Pillar to Post Home Inspection  
Pillar to Post Inspections  
Precision Inspections & Radon  
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  
BB&T Mortgage  
Bank of America  
Bay Capital Mortgage Corp  
Caliber Home Loans  
Citizens Bank  
Fidelis Mortgage Corporation  
First Alliance Home Mortgage  
First National Bank  
Freedmont Mortgage  
[Fulton Mortgage](#) - ad on pg. 4  
GMH Mortgage Services LLC  
Heritage Valley Federal Credit Union  
[Homebridge Financial Services](#) - ad on pg. 8  
Homesale Mortgage, LLC  
M & T Bank Mortgage Division  
Members 1<sup>st</sup> Credit Union  
Mortgage Network  
Movement Mortgage  
Peoplesbank, A Codorus Valley Co  
[Residential Mortgage Services](#) - ad on pg. 3  
Union Community Bank  
Wells Fargo Home Mortgage  
[York Traditions Bank](#) - ad on pg. 5

### Title/Settlement Co.

Abstracting Co. of York County  
Community Settlement LLC  
Complete Closing Services  
Even Par Settlement Services  
Guardian Transfer Corp.  
Homesale Settlement Services  
Lakeside Title Company  
Preferred Service Settlements  
Quality Service Settlements

### Title/Settlement Co. - continued

Real Estate Settlement Co  
[Stock and Leader](#) -ad on pg. 2  
[White Rose Settlement Services](#) -ad on pg. 6  
[Yorktowne Settlement Co](#) -ad on pg. 10

### Home Improvement/Repairs

AdvantaClean-Lower Susquehanna  
Basement Waterproofing Solution  
Bleecker St. Development  
Dale Miller & Son Septic  
Lynn Pest Management Co.  
The Bathtub Doctor  
William F Ault Paving LLC

### Other Businesses

360 Tour Designs Southern PA  
ABBA Loss Mitigation  
All American Termite/Pest Control  
American Home Shield  
Atlas Rubber Stamp & Printing  
Barrick Insurance  
First American Home Buyers Protection Corp  
Gordon L Brown & Assoc., Inc.  
Media One PA  
[MYclosing](#) - ad on pg. 15  
Nicmar Water  
Open.tours  
Real Estate Exposures  
Remembrances by Kevin Photography  
The Glatfelter Agency  
Tricia Melnichak - State Farm  
Wherley Generations Moving



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& check out RAYAC's Facebook group exclusively for members