

# RAYAC Connection

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## Be Ready for TILA-RESPA Integrated Disclosure (TRID) Changes

By now most of you probably attended some sort of training offered by RAYAC, your broker or one of our Affiliate members to learn about the upcoming TRID changes. The deadline of August 1 may get pushed back to October 3 (stay tuned), but we need to be ready no matter what the date.

At RAYAC's Mid Year Meeting, featured speaker, Frank McGovern, shared a lot of helpful information on this topic, but the best tip he shared was for REALTORS to remember that communication is key (a handy reminder in general!). He explained that while the process and forms will be new and different for you, it won't be as big of a deal for your buyers and sellers. How you handle and explain the new forms will set the tone for how the buyers and sellers react. It's okay to acknowledge the change; however, stay positive and professional during the transition. You will also need to establish new expectations on time frames. It's probably safe to say that settlements won't occur within 30 days (unless they're cash sales) and that 45 to 60 days are more realistic.

Start memorizing new terminology. Out with the old and in with the new:

<b>Lender</b>	→	<b>Creditor</b>
<b>Borrower</b>	→	<b>Consumer</b>
<b>Initial Truth-in-Lending Statement and Good Faith Estimate</b>	→	<b>Loan Estimate</b>
<b>HUD-1 Settlement Statement and Final Truth-in-Lending</b>	→	<b>Closing Disclosure</b>
<b>Closing/Settlement</b>	→	<b>Consummation</b>

For the new forms, you will need to supply contact information. PAR recommends using your office phone and email. You will also need to provide your license number.

Affiliate members - If you need to look up license numbers, your best resource is the [State Real Estate Commission website](#).

Here are additional online resources:

<a href="#">Consumer Finance Protection Bureau</a>	<a href="#">National Association of REALTORS</a>
<a href="#">Pennsylvania Association of REALTORS</a>	<a href="#">Brief regulatory overview</a>

# CALENDAR

## July

- 2 Program Social, 9:30 am
- 3 RAYAC office closed
- 8 Grievance Committee, 2:00 pm
- 9 RAYAC Board of Directors, 9:00 am
- 9 Community Relations, 1:00 pm
- 10 New Member Orientation-Module 1, 8:30 am
- 15 Affiliate Committee, 8:30 am
- 15 MLS Contact Management class, 2:00 pm
- 16 Member Communications, 9:30 am
- 16 MLS Walk In, 2:00 pm
- 21 MLS CMA class, 2:00 pm
- 24 New Member Orientation-Module II, 8:30 am
- 29 Budget Finance Committee, 9:00 am

## August

- 5 Hands on Helpers, 9:00 am
- 6 Program Social, 9:30 am
- 6 City Living Committee, 1:00 pm
- 6 Charity Bowlathon, 6:00 pm, Suburban Bowlerama
- 7 New Member Orientation-Module III, 8:30 am
- 11 Political Affairs Committee, 2:00 pm
- 12 Budget Finance Committee, 1:00 pm
- 12 WWD, 5:00-7:00 pm, Roosevelt Tavern, 50 N. Penn St., York
- 13 CE Class, 8:30 am
- 13 Board of Directors, 9:00 am
- 13 Community Relations Committee, 1:00 pm
- 14 Hands on Helpers paint at YMCA
- 19 Affiliate Committee, 8:30 am
- 19 Budget Finance Committee, 9:00 am
- 20 MLS Committee, 8:30 am
- 20 Member Communications Committee, 9:30 am
- 21 New Member Orientation-Module I, 8:30 am

## September

- 2 Hands On Helpers, 9:00 am
- 2 DR/Managers meeting, 1:00 pm
- 3 Program Social Committee, 9:30 am
- 3 RAYAC Foundation, 11:00 am
- 4 New Member Orientation-Module II, 8:30 am
- 7 RAYAC office closed

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

**There is NO  
Wednesday  
Wind Down  
in July.**

**See you in  
August!**

**August 12  
Roosevelt Tavern,  
York**

**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 - June 11, 2015

## Treasurer's Report

Treasurer Cindy Mann reported that there will be more activity in June since the lockbox invoices went out. She also noted that the Budget Finance Committee reviewed the strategic goals and will be researching items outlined in the strategic plan.

## President's Remarks

President Brian Berkheimer reported that it has been a busy month - awarding high school scholarships, golf outing and Steve's retirement party. He also said the May statistics were very positive for York and Adams Counties. Brian and the directors thanked Steve Snell for his 30 years of service to the association. Steve thanked the directors for his retirement party.

## Action Items

- Directors approved the record retention schedule as presented and added that the comp books be archived as well. This will help determine how long various records should be saved at the association office.
- Directors approved a recommendation from the Political Affairs Committee to support the York County Planning Commission's proposed \$5 fee increase on vehicle registration to fund transportation infrastructure improvements.

## Solicitors Report

Solicitor Bill Hast reported on the RESPA class to keep members aware of upcoming changes. He also reported that Shanna Terroso has been approved as Director of the Real Estate School of York & Adams Counties.

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## 2015 RAYAC President *Brian Berkheimer*

Summer is in full swing and business is booming for many of us in ways we haven't seen in quite a few years. It's the perfect time for a vacation. Well, maybe not the perfect time, but those are my precise intentions in just a few hours....so I will keep this brief. It seems that the perfect time to get away never arrives no matter how hard we try to plan for it. We are busy, busy, busy making dreams happen, holding deals together, essentially providing the axis by which the entire world revolves; or maybe not. As much as others rely on us and our profession, our loved ones and for most of us, our overall wellbeing, requires that we have adequate down time, so BE sure to take it. Team up with someone you trust and let your hair down for a bit.

As an association, we've focused on professionalism and transition for the past 12-18 months, and as I pull the minivan away from the curb, RAYAC remains in the trusted hands of Steve Snell; when I return it will be in the hands of change, namely Shanna Terroso. We will have officially turned the page to an exciting new chapter and we are poised to set our minds on achieving the goals of our newly adopted strategic plan. So....about that professionalism thing, how are we treating each other? When things go bad, who are you telling? Are you giving the entire profession a black eye instead of going to the source? What's the difference between competence and professionalism? Can you be one without the other? These are the questions that have been on my mind lately.

I will ponder them while sipping a margarita along the shore.

# Save the DATE


## DR/Manager Meeting

Wednesday,  
September 2

1:00 pm

RAYAC Classroom

*Watch for an email with  
agenda items and  
more details.*








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From the Executive Officer

## Turning the Page

by Shanna Terroso, RCE, e-PRO

July 1<sup>st</sup> marks a turning of the page in the RAYAC history books with a new Executive Officer moving into the position for the first time in 30 years. I am truly honored and humbled with the faith the Board of Directors has instilled in me to serve as this association's next executive officer.

I am very passionate about this association and our members. I strongly believe the role of a REALTOR is so much greater than listing, selling and appraising real estate. You are the facilitators in making dreams come true. Helping that first-time homebuyer get the keys to their new home, getting that phone call from a couple who is expanding their family and looking for a little more room to bring home the new baby, guiding that entrepreneur into locating their first property to open up his new business, and helping that same client a few years down the road to expand his space because his business is growing. These are the dreams of the residents of York and Adams Counties, and at the heart of achieving those dreams are all of you. The impact our membership has on the overall community and quality of life in this area is invaluable. It is our role at the association to provide our members with the best tools and services we can to ensure you are successful at helping to make those dreams come true.

RAYAC has truly been blessed to have had the wise and steady leadership of Steve Snell for 30 years. Not many organizations can boast that type of dedication and leadership. Much of this association's successes can be attributed to his service, and it will have a positive impact on all of us for years to come.

I have heard Steve say if he had one talent it is that he has the ability to hire great staff. I have been fortunate to work in partnership with all of the RAYAC staff members, and I can tell you that they are dedicated to our members and provide some of the best customer service in the industry. I am thankful to have all of them as partners with me as we move into the next chapter of the association's life.

As the old saying goes change is never easy. I am asking all of you for your help as we go through this transition to be partners with the association. Share your ideas, join a committee and encourage other members to become involved. I am counting on all of you to be part of the RAYAC team as we build on the legacy of a great association and continue all of the wonderful work our members do in this community to make it a great place to call home.

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# Membership News

## New Members

Tiffany Amspacher, Weichert  
REALTORS Engle Hambright  
Debra Glass, Howard Hanna (Y)  
Sean Lamont, Howard Hanna (Sh)  
Susan Lamont, Howard Hanna (Sh)  
Susan Miller, Howard Hanna (Sh)  
Tammy Mullen, BH Homesale (CD)  
Terry Rupp, BH Homesale (Sh)  
Dale Sciarretta, BH Homesale (G)

## Member Changes

Alan Hartman, BH Homesale (E)  
Mariusz Heba, Howard Hanna (Y)  
Terri Matlock, Keller Williams  
David Monsour, Keller Williams  
Lacy Oglesby, CB Res. Brok. (YM)  
Brenda Riddle, BH Homesale (W)  
Jay Schmitt, Keller Williams  
Cassandra Selby, Keller Williams  
Barbara Snyder, CB Res. Brok. (YQ)  
Roxanne Stevens, Keller Williams  
Kristyn Stouch, BH Homesale (W)  
Robin Turner, RE/MAX Patriots  
Paul Wolfe, RE/MAX of Gettysburg

## Member Drops

Laurel Cleveland  
Janet Gordon  
Carol Gottschalk Smith  
Patricia Morin  
Jennifer Myers  
Antonina Slenker

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

Appraisal Services of York

## New Affiliates

Wherley Generations Moving  
3001 West Market Street  
York, PA 17404  
Phone (717) 792-0033  
Fax 866-654-2302  
Wherleymovers.com  
Michael Wherley  
mpwherley@wherleymovers.com

## Affiliate Changes

Metro Bank new primary contact is  
Ryan Eisenhart

## Affiliate Drops

None

## Membership Stats

(as of 6/15)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	121	116
REALTORS	833	798
Pending Applicants	<u>17</u>	<u>14</u>
Total REALTORS	971	928
Affiliates	<u>91</u>	<u>85</u>
Total Members	1062	1013

## RAYAC Office Closing

The RAYAC office will be closed:

**Friday, July 3** for 4th of July holiday

## Protecting Your Investment

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## **RAYAC ANNUAL MEETING**

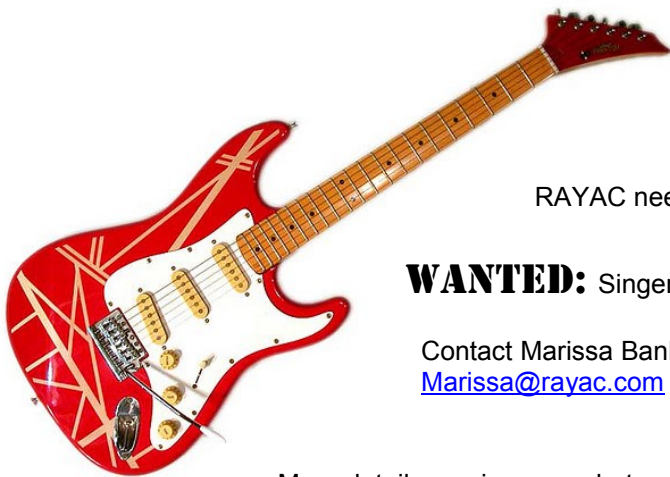
*Tuesday, October 6*

breakfast meeting

*Wyndham Garden*

(formerly Holiday Inn Holidome)

Check out a [brief promo video here](#).



RAYAC needs your help to **ROCK** out at the annual meeting.

**WANTED:** Singers, musicians and instruments!

Contact Marissa Bankert at (717) 843-7891 ext. 108 or  
[Marissa@rayac.com](mailto:Marissa@rayac.com) for more info.

More details coming soon, but mark your calendar now! You won't want to miss the **SHOW!**

# RAYAC Foundation Updates



## Next Fundraiser - Bowlathon

Now accepting sponsors and teams for this fun evening! Gather some co-workers, family or friends for a good time on **Thursday, August 6** at Suburban Bowlerama. Registration starts at 5:00 pm and the event kicks off at 6:00 pm.

50/50 tickets, pull tab games and raffles including two lottery trees and a cooler of fun! [Click here to see the full brochure](#). Contact Marissa Bankert at [Marissa@rayac.com](mailto:Marissa@rayac.com) or (717) 843-7891 ext. 108 to get involved.

## Golfing "Fore" Charity

On June 4th golfers hit the greens at Heritage Hills Golf Resort in York and raised over \$17,000 for area housing related non-profit organizations.

RAYAC extends a sincere thank you to the Golf Committee, golfers, volunteers and especially the following sponsors:

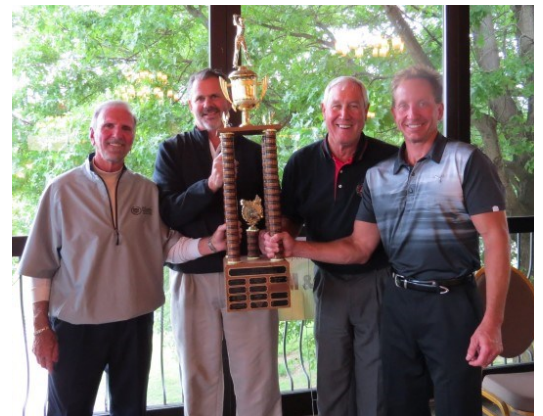
- ✦ **Premier sponsor** – Apple Auto Group
- ✦ **Double eagle sponsors** – Adams Electric Cooperative, Barrick Insurance, GMH Mortgage, Heritage Valley FCU, Homechek, Homesale Mortgage, Members 1<sup>st</sup>, Miller Brown Ohm & Assoc., and Peoples Bank
- ✦ **Go for the green sponsors** – Community Settlement, Fulton Mortgage, Residential Mortgage Services, and York Traditions Bank
- ✦ **Putting contest sponsor** – Gordon L. Brown & Associates
- ✦ **Chip in to win sponsor** – Howard Hanna Mortgage & Real Estate
- ✦ **Closest to the pin sponsors** – Bubb Insurance and White Rose Settlement Services
- ✦ **Longest/straightest drive sponsors** – Susquehanna Mortgage and Wells Fargo
- ✦ **Winning teams sponsor** – M&T Bank
- ✦ **Photo sponsor** – Yorktowne Settlement Company
- ✦ **Driving range sponsor** - Santander

The committee also appreciates the support of the many tee and green sponsors as well as the businesses who donated door prizes and items for the goody bags. See a [photo album](#) from the event on our Facebook page.

## Grant Review

The RAYAC Foundation Board of Directors will be reviewing grant applications from local housing-related non profits later this summer, then will be awarding the grants in the fall. Stay tuned to see the amazing ways we are able to make a difference in our communities thanks to your generous donations to the RAYAC Foundation. Remember, donations to the RAYAC Foundation are tax deductible. If you would like to make a donation to the foundation, you may drop off or mail a check payable to:

RAYAC Foundation  
901 Smile Way  
York, PA 17404





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# Practicing Professionalism

## Law & Policy: Professionalism and Pocket Listings

*By Lesley M. Walker, Associate Counsel at the National Association of REALTORS®.*

By now pocket listings are a concept most real estate professionals are familiar with, and in some circles they have become something of a dirty word. Lower inventory has created a surge in pocket listings, especially in markets such as Northern California, where as much as 30 percent of all listings are believed to be pocket listings. However, markets across the United States are dealing with this issue more often lately as real estate recovers and demand outpaces supply. Pocket listings can be legal, but agents must proceed cautiously and consider the related risk management concerns they pose.

A pocket listing, off-MLS, or “office exclusive” listing as it is sometimes called, generally refers to a listing in which an agent has a listing agreement and the seller does not authorize the placement of the listing on the MLS. Instead, the agent markets the property through informal networks or new online platforms. MLS rules commonly require agents to place listings on the MLS within two days of receiving a signed agreement. Failure to do so violates MLS rules, garnering the agent significant penalty and fines. Of course, sellers can always elect not to have their property included in the MLS. In these instances, agents must have the seller sign an MLS opt-out form evidencing the seller’s direction not to have the property placed on the MLS.

### Suggesting a pocket listing

The REALTOR® Code of Ethics’ Article 1 requires REALTORS® “to promote and protect the interests of the client.” REALTORS® must always keep this in mind when recommending a pocket listing to a client. Even beyond the Code of Ethics, state law generally dictates that real estate agents owe a fiduciary duty to their clients, meaning real estate professionals must place their clients’ interests above their own and act in the best interests of their clients at all times.

Legal risk concerning pocket listings arises when agents or brokers keep listings off the MLS for reasons that are not in the best interest of the client. For example, unlike MLS listings, pocket listings are more likely to result in the agent representing the seller and the buyer, and the outcome would be a higher commission for the agent. This in itself is not illegal or unethical, but if the prospect of a double commission is the reason an agent suggests a pocket listing to the client, then this could violate the Code of Ethics, MLS rules, and laws in most states. In another example, assume brokerages in a high-end market have numerous pocket listings, which creates an aura of exclusivity for their business and attracts high-end clients. This also is not illegal or unethical by itself. Yet if the listings are kept off the MLS in order to boost the brokerage’s reputation, not to benefit the seller-clients, the result can be a violation.

Therefore, prior to recommending and entering into a pocket listing, real estate agents must always ensure that they are doing so because of the anticipated benefits for the seller and not because of any benefit the agent or brokerage might receive.

It cannot be overlooked that Article 3’s duty to “cooperate with other brokers except when cooperation is not in the client’s best interest” is rooted in the premise that broad exposure and cooperative marketing often produces the best results for sellers.

When an agent recommends a pocket listing to a client, it is crucial that he or she thoroughly discuss with the seller the pros and cons of listing a property through the MLS. The agent should go one step further and be sure that the seller understands the benefits being waived by not including the property on the MLS. In general, the MLS offers sellers the greatest exposure of their property, allowing it to be actively marketed to every real estate agent belonging to that MLS. In addition, by listing on the MLS, the property may be downloaded to and displayed on third-party advertising sites used by the general public. Withholding a property from listing on the MLS significantly diminishes these marketing opportunities, which may result in reaching fewer potential buyers and a longer time from listing to selling the property, and, perhaps at the core of most sellers’ minds, it may not yield the highest price for the property.

Yet, there are situations where pocket listings may be appropriate. One example is a seller with privacy concerns. High-profile individuals or celebrities may not want the general public to know they are selling their property. Another situation is when a seller may not want a lot of people coming through the property. In these scenarios, a pocket listing may make sense to protect and maintain the client’s privacy.

### Market impact of pocket listings

There is an industry-wide impact of pocket listings. Many times, properties offered as pocket listings are never entered into the MLS once they are sold. This limits the available information about the market and makes it difficult for other agents, buyers, and sellers to determine values of nearby properties, and for appraisers trying to determine the current market value of a particular property. Without this information, an MLS’ database is also compromised because a true and accurate picture of price, sales time, and sales activity is not recorded.

Still, a pocket listing may make sense for a seller. The National Association of REALTORS® has no official policy on pocket listings. The decision to recommend a pocket listing to a seller is subject to a REALTORS®’ adherence to the Code of Ethics requiring the utmost ethical and professional standards. Pocket listings should be used only if the agent has determined that doing so would not compromise the legal and ethical duties they owe to their client.

# Strategically Speaking

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

One of the goals of RAYAC's newly enacted strategic plan is:

## Goal 2: Leadership and Member Value

RAYAC members see the value of membership, are informed, involved and has Association leaders that are well-informed representatives of the members they serve.


**Responsible Committee(s):** Member Communications, Leadership Development, Program Social

### Objective 1: Communication

- A. Implement text messaging communication tool by end of 2015; staff to oversee research and implementation. Text messaging should be used to inform and remind members about events, courses, calls-to-action and other critical/timely items.


**Update - RAYAC members will receive an email this month about text messaging, opting out, providing or changing a cell number. When you receive the email, please read it to be informed about this communication option.**

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



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# Reminders, Changes and Updates

## IDX Billing

IDX invoices will be emailed to participants on July 1 and payment is due to the RAYAC office on July 31. If you have any questions, contact Doug Clark at [doug@rayac.com](mailto:doug@rayac.com) or (717) 843-7891 ext. 111.

## 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](mailto:shanna@rayac.com) or (717) 843-7891 ext. 106.

## New YHAP Contact and Revisions

The York Homebuyers Assistance Program is back in business and ready to help your qualifying clients with classes and funding. Visit RAYAC's website for the most up-to-date information on applying for assistance. If you have any questions, please contact the new YHAP manager:

**Dan Shade**

[dshade@yorkcpc.org](mailto:dshade@yorkcpc.org)

(717) 845-7176 ext. 120

## Leadership Scholarship Winners Announced

The Leadership Development Committee is pleased to announce RAYAC's representatives for upcoming leadership training programs. Congratulations to:

**Ben Bode**

*ROCK Commercial*

Ben will be participating in Leadership York's leadership training program.

**Rick Keller**

*ERA Preferred Properties*

Rick will be participating in the Leadership Hanover training program offered through the Hanover Chamber of Commerce.



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# 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  | Tradeshow & breakfast                                    |
| 10:20-10:40 am | Award prizes & remarks, RAYAC President Brian Berkheimer |
| 10:40-11:30 am | Appraiser Panel presentation                             |



**Affiliate members:** Reserve your table today—only 10 tables are left!  
Contact Marissa Bankert at [marissa@rayac.com](mailto:marissa@rayac.com) or (717) 843-7891 ext. 108.

**REALTOR members:** Save the date! Registration opens shortly.



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

*\*Pending approval for both Real Estate and Appraiser Continuing Education (7 hours)*

Instructor: Michelle Bradley

**Date: Thursday, August 13, 2015**

Time 8:30 am – 4:30 pm Lunch will be provided.

Cost: \$80

Location: RAYAC

**INTELLIGENCE *plus* CHARACTER**

*that is the goal of true education.*

~ Martin Luther King, Jr.

### 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 both appraisers and real estate licensees the opportunity to learn about the new 4000.1 Handbook that is mandatory for all appraisals conducted for HUD. Real estate agents must guide their clients and customers with expertise when acting as their agent. HUD's new handbook is a compilation of information that will be an excellent reference tool for agents. Class discussion will include changes and misconceptions relating to common repair items and what issues must be disclosed to the lender. 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. Both appraisers and agents will have the opportunity to read the updates and understand how it will affect our daily practice.

Register for the class at: <https://mdweb.mmsi2.com/york/>

## Ethics By Example Remaining Classes

Course Code	Date	Time	Location	Price
COE091615A	Wednesday, September 16	8:30 am – 12:00 pm	Class for Appraisers only - RAYAC	\$10
COE091615	Wednesday, September 16	1:00 – 4:30 pm	Holiday Inn, York	\$20
COE101315	Tuesday, October 13	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$20
COE110515	Thursday, November 5	8:30 am – 12:00 pm	Holiday Inn, York	\$50

- 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.

Click [HERE](#) to register.

### **Commercial REALTORS -**

**NAR's online ethics course will be accepted this cycle for Commercial REALTORS only.**

To access this course, visit [www.realtor.org](http://www.realtor.org). Select "Code of Ethics Training" from the Education tab. You will need your NRDS ID. The course is free and you have 30 days to complete. Please note, there is an online test at the end of the course. Passing score is 75% or higher.

***Upon successful completion of the course, please forward your completion email to [stephanie@rayac.com](mailto:stephanie@rayac.com).***

# Newsletter Contest

## Fourth of July Fun Word Search

Please email your completed word search to [beth@rayac.com](mailto:beth@rayac.com) or fax to (717) 854-0720 by July 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.



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# RAYAC Leadership

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Comm/Ind Appraisers,  
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**Paula Musselman**, '15, York City  
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BH Homesale, 633-7300

**Bill Shanbarger**, '15, CRS, GRI  
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**Karen Tavenner**, '17, ABR, SRES  
Re/Max Quality Service, 632-5111

# Happy Graduation!

RAYAC awarded several scholarships to graduating seniors at local high schools this spring. Congratulations to the following scholarship recipients! Thank you to members of the Community Relations Committee and RAYAC's Board of Directors for presenting the awards.

RAYAC scholarship	Bret Hertzog
Central	Nicholas Swanson ▶
Dallastown	Owen Terroso
Dover	Elizabeth Fisher
Hanover	Noah Haring
Northeastern	Logan Fries
Northern	Bryson Herb
Red Lion	Kelsey Knight
South Eastern	Ashley Evans
South Western	Benjamin Schott
Southern	Aaron Portner
Spring Grove	Chase Dietz ▶
Upper Adams	Matthew Cellucci
West Shore	Brittany Carroll
West York	Monica Toren



Top—Deborah Goodling presented Nicholas Swanson with his scholarship.

Below—Courtney Kauffman presented Chase Dietz with his scholarship.

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## SentriLock Invoices

On June 1, RAYAC emailed invoices for annual lockbox access. **Payment is due to RAYAC by July 1.** A late fee of \$20 will be added to any payment received or postmarked after July 1. If payment is not received by July 10, lockbox access will be terminated. If you would like to pay your lockbox invoice online, [click here](#). If you have any questions, please contact Doug Clark at (717) 843-7891 ext. 111 or [doug@rayac.com](mailto:doug@rayac.com).

## Wednesday Wind Down Recap

### Thank you to our host:

Seven Sports Bar & Brill

### Thank you to our sponsors:

American Property Examiners  
Landis Custom Cabinetry  
M&T Bank

### Winners:

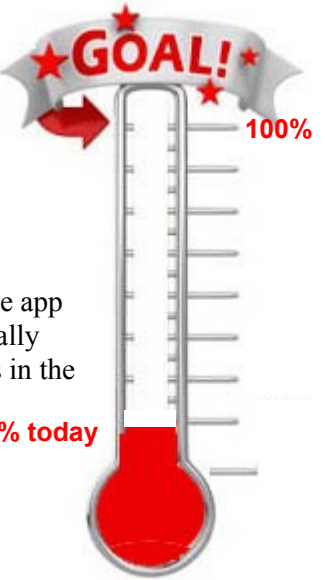
Ed Bender  
Linda Ferguson  
Kathy Fugate  
Katie Horne  
Michele Outen  
Andrea Sparks

**50/50 winner:** Michele Outen

## Lockbox Updates

### Conversion Progress

To date **29% of lockboxes have been updated** to be used with the new SentriSmart lockbox app. In order for the app to be a truly useful tool for members, let's keep this number climbing!



Maryland agents already use the app to access listings so it is especially helpful to update the lockboxes in the southern end of our two counties.

You may download the free SentriSmart app from the App Store or Google Play.

If you have any questions, contact Doug Clark at [doug@rayac.com](mailto:doug@rayac.com) or (717) 843-7891 ext. 111.



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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

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

### Cindy Alleman

Secretary/Receptionist & Store  
Manager

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

### Marissa Bankert

Membership Services Director

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

### Beth Izzo

Public Relations Dir.

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

### Ann Marie Staub

Lead Secretary

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



RAYAC's City Living Task Force adopted Renaissance Park in the City of York. RAYAC City Living Co-Chairs Seth Hueter and Coal Infantino were recently recognized by City of York representatives Thomas Landis, Superintendent of Recreation, Parks, and Sanitation and James Gross, Director of Public Works. We're proud to make this park shine for area residents!

## 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](mailto:beth@rayac.com) or (717) 843-7891 ext. 110.

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



## 5/1/15 - 5/31/15 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>
<b>York County</b>				
Central	46	\$10,251,917	\$222,868	\$194,450
Dallastown	45	\$8,902,301	\$197,829	\$169,900
Dover	22	\$3,641,674	\$165,531	\$151,282
Eastern	12	\$1,664,779	\$138,732	\$101,862
Hanover	17	\$2,162,701	\$127,218	\$124,900
Northeastern	22	\$3,709,050	\$168,593	\$164,950
Northern	11	\$2,623,400	\$238,491	\$252,500
Red Lion	38	\$5,890,813	\$155,021	\$157,500
South Eastern	21	\$3,698,300	\$176,110	\$174,900
South Western	29	\$5,313,150	\$183,212	\$183,500
Southern	22	\$4,478,680	\$203,576	\$190,750
Spring Grove	26	\$5,252,835	\$202,032	\$191,167
West Shore	17	\$3,342,850	\$196,638	\$197,250
West York	34	\$4,652,173	\$136,829	\$127,450
York City	28	\$1,291,106	\$46,111	\$32,050
York Suburban	35	\$5,647,985	\$161,371	\$154,900
<b>York Total</b>	<b>425</b>	<b>\$72,523,714</b>	<b>\$170,644</b>	<b>\$159,000</b>
<b>Adams County</b>				
Bermudian Springs	5	\$958,900	\$191,780	\$208,000
Conewago Valley	24	\$4,370,055	\$182,086	\$185,500
Fairfield	5	\$832,400	\$166,480	\$160,000
Gettysburg	22	\$4,580,392	\$208,200	\$173,950
Littlestown	19	\$3,450,846	\$181,623	\$168,000
Upper Adams	2	\$310,000	\$155,000	\$155,000
<b>Adams Total</b>	<b>77</b>	<b>\$14,502,593</b>	<b>\$188,345</b>	<b>\$170,000</b>

## York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	5/14 TOTAL	5/15 TOTAL	14-15 % CHANGE	5/14 MEDIAN SOLD PRICE	5/15 MEDIAN SOLD PRICE	14-15 % CHANGE	5/14 AVG. SOLD PRICE	5/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	381	425	+12%	\$136,500	\$159,000	+16%	\$155,108	\$170,644	+10%
Co-broke	300	323	+8%	\$139,950	\$159,900	+14%	\$154,951	\$172,644	+11%
In house	81	102	+26%	\$128,000	\$150,282	+17%	\$155,689	\$164,310	+6%
New	885	933	+5%			Active	2,406	2,305	-4%

## York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-5/14 TOTAL	1-5/15 TOTAL	14-15 % CHANGE	1-5/14 MEDIAN SOLD PRICE	1-5/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-5/14 AVG. SOLD PRICE	1-5/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	1,592	1,791	+13%	\$140,000	\$145,000	+4%	\$157,874	\$157,000	-1%
Co-broke	1,208	1,349	+12%	\$142,950	\$149,900	+5%	\$158,184	\$159,054	+1%
In house	384	442	+15%	\$134,400	\$134,900	0%	\$156,899	\$150,731	-4%

## Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	5/14 TOTAL	5/15 TOTAL	14-15 % CHANGE	5/14 MEDIAN SOLD PRICE	5/15 MEDIAN SOLD PRICE	14-15 % CHANGE	5/14 AVG. SOLD PRICE	5/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	69	77	+12%	\$162,000	\$170,000	+5%	\$168,365	\$188,345	+12%
Co-broke	46	51	+11%	\$157,500	\$169,900	+8%	\$162,276	\$191,658	+18%
In house	23	26	+13%	\$171,000	\$185,500	+9%	\$180,543	\$181,848	+1%
New	202	203	0%			Active	652	655	0%

## Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-5/14 TOTAL	1-5/15 TOTAL	14-15 % CHANGE	1-5/14 MEDIAN SOLD PRICE	1-5/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-5/14 AVG. SOLD PRICE	1-5/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	303	343	+13%	\$165,000	\$165,000	0%	\$182,043	\$184,427	+1%
Co-broke	220	210	-5%	\$163,700	\$164,950	+1%	\$177,917	\$178,707	0%
In house	83	133	+60%	\$178,500	\$165,000	-8%	\$192,981	\$193,460	0%

# Sign Up for Paragon Training

## MLS Contact Management

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

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

## MLS Walk - In

Thursday, July 16, 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.

## MLS CMA - Comparative Market Analysis

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

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



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

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## RPAC Leaders

## Legislative Link

Thank you to all members who support RPAC especially these RPAC leaders! In 2015, RPAC raised \$24,968 toward the \$25,000 goal. We're SO close!

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

Shonna Cardello  
Mark Carr

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

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## New Member Benefit!

You should have received an email on June 29 about a new member benefit called News Briefs. News Briefs is an easy-to-read, weekly summary of real estate related articles that appeared in the *York Daily Record*, *York Dispatch*, *Evening Sun* and *Gettysburg Times*. News Briefs will be posted each Monday on RAYAC's website and our Facebook page.

We've heard you say "I don't read the newspaper" or "I wish I would have known that before I met with my client." Now you will have a summary of all local news articles with a real estate angle. This will keep you on top of local real estate news.

Here's a sample of a summary:

### Craigslist scammers remain problem in real estate

Online scammers on sites like Craigslist are causing problems for Realtors in York and Adams Counties. Customers of real estate companies in the area claim that they are finding properties advertised on Craigslist for much lower sales prices than when marketed on legitimate real estate sales sites. Members of the Realtors association are advised to be cautious and to try to educate consumers about the problem. "If it seems too good to be true, it probably is," says Brian Berkheimer, president of the Realtors Association of York and Adams Counties, "and if they ask you to wire money, that's usually a big red flag." *The York Dispatch*, 6/9/15



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# Partner and Do Business with RAYAC Affiliate Members!

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

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**Stock and Leader**-ad on pg. 11

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**Stock and Leader**-ad on pg. 11  
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**Yorktowne Settlement Co**-ad on pg. 3

### Other Businesses

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