

RAYAC Connection

May is Full of Opportunities

1) Opportunity to attend NAR's Mid Year Meeting & Trade Expo in DC

Thursday, May 14



is

Bus leaves RAYAC at 7:00 am & leaves DC at 7:00 pm - \$45

Visit the meetings to expand your knowledge and networking with other real estate professionals from around the country or make it a fun day of sightseeing in DC. Seating limited. [Register online](#) or contact Marissa Bankert at Marissa@rayac.com with any questions. You could even go to the NAR meetings and walk to the zoo at lunch!

2) Opportunity to take your leadership skills to the next level

Thursday, May 21

11:30 am

Join RAYAC for lunch as current and past directors share their insights on running for and serving as a director on RAYAC's Board of Directors. Lunch is free. Please RSVP to Steve Snell at steve@rayac.com by noon on May 19.



3) Opportunity to meet NAR Chief Economist Dr. Lawrence Yun



Wednesday, May 27

7:15 am at Economics Club, Yorktowne Hotel, York - \$15

Hear first hand what is currently occurring in real estate and what is predicted for the future. [Register online](#) by May 22. Contact Shanna Terroso at shanna@rayac.com with questions.

4) Opportunity to save lives at RAYAC's Blood Drive

Thursday, May 7

Give the life-saving gift of donating blood at RAYAC's annual blood drive. Contact Shanna Terroso at shanna@rayac.com to make your appointment.



5) Opportunity to get rid of old tax and confidential files in a safe and secure manner at RAYAC's Shred Events

Saturday, May 9

10:00 am-12:00 noon

RAYAC, Hanover Toyota and Gettysburg HACC campus parking lots.

Details are on www.rayac.com or contact Beth Izzo at beth@rayac.com. Donations will be accepted for the RAYAC Foundation.



CALENDAR

May

- 1 New Member Orientation-Module II, 8:30 am
- 1 York City Living Certified Refresher, 4:00 pm, CGA Law Firm, York
- 5 Golf Committee, 11:30 am
- 5 Political Affairs Committee, 2:00 pm
- 6 Appraisal class, 8:30 am
- 6 Hands on Helpers, 9:00 am
- 6 City Living Task Force, 9:30 am
- 7 Blood drive, 10:00 am-4:00 pm
- 7 Program Social, 9:30 am
- 7 Bylaws Task Force, 2:00 pm
- 8 RAYAC office closed for Merge & Purge Day
- 9 RAYAC Community Shred Events, 10:00 am-12:00 noon, RAYAC, Hanover Toyota & HACC Gettysburg parking lots
- 11-16 NAR REALTOR Party Convention and Expo, DC
- 11 Lockbox training for new members, 2:30 pm
- 13 CE class, 8:30 am
- 14 RAYAC bus trip to DC, leaves from RAYAC, 7:00 am
- 14 Community Relations, 1:00 pm
- 15 New Member Orientation-Module III, 8:30 am
- 19 Primary election - VOTE!
- 20 Affiliate Committee, 8:30 am
- 21 MLS Committee, 8:30 am
- 21 Board of Directors, 9:00 am
- 21 Member Communications, 9:30 am
- 21 Leadership luncheon for prospective Board candidates, 11:30 am
- 25 RAYAC office closed for Memorial Day
- 27 Dr. Lawrence Yun speaks at Economics Club, 7:15 am, Yorktowne Hotel
- 27 Appraisal class, 8:30 am
- 29 New Member Orientation-Module I, 8:30 am

June

- 1-3 PAR Business meetings, Harrisburg
- 3 Appraisal class, 8:30 am
- 3 Hands on Helpers Committee, 9:00 am
- 4 RAYAC Charity Golf Outing, Heritage Hills Golf Resort
- 4 City Living Sub Task Forces, 1:00 pm
- 9 Political Affairs Committee, 2:00 pm
- 11 RAYAC Mid Year meeting, 11:30 am, Gettysburg Hotel

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

Join us for
**Wednesday
 Wind Down**
Wed., May 13
5:00-7:00 pm

Arooga's
Hanover

Thank you to our
 sponsors:

Lakeside Title
New Windsor State Bank
Trimmer Home Inspections

Plan to join the fun!

**Wednesday
 Wind Down**

Wed., June 10
Seven,
New Freedom

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



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



WHY HIRE A PROFESSIONAL?

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

In the end, our services pay for themselves!



COMMERCIAL AND REAL ESTATE PHOTOGRAPHY

Board of Directors Summary - April 9, 2015

Treasurer's Report

Tony Thomas reported for Treasurer Cindy Mann that by the end of April we will have collected 50% of the budgeted income.

Action Items

- Directors approved a new strategic plan and mission statement (see page 5).
- Directors approved hiring Suburban Realtors Alliance to monitor and notify members of changes from local municipalities that impact Realtors.
- Directors approved changes to RAYAC's financial policies.
- Directors approved a budget request to hire Keystone Analytics to prepare a market data survey for Appraisers and Realtors to identify price adjustments for amenities in various price ranges and markets. Results will be shared with members who participate in the survey.
- Directors approved endorsing Patricia Carey and writing a recommendation letter on her behalf to run for PAR Vice President.
- Directors approved changing the next ethics cycle to be three years (instead of two years) to coordinate with NAR's new two-year requirement.
- Directors approved Jerry Austin to chair a By-laws Task Force to identify any changes that may need to go to the membership at the annual meeting.
- Directors tabled discussion about providing information to Zillow.

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


Making mortgages personal
BECAUSE WE LIVE HERE TOOSM



Expert Mortgage Originators (left to right): Kim Amberman, Kathleen Brown, Ed Lechone, Pat Joseph, Roma Eyster, and Rich Lowry

YORK TRADITIONSSM
B·A·N·K

717.741.1770 | yorktraditionsbank.com

 Member FDIC



2015 RAYAC President *Brian Berkheimer*

Not only was I not first, I wasn't second or third either. In fact, I believe I was dead last... the last one on the block to complete the virgin mowing of 2015. It's a shameful, shameful feeling; and to add to the shame, there was a little bit of fall cleanup that needed doing even before I could pull the starter cord to the mower. I silently scolded myself as I pushed through the lush, six inch high grass "Oh the ridiculousness of it, you're a real estate agent Brian, don't you know the condition of your property affects your neighbors as well?" I thought to myself.

Of course I know that, as all of you do too. We recognize that we benefit when our neighbors take care of their properties. We benefit when they make improvements to their property. In short, we benefit from their successes, either directly or indirectly. As President, I've been paying closer attention to the successes of our members. I've enjoyed seeing the awards you've won, the impact that you've been making in the communities you live in, and the accolades you've been receiving from your customers. I've also had a unique glimpse into the pride that exists inside the many offices and brands that make up our membership. I've witnessed firsthand your brokers and managers bragging about you, and they do! We all want to feel like we work for the BEST company in the business. I've come to the strange conclusion that we all do (with a few minor exceptions I'm sure, but let's keep on the sunny side of life). What an interesting business it is that we are in, completely competitive with one another, yet fully needing each other's cooperation at the same time. We rely on each other to be competent in what we do and professional in our conduct, but at the same time we strive to be at least some degree of "better" in order to give us an edge. Is there any other business like it?

This would surely be a boring business if we all worked for the same company, so let's ALL be the best we can be, all the while celebrating with each other in our achievements, recognizing that we truly need each other to succeed, and that when we do, we all reap some of the reward.

There's a great opportunity coming up this month to network at NAR's Midyear Legislative Meetings in DC. Lots of great speakers on board, lots of opportunities to sharpen our skills and to be informed. Check out the link here <http://www.realtor.org/midyear.nsf/>. Spend a few days or catch the RAYAC bus going down for the day Thursday, May 14. Call the RAYAC office for details. I'll be there..... but for now, I have some trimming to do.

Brian

Real Estate law made simple,
no matter what.

CGA
LAW FIRM

717.848.4900 | cgalaw.com

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



From the Executive Officer

Developing a Road Map

by Steve Snell, RCE

You've probably heard the saying that "if you don't know where you are going, any road will take you there." That is certainly as true for an association like RAYAC as it is for your personal life, maybe even more so.

Back in March, the association's leadership spent a day and a half working on a new strategic plan for RAYAC. It was facilitated by Ryan Conrad, my counterpart at the Greater Lehigh Valley Association of REALTORS, and was paid for by our national association. Ryan had been trained for this role by NAR and his skill in guiding us certainly showed.

The strategic plan was officially and unanimously adopted by our Board of Directors on April 9th. It provides us direction and helps us address issues that we believe we face as well as identifying opportunities that we see. Please notice the "us" and "we" in the previous sentence. If the association provides meaningful services to you, our members, then the plan is yours too. Please use the link below to read it.

When I started with the association many years ago, the universally accepted language used was "Long Range Plan." That document was usually a road map for the following five years. What has happened since then is recognition of the rapid rate of change. Five years is forever at today's pace. Think back to all that has changed in the past five years! Business – and the association is a business too – must be more nimble and have the capability to respond quickly to changes in its environment. The days when we can take the time to democratize every decision are long over. So the plan we developed is a strategic plan and will last no more than three years. To remain relevant, it must also be reviewed and tweaked regularly during that time.

I know that I can speak for many members when I express appreciation to our leadership for the time, talent, ideas and dreams that they provided in developing our plan. Now we need to make sure that it does, in fact, guide us rather than being just a task to create a document for the shelf. Keeping leadership on that task can be your job too.


You will find the entire strategic plan on the [member side of rayac.com](http://www.rayac.com/member-side).

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

WE'RE HERE AND READY TO HELP



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

www.wrsettlements.com

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

Membership News



New members at the April orientation shown left to right are Ted Trapeni, Don Archer, Cathy Eller, Dan Dwyer, Aracelis Delgado-Correa, Terri Harmon, Tressa Wilson and Daney Carrasquillo. Welcome!

Membership Stats

(as of 4/15)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	120	118
REALTORS	818	783
Pending Applicants	<u>17</u>	<u>15</u>
Total REALTORS	955	916
Affiliates	<u>85</u>	<u>93</u>
Total Members	1040	1009

New Members

Randi Dayhoff, CB Res. Brok.,
Gettysburg
Charles "Tim" Robinson, BH West
Donald Archer, C21 Core Partners
Daney Carrasquillo, BH West Office
Aracelis Delgado-Correa, BH West
Daniel Dwyer, Sherman Property
Management
Cathleen Eller, BH Gettysburg
Terri Harmon, CB Res. Brok.
Queen St. York
Theodore Trapeni, BH Cinema Dr.

Office Changes

White Rose Property Management
name change to Royal Square Property
Management
Phone number (717) 850-4220
rentals@royalsquaredevelopment.com

Cherry Lane Realty broker is Kurt Blake.

Pasch Realty broker is Bradley Leber.

Office Drops

None

New Affiliates

BH Home Inspection– York
1329 Glendale Road
York, PA 17403
Phone (717) 578-3010
Fax (717) 840-0353
Bob Huska
bhhomeinspection@yahoo.com
www.yorkhomeinspection.com

Affiliate Changes

None

Affiliate Drops

None

Member Changes

Brian Baca, Re/Max of Gettysburg
Bryce Burkentine, BH Hanover
Peggy Fink, Keller Williams Keystone
Cheryl Freeman, Mountain View Realty
Dale Hart, Keller Williams Keystone
Lori Hoffnagle, Joseph A Myers
Parker Lerew, Bell Real Estate
Larry Lindt, BH East
Aaron Marshall, BH East
Lacy Oglesby, CB Res. Brok., Queen
St. York
Daniel Press, C21 Dale, Red Lion

Member Drops

Robert Best
Cherlie Boyd
Kristen Carn
James Heindel
Charles Klinefelter
Leah Moore
Steven Sides
Anne Test

New Office/Brokerage

None

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

PB9067A



Legislative Link



Remember to Vote!

Primary Elections

Tuesday, May 19th

Polls are open from 7:00 AM-8:00 PM

It's primary election season with candidates running for county seats and municipal seats. The RPAC Candidate Screening Committee conducted interviews with some of the candidates running in the primary election. Candidates are evaluated on their positions on REALTOR issues only.

Adams County Recorder of Deeds

The current Adams County Recorder of Deeds is not running for re-election making this an open seat race. There are two Republicans running for the Adams County Recorder of Deeds - Linda Barbour and Karen Heflin. The candidate screening committee met with both candidates. Each candidate was in favor of working towards e-recording of deeds, committed to customer service and keeping costs low for the copying/emailing of deeds to REALTOR members. With each candidate being very good on our REALTOR issues, the candidate screening committee decided to stay neutral in this race.

York City Council

There are five candidates running for three seats on York City Council. The RPAC Candidate Screening Committee recommended RPAC support for three candidates - Amy Chamberlin, Michael Helfrich and Carol Hill-Evans.

The candidate screening committee did not conduct interviews for **Adams County Commissioner** and **York County Commissioner** due to the number of candidates running in each race. The committee did ask that each candidate submit answers to a questionnaire on their positions on REALTOR issues. The candidates' answers to those questions can be found at

<http://www.rayac.com/localgovernmentaffairsnews.php>

Solving the real estate puzzle one piece at a time.

STOCK and LEADER
ATTORNEYS AT LAW

717.845.4985
221 W. Philadelphia St. York, PA

www.stockandleader.com

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

Practicing Professionalism

Professionalism Survey Reveals Perceptions about Realtors®

Realtors® and their clients are still mostly on the same page when it comes to how Realtors® are perceived professionally, according to a new study by Keystone Analytics®.

What gaps in perception do exist reveal opportunities for members to hone their craft and improve the quality of the service they provide to their clients.

The study revealed that:

Word of mouth and good customer service continue to be a Realtor®'s greatest marketing assets, according to homebuyers. Fifty-five percent of recent homebuyers indicated that they hired a Realtor® based either on a friend or family member's recommendation or by using a Realtor® they had used in the past. Realtor®-focused marketing like TV, Internet, newspaper and social media advertising only connected four percent of respondents to a Realtor®, while 15 percent found a Realtor® through an open house or for sale sign. These statistics indicate that while these marketing tools are used by Realtors®, they are used more to promote listed properties than to promote the licensee listing them.

PAR members have not shifted much in their perceptions of the quality of the services they provided nor in what qualities they perceive customers value the most in a Realtor®. No major changes exist regarding the importance of various qualities that Realtors® believe customers think about when defining a professional Realtor®. Every measure of professionalism tested in 2010 and re-tested in 2015 charted similar measures of importance, with one exception – dressing appropriately and having a good personal appearance, which saw a 21 percent drop in members deeming that quality very important in determining how professional a Realtor® is.

Homebuyers who have used a Realtor® continue to be far more likely than not to have considered investing in a Realtor® to be worth it. In 2015 as in 2010, homebuyers were far more likely than not to give high marks to their Realtor® and express satisfaction with their home buying experience. Ninety-one percent of respondents were at least somewhat satisfied with their Realtor®'s work, compared to 88 percent of respondents in 2010. And 81 percent of Realtors® said they would be at least somewhat likely to use a Realtor® in the future, whether they used a Realtor® before or not. While opportunities for improvement exist, it is clear that many Realtors® continue to carry themselves well among recent homebuyers.

A follow-up to surveys first conducted in 2010, the current professionalism study serves as both an opportunity to identify trends in Realtor® perceptions in the marketplace, and to discern areas where Realtors® can make better connections with individual clients.

The survey interviewed 304 active members of the Pennsylvania Association of Realtors®, as well as 303 Pennsylvania residents who stated that they have bought or sold a home in the past two years. The full document of results is available [online](#).

By Jennifer Shockley. Reprinted from JustListed, from the Pennsylvania Association of Realtors®. *Jennifer Shockley is the Political and Community Services Manager at the Pennsylvania Association of Realtors®.*

**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

*Who Wants to Know the New Changes
that Will Affect Realtors and Change Your Business?*

RAYAC Mid Year Meeting
Thursday, June 11

HUD-1 & RESPA Changes in a Nutshell
*by Frank J. McGovern, CLTP, VP, Northeast
Underwriting Counsel, Title Resources Guaranty
Company*

Gettysburg Hotel
One Lincoln Square, Gettysburg
11:30 am-1:30 pm - \$10 per person includes lunch
Register online by June 4.

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 or
(717) 843-7891.

 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.



NEW!

Beer, Wine and Good Times Package

at RAYAC's Annual Charity Golf Outing

Thursday, June 4

Heritage Hills Golf Resort

2700 Mount Rose Avenue

York, PA 17402



3:00-5:00 pm in the Terrace Room



\$40 per person includes:

- ▶ Beer and wine tasting
- ▶ Mini golf
- ▶ Dinner and award ceremony with the golfers featuring tossed salad, pulled pork, grilled chicken, baked beans, roasted red potatoes, iced tea, lemonade, cookies and brownies.
- ▶ Proceeds benefit the RAYAC Foundation to support housing-related charities in York & Adams Counties.

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

— **Save These Dates!** —



RAYAC Charity Bowlathon

Thursday, August 6 at Suburban Bowlerama

Fall Affiliate Networking & Education Event

Thursday, September 24 at Hanover Country Club

RAYAC Annual Meeting

Tuesday, October 6 at Wyndham Garden, York (formerly Holiday Inn Holidome)

2015 Charity Golf Outing Sponsors

Thank you to our great sponsors for making this a sellout event!

Benefits the RAYAC Foundation
to support housing-related charities in York & Adams Counties.

DOUBLE EAGLE

Adams Electric Cooperative
Barrick Insurance
GMH Mortgage
Heritage Valley
Homechek
Homesale Mortgage
Members 1st
Miller, Brown, Ohm, and Assoc.
Peoples Bank

DINNER SPONSOR

Apple Auto Group

WINNING TEAMS

M&T Bank

LONGEST/STRAIGHTEST DRIVE

Susquehanna Mortgage
Wells Fargo

CLOSEST TO THE PIN

Bubb Insurance
White Rose Settlement

CHIP IN TO WIN

Howard Hanna Mortgage

GO FOR THE GREEN

Community Settlement
Fulton Mortgage
Residential Mortgage Services
York Traditions Bank



LUNCH SPONSOR

Apple Auto Group

PHOTO SPONSOR

Yorktowne Settlement Co.

DRIVING RANGE SPONSOR

Santander



PROFESSIONAL SHORT SALE NEGOTIATIONS

Servicing all of Pennsylvania & Maryland

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

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

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



Get Real About RESPA & Risk

Two classes available
this spring at RAYAC.

May 13 - 8:30 am-12:00 pm
June 17 - 1:00-4:30 pm

The RESPA changes will be here before you know it. Don't wait to educate yourself on all the important changes occurring on August 1, 2015.

A panel of attorneys including Bill Hast, Peter Ruth, Tim Ruth, and Christopher Ryder will cover all the important points of RESPA that you need to know NOW.

The class will also review important risk factors such as storm water management, use of drones, fair housing violation language, lead-based paint disclosure requirements, etc.

- May 6** **Appraising in the Internet Age:
Bullet Proof Your Appraisals Using RPR and Other Tools***
8:30 am-4:30 pm @ RAYAC, \$75
- May 27** **Dirt, Bricks, and Lies: Land, Construction, and Common
Misconceptions**
8:30 am-4:30 pm @ RAYAC, \$75
- June 3** **Review of PA Appraisers Certification Act*/Guidelines for
Measuring a House**
8:30-11:30 am @ RAYAC, \$35/1:00-4:30 pm @ RAYAC, \$40
This is a required class and the last one offered for the year. Don't miss out!
(Register separately for two classes; however, if you take both classes lunch is provided.)

Classes noted with * are approved for Appraisal CE.
All other classes are approved for REALTOR and Appraisal CE.
Appraisal certification deadline is June 30, 2015. [Register today!](#)

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

Ethics by Example

only 5 classes left!

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

Presenter: Melanie McLane

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

Ethics by Example Registration Form - payment must accompany registration

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

Name _____

Date and Price _____

Office (include branch) _____

Email _____

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

RAYAC Leadership

President

Brian Berkheimer, SRES
ERA Preferred Properties,
633-6261

Vice President

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

Secretary

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

Treasurer

Cindy Mann, CDPE
CB Residential Brokerage,
757-2717

Solicitor

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

Directors

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

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

Judy Givens, '16
Howard Hanna, 846-6500

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

Michele Jones, '15
Keller Williams, 755-5599

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

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

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

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

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

Now Taking Applications for Leadership York Scholarships

Apply for RAYAC's scholarship to attend the Leadership Training Program offered by Leadership York. Here's what the current participants have to say about the opportunity.

Cindy Mann, RAYAC Treasurer



I've lived in York for 40 years, but I still learned so much about our community in this program. I met so many people who care deeply for this community, and I was impressed with the resources that I didn't know existed. This is an excellent way to not only develop leadership skills and discover how you can make a real difference, but also to learn more about yourself and to meet some truly inspiration people.

Brenda Riddle



First, let me say, it is a time commitment. That said, I have never regretted the time I have given to Leadership York. I have learned so much about York. As a Realtor®, it is so important I am aware of what York has to offer. I am sure there is still so much more to learn. I believe now, along with the commitment to Leadership York comes a responsibility. A responsibility to become a part of the big picture. With that, I say it is a win-win situation. You grow as a person and a professional.

[Click here](#) to learn more about Leadership York or attend a social event, SPARK, on Thursday, June 11, 5:30-7:30 p.m. at Marketview Arts, 37 West Philadelphia Street, York. There is no charge to attend SPARK, and no registration is required.

To apply for a Leadership York scholarship, please contact Steve Snell at steve@rayac.com or 717-843-7891 by June 15.

Would you like to serve on a PAR Committee?

The 2016 PAR Committee process is now open.

- 2016 PAR Committee Forms are available through this [link](#).
- You will be asked to complete a Member Interest Form prior to completing your committee requests.
- If you currently serve on a committee, you are not automatically reappointed to the same committee every year. You must submit a request to serve.
- Members with continuing terms do not need to resubmit a request for these committees. If you are unsure if you have a continuing term on a committee, please contact [Kim Smith](#) for assistance.
- The deadline for submitting committee requests is Friday, June 5, 2015.

RAYAC Office Closings

The RAYAC office will be closed on the following dates:

- **Friday, May 8** for a merge and purge day (staff will be checking email and voice mail messages periodically)
- **Monday, May 25** for Memorial Day
- **Friday, June 19** for United Way Day of Action

Wednesday Wind Down Recap

Thank you to our host:

White Rose Bar & Grill

Thank you to our sponsors:

Members 1st
The Glatfelter Agency
Top Dawg Inspections

Winners:

Jackie Dodson
Judy Givens
Rob Myers
Brenda Riddle
Marty Sowa
Tawanda Thomas

50/50 winner: Todd Houston

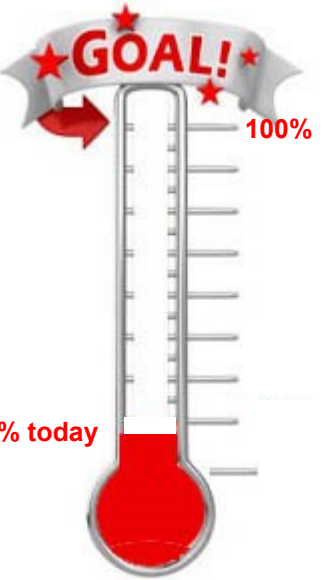
Lockbox Updates

Conversion Progress

To date **26%** of lockboxes have been updated to be used with the new SentiSmart lockbox app. In order for the app to be a truly useful tool for members, let's keep this number climbing!

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

If you have any questions, contact Doug Clark at doug@rayac.com or (717) 843-7891.



Reminder!

SentriLock invoices will be emailed on June 1 and payment is due to the RAYAC office by July 1.



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



RAYAC Office Hours

Monday - Thursday

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

Friday

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

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

Phone

(717) 843-7891

Fax

(717) 854-0720

Association Staff

Steve Snell, RCE, Executive Officer

Ext. 112, steve@rayac.com

Doug Clark, Business & Finance Director

Ext. 111, doug@rayac.com

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

MLS Systems Mgr.

Ext. 102, rhonda@rayac.com

Lori Foltz, IT Coordinator

Ext. 103, lori@rayac.com

Ann Marie Staub, Lead Secretary

Ext. 100, annmarie@rayac.com

Cindy Alleman, Secretary/ Receptionist & Store Manager

Ext. 101, cindy@rayac.com

Beth Izzo, Public Relations Dir.

Ext. 110, beth@rayac.com

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

Ext. 106, shanna@rayac.com

Marissa Bankert, Membership Services Director

Ext. 108, marissa@rayac.com

Stephanie Kennedy, Director of Professional Development

Ext. 109, stephanie@rayac.com

Deb Kottmyer, Clerk (PT)

deb@rayac.com



Spring Photo Contest

Upload your favorite spring photo to [RAYAC's Facebook Group](#) page by **May 20**. The photo with the most likes will be the winner. 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.

Remember to "Like Us" on our public [Facebook page](#). We are trying to reach 500 likes. A prize will be awarded randomly for every 50 new likes we get. Congratulations to our first Facebook prize winners:

Sue Borrer

Fred Valentin

Website of the Month

In honor of Memorial Day, take a few minutes to visit the [Arlington National Cemetery website](#). Please remember the fallen soldiers who gave the ultimate sacrifice for our country's freedom this Memorial Day.





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

3/1/15 - 3/31/15 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>
York County				
Central	42	\$7,942,396	\$189,105	\$160,014
Dallastown	27	\$5,075,140	\$187,968	\$160,000
Dover	20	\$2,506,152	\$125,308	\$120,250
Eastern	14	\$1,934,560	\$138,183	\$124,375
Hanover	12	\$1,632,845	\$136,070	\$141,697
Northeastern	20	\$2,948,430	\$147,422	\$153,700
Northern	16	\$2,938,769	\$244,897	\$250,500
Red Lion	42	\$6,872,316	\$163,627	\$167,250
South Eastern	19	\$3,207,350	\$168,808	\$145,000
South Western	36	\$6,647,056	\$184,640	\$167,500
Southern	16	\$3,551,600	\$221,975	\$199,850
Spring Grove	24	\$3,344,751	\$139,365	\$131,000
West Shore	17	\$2,326,300	\$155,087	\$134,500
West York	22	\$2,748,300	\$124,923	\$119,950
York City	29	\$1,234,894	\$42,893	\$37,000
York Suburban	22	\$4,099,150	\$186,325	\$138,450
York Total	378	\$59,019,009	\$158,653	\$145,750
Adams County				
Bermudian Springs	5	\$727,500	\$145,000	\$179,000
Conewago Valley	17	\$2,361,299	\$138,900	\$124,900
Fairfield	12	\$1,898,651	\$158,221	\$152,800
Gettysburg	21	\$4,106,265	\$195,536	\$174,900
Littlestown	6	\$871,000	\$145,167	\$140,500
Upper Adams	5	\$1,014,800	\$202,960	\$150,000
Adams Total	66	\$10,979,515	\$166,356	\$150,500

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	3/14 TOTAL	3/15 TOTAL	14-15 % CHANGE	3/14 MEDIAN SOLD PRICE	3/15 MEDIAN SOLD PRICE	14-15 % CHANGE	3/14 AVG. SOLD PRICE	3/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	285	378	+33%	\$139,900	\$145,750	+4%	\$147,018	\$158,653	+8%
Co-broke	214	287	+34%	\$142,307	\$149,900	+5%	\$150,075	\$160,155	+7%
In house	71	91	+28%	\$127,500	\$137,000	+7%	\$137,804	\$154,016	+12%
New	765	758	-1%			Active	2,138	2,015	-6%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-3/14 TOTAL	1-3/15 TOTAL	14-15 % CHANGE	1-3/14 MEDIAN SOLD PRICE	1-3/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-3/14 AVG. SOLD PRICE	1-3/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	808	933	+15%	\$139,997	\$140,000	0%	\$152,325	\$153,632	+1%
Co-broke	603	709	+18%	\$141,000	\$145,000	+3%	\$152,832	\$155,040	+1%
In house	205	224	+9%	\$135,000	\$130,000	-4%	\$150,834	\$149,176	-1%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	3/14 TOTAL	3/15 TOTAL	14-15 % CHANGE	3/14 MEDIAN SOLD PRICE	3/15 MEDIAN SOLD PRICE	14-15 % CHANGE	3/14 AVG. SOLD PRICE	3/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	56	66	+18%	\$158,900	\$150,000	-6%	\$177,146	\$166,356	-6%
Co-broke	46	41	-11%	\$151,450	\$146,000	-4%	\$179,296	\$152,220	-15%
In house	10	25	+150%	\$164,950	\$167,500	+2%	\$167,255	\$189,540	+13%
New	157	171	+9%			Active	556	565	+2%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-3/14 TOTAL	1-3/15 TOTAL	14-15 % CHANGE	1-3/14 MEDIAN SOLD PRICE	1-3/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-3/14 AVG. SOLD PRICE	1-3/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	158	182	+15%	\$165,000	\$161,000	-2%	\$183,040	\$183,422	0%
Co-broke	124	111	-10%	\$164,000	\$162,000	-1%	\$180,136	\$172,341	-4%
In house	34	71	+108%	\$178,750	\$157,500	-12%	\$193,630	\$200,747	+4%

Sign Up for Paragon Training

MLS Contact Management

Tuesday, May 12, 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, May 19, 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.

MLS CMA - Comparative Market Analysis

Thursday, May 28, 2015 - 2:00 - 4:00 p.m.

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



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

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

**HERITAGE VALLEY
FEDERAL CREDIT UNION**
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 • heritagevalleyfcu.org/mortgages



Karen Alwine

Mortgage Representative
NMLS#457024

2400 Pleasant Valley Road
York, PA 17402

(877) 214-1914
(717) 840-4981 ext. 276

kalwine@heritagevalleyfcu.org

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

RPAC Leaders

Thank you to all members who support RPAC especially these RPAC leaders! So far in 2015, RPAC raised \$23,639 toward the \$25,000 goal.

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

Shonna Cardello

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Brian Berkheimer
Peggy Fink
Mike Sabo
Lee Tritte
Kenneth Worley

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

Maria Accardo	Christine Barrick
Susan Becker	Tami Behler
Ed Bender	Ellen Biesecker
Barb Boyer	Dan Boyer
Steven Brown	Patricia Carey
Barbara Deardorff	Chris Dell
Jackie Dodson	Casey Dougherty
Wade Elfner	Melinda Eppolito
Adam Flinchbaugh	Debbie Folmer
Amy Fry	Natalie Fry
Jeffrey Garber	Ken Gerrick
Judy Givens	George Herman
Katie Horne	Glenda Kane
Barbara Kauffman	Richard Keller
Jennifer Kibler	Margie Krom
John Linton	Joe Mancuso
Cindy Mann	Robin Mede-Butt
Linda Messinger	Donna Moyer
Kim Moyer	Erika Mueller
Paula Musselman	Tamra Peroni
Miky Philson	Mary Price
Dianne Redding	Erik Reisser
Brenda Riddle	Pat Schell
Bill Shanbarger	Shirley Simpson
Rick Smith	Marty Sowa
Ross Stanard	Sam Stein
Amanda Stiles	John Swords
Shanna Terroso	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."

Legislative Breakfast

RAYAC members had the opportunity to learn about critical legislative updates and to ask questions at our annual legislative breakfast. We were fortunate to have 10 national, state and local elected officials and Policy Secretary John Hanger share their insights on important topics such as federal housing issues, state budget, pension reform, transportation and infrastructure improvements, urban affairs, education funding and property tax reform.

See more photos on our [Facebook group page](#).



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.

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. 4
Stock and Leader-ad on pg. 7

Builders

J&A Building and Hardscapes
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
Amrispec Home Inspection
BH Home Inspection
Central Penn Radon Inc
George Forney Home Inspection
Gettysburg Home Inspection
Home-Rite R.E. Inspections
Homechek Inc
Homepro Home Inspections
HouseMaster Home Inspections-ad on pg. 5
Lynne Pest Management Co.
Mason Dixon Home Inspection
National Property Inspections
New Leaf Home Inspection
Pillar to Post Home Inspection
Real Services Inc
S.A.F.E. Inspection Services
The Mitigator
The Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Visionspec Home Inspection

Lenders

1st Preference Mortgage
ACNB Bank
Bay Capital Mortgage Corp
Caliber Funding, LLC
Citizens/Charter One Bank
Freedmont Mortgage
Fulton Mortgage
GMH Mortgage Services LLC
Heritage Valley Federal Credit Union-ad on pg. 19
Homebridge Financial Services-ad on pg. 20
Homesale Mortgage, LLC
M & T Bank Mortgage Division-ad on pg. 16
Members 1st Credit Union
Metro Bank
Mortgage Network
Movement Mortgage
New Windsor State Bank
Northwest Savings Bank
Orrstown Bank
Peoplesbank, A Codorus Valley Co-ad on pg. 15
Residential Finance
Residential Mortgage Services
Santander Bank
Susquehanna Bank PA
Union Community Bank-ad on pg. 9
Wells Fargo Home Mortgage
York Traditions Bank- ad on pg. 3
Vision Mortgage Capital

Title/Settlement Co.

Abstracting Co. of York County
Centurion Settlement Group
Community Settlement LLC-ad on pg. 3
Complete Closing Services

Even Par Settlement Services
Guaranteed Transfer Corp.
Homesale Settlement Services
Lakeside Title Company
Preferred Service Settlements
Quality Service Settlements
Real Estate Settlement Co-ad on pg. 19
Stock and Leader-ad on pg. 7
White Rose Settlement Services -ad on pg. 5
Yorktowne Settlement Co-ad on pg. 8

Other Businesses

360 Tour Designs Southern PA-ad on pg. 2
360 Tours of York
ABBA Loss Mitigation
American Home Shield
Atlas Rubber Stamp & Printing
Barrick Insurance
Basement Waterproofing Solution
Busser's Septic Service
Dale Miller & Son
First American Home Buyers Protection Corp
Gordon L Brown & Assoc., Inc.
High Performance Homes
Landis Custom Cabinetry & Woodworking
Lynn Pest Management Co.
MYclosing-ad on pg. 11
Nicmar Water
Real Estate Investors of York
Shiple Energy
Spectrum Home Services of York
The Bathtub Doctor
The Glatfelter Agency
William F Ault Paving LLC
York Newspaper Co/Media One



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



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