

RAYAC Connection

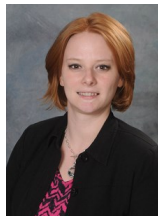
VOTE

If you can't attend the annual meeting, stop by the RAYAC office by October 2 to place your absentee ballot for directors.

BOARD CANDIDATES



Ray Hoover



Heather Kreiger



Tamra Peroni



Jeff Stofko



Mindi Weikert-Kauffman



Ken Worley

Great Contacts and Great Info at Fall Networking Extravaganza & Appraisal Panel

Thank you to the following RAYAC Affiliates for participating in the event on September 24 and thank you to **Barb Hartman, Matt Sheaffer, Melinda Eppolito and Steve Brown** for their appraisal insights!

Here are some helpful takeaways from the appraisers:



- Realtors may call an appraiser any time. The only thing they cannot talk about is the value.
- Appraisers are assigned by lenders on a rotating basis. You may not request a specific appraiser.
- A listing agent may contact the lender to refuse an appraiser if he/she is not "geographically competent".

Appraisers also shared some new FHA regulations:

- The appraisers must observe, analyze and report on the safety, soundness and security of the home.
- Home inspection information (especially roof, attic and appliances) may be shared with appraisers.
- Utilities must be on because appraisers must now check appliances.
- Appraisers must take photos of attics and crawl spaces. Many appraisers are requesting that ladders be available and that any clothing or storage items be moved to access these areas.
- There needs to be a minimum of two years of economic life on the roof.

To learn more about recent FHA changes, sign up for an FHA class at RAYAC on December 2 or March 23. [Register online.](#)

360 Tour Designs Southern PA
 360 Tours of York
 Abstracting Co of York County
 ACNB Bank
 American Home Shield
 American Property Examiners
 Community Settlement LLC
 Freedmont Mortgage Funding
 GMH Mortgage Services LLC
 Homesale Settlement Services
 M&T Bank Mortgage Division
 Merani Construction LLC

MYclosing LLC
 NICMAR Water
 PeoplesBank
 Residential Mortgage Services
 Santander Bank
 Stock and Leader
 The Glatfelter Agency
 Top Dawg Inspections
 York Traditions Bank

[See more photos on RAYAC's Facebook Group Page.](#)

CALENDAR

October

- 1 Program Social, 9:30 am
- 1 Admin & Secretary MLS luncheon, 12:00 noon
- 2 New Member Orientation-Module I, 8:30 am
- 6 Annual Meeting, 9:00 am, Wyndham Garden, York
- 6 **RAYAC office will be closed until early afternoon because of annual meeting**
- 6 Member Interest Task Force, 12:00 pm, location TBD
- 7 CE Reverse Mortgage, 8:30 am
- 7 Hands On Helpers, 9:00 am
- 8 CE Real Estate Essentials, 8:30 am
- 8 Board of Directors, 9:00 am
- 9 Appraiser Forum, 8:30 am
- 12 Tax Strategies seminar, 1:00 pm
- 13 Ethics class, 1:00 pm, Guthrie Memorial Library, Hanover
- 13 MLS Task Force, 2:00 pm
- 14 CE Contracts to Closing, 8:30 am, Hampton Inn, Hanover
- 14 Sentrilock training, 11:00 am
- 14 MLS Advanced class, 2:00 pm
- 14 WWD, 5:00-7:00 pm, John Wright Restaurant ▶
- 15 MLS Committee, 8:30 am
- 15 Member Communications, 9:30 am
- 15 Community Relations, 1:00 pm
- 16 New Member Orientation-Module II, 8:30 am
- 19 CE Dick Betts, 8:30 am
- 20 Habitat Build Day, 701 S. Front St., Wrightsville
- 20 Embracing Aging seminar, 11:00 am
- 21 Affiliate Committee, 8:30 am
- 21 Broker Course-Real Estate Sales, 9:00 am
- 21 MLS Contact Management class, 2:00 pm
- 22 Straight Talk session-Developing Your Brand, 9:30 am
- 22 Listhub training Brokers, 2:00 pm
- 22 Listhub training Agents, 3:30 pm
- 26-27 ABR Designation class, 8:30 am
- 28 Broker course-Real Estate Sales, 9:00 am
- 29 MLS CMA class, 2:00 pm
- 30 New Member Orientation-Module III, 8:30 am

November

- 3 Education Committee, 11:00 am
- 4 Broker course-Real Estate Sales, 9:00 am

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

Wednesday Wind Down

October 14

5:00-7:00 pm

John Wright Restaurant

120 N. Front St., Wrightsville

Thank you to the host for generously providing free appetizers and a cash bar for this networking event.

Sponsors:

Community Settlement

Homechek

Santander Bank

Thank you to our sponsors for generously providing gift card prizes.

November 11

Out Door Country Club, York

Coming in 2016 ... Thirsty Thursdays! Watch for details.

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

Board of Directors Summary

September 10, 2015

Action Items

- Directors approved the 2016 Budget as presented by the Budget Finance Committee.
- Directors approved the 2016 Fee Schedule.
- Directors approved amendments to the Lockbox Rules and Regulations.
- Directors approved amendments to the MLS Rules and Regulations.
- Directors approved amendments to the Association Policies.
- Directors approved the roll out plan for the new SentiLock lockboxes.


(NOTE: Brokers and Managers will receive an email in early October with full details.)

Reports


- The RAYAC Foundation will be awarding approximately \$35,000 to 10 housing-related organizations in York and Adams Counties later this fall as a result of three successful fundraisers - Spring Fling, Golf Outing and Bowlathon!
- The MLS Committee formed a task force to develop reciprocity with Greater Harrisburg Association of Realtors.



RAYAC Executive Officer Shanna Terroso may be surrounded by mostly ladies at work, but at home it's all about the guys. Luke Joseph Terroso entered the world on his due date September 24 at 8 lbs.14 oz. and 21.5 inches. Luke joins big brother Levi and Dad Joe. Congratulations to the Terroso family!







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

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



2015 RAYAC President *Brian Berkheimer*

RAYAC Pride

What I'm about to share with you isn't exactly news, it's months old... but it's been a banner year for a lot of us. You may have been too busy listing, selling, appraising or assisting those that do to get the word. The National Association of Realtors has decided to follow RAYAC's lead in what we've been doing for years. NAR will

now require its members to take ethics training every two years instead of its longtime policy of every four years. So on a light note, what's any proud RAYAC member to think about that? We've had bragging rights that we've been "ahead of the curve" on this issue for a long time, but that's now in the past. We'll have to cite new examples of how RAYAC leads.

Oh, have you heard about the new transaction review? It's coming to your email beginning October 7. That's right; it's an opportunity for agents to give their honest feedback on how well we're handling the most important financial transaction in most Americans' lives. Are we competent? NAR lists incompetent agents as one of the biggest threats to our industry.....that means it should be one of the biggest threats to YOUR business. Do you have reservations about this program? Why not just give it a try? Use it as an opportunity to praise a colleague on a job well done. It's a two-year test and I think we'll learn some things we didn't expect to learn. I'm proud of the team that worked on it.

One thing that I've learned about RAYAC in the past three years on the board of directors, the decisions made there have the member's interests at its core. We'll be making difficult decisions in the coming year. I hope you will be at the annual meeting next week to participate. Showing up is the first step. We'll get down to business, but we will be having a rocking good time doing it as well!

Respectfully,

Brian



Sign up for a committee.

See page 22 for options.

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.

AMERICAN



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

Email: silverwilson@comcast.net

FB0667A

Membership News

New Members

Cindy Aguilera, Coldwell Banker
(Market St.)
Briana Bridges, Keller Williams
Marquise Crampton, Keller Williams
Carmen Maria Cruz, BH Homesale (E)
Brittany Dalton, Coldwell Banker
(Market St.)
Robert Paul Eveler, Jr., Keller Williams
Kathy Folkenroth, Howard Hanna
Dawn Haverstick, BH Homesale (E)
Timothy David Johnson, II, BH
Homesale (D)
Jamie Mitchell, Coldwell Banker
(Market St.)
Matthew Pisula, ERA Preferred Prop.
David Allen Shuchart, BH Homesale (S)

Member Changes

Wilma Allison, Coldwell Banker
(Queen St.)
Rose Beaverson, RE/MAX Patriots
Randi Dayhoff, Coldwell Banker
(Waynesboro)
Casey Dougherty, Keller Williams
Lee Garlin, Coldwell Banker
(Queen St.)
Mark Gibson, All Stiles Real Estate
Deborah Speaks, BH Homesale (W)

Member Drops

None

New Office/Brokerage

EstateLy, Inc.
1911 E. Market St.
York, PA 17402
Phone (206) 624-1372
Fax (206) 274-9130
pabroker@estateLy.com
Mindy Vance Bouman, Broker

Office Changes

Hulson Homes new Broker Margaret Byrd

REMAC LTD new Broker Melinda Eppolito

Office Drops

None

New Affiliates

None

Affiliate Changes

Members 1st FCU primary contact
Gary Thomas

Affiliate Drops

None

Membership Stats

(as of 9/20)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	123	117
REALTORS	849	808
Pending Applicants	<u>14</u>	<u>20</u>
Total REALTORS	986	945
Affiliates	<u>92</u>	<u>92</u>
Total Members	1078	1037

BROKERS

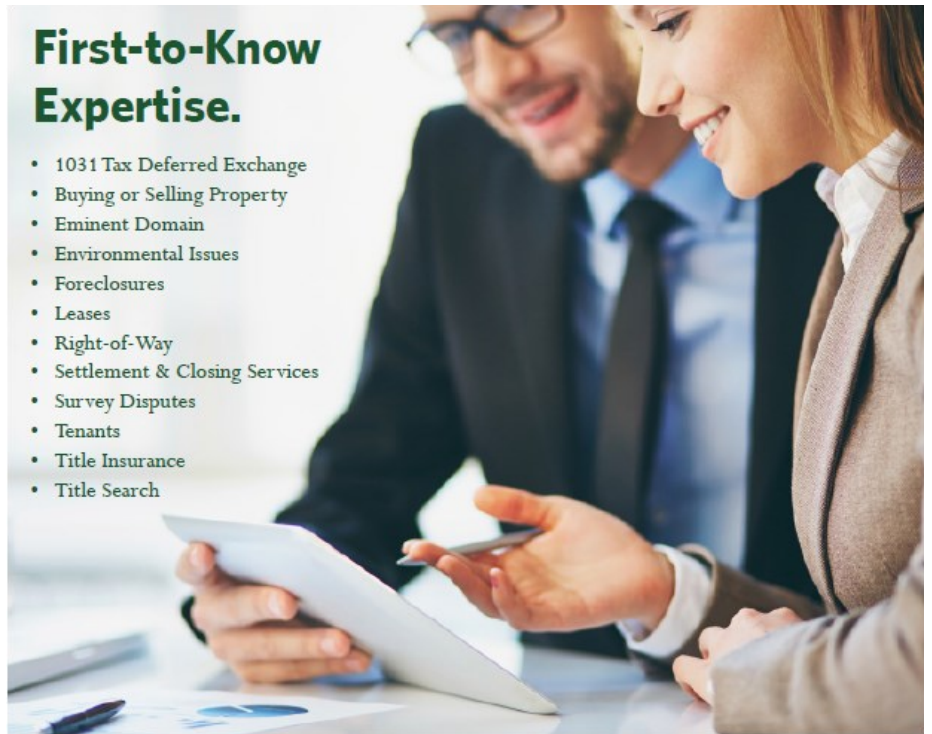
Reminder!

MLS fees are due to RAYAC on October 1.
Late fees will be added on October 2 and
MLS service will be terminated if payment is not
received by October 8.

[Click here to pay online.](#)

First-to-Know Expertise.

- 1031 Tax Deferred Exchange
- Buying or Selling Property
- Eminent Domain
- Environmental Issues
- Foreclosures
- Leases
- Right-of-Way
- Settlement & Closing Services
- Survey Disputes
- Tenants
- Title Insurance
- Title Search



221 W. Philadelphia St., Suite 600
York, PA 17401
717.846.9800

StockandLeader.com

Stock and Leader
ATTORNEYS AT LAW

Business. Government. Personal.

RAYAC Members Make a Difference in our Communities!

Please bring food, cleaning supplies, gift cards or cash donations to the annual meeting on October 6 to help food banks and pet shelters in York & Adams Counties.



The RAYAC Foundation will donate nearly **\$36,000** to 10 housing-related charities in York and Adams Counties this year!

Nominate someone for RAYAC's Community Service Award

Honor a colleague or nominate yourself for this prestigious award. The nomination form is available on the member side of rayac.com. Nominations are due by November 1.



Thank you to everyone who sponsored, participated, donated or volunteered at Spring Fling, Golf Outing or Bowlathon in 2015 for making this achievement possible!

Past winners:
Charlotte Bergdoll
Dave Keech
Russ Bardolf
Patrick Jacoby
Peggy Fink
Ellen Brown

Volunteer for



RAYAC work day:
Tuesday, October 20
7:30 am – 3:00 pm (maybe earlier)
701 S. Front St., Wrightsville

To help, contact Beth Izzo at 843-7891 ext. 110 or beth@rayac.com.

Practicing Professionalism

“The Case of the Nosy Neighbor”

You’ve all been there...you’re taking the “For Sale” sign off a property after it successfully closes (woohoo!) and a neighbor innocently approaches you to inquire about the new homeowners. The neighbor seems nice, you’ve seen him around outside on your visits to the home. The seemingly good-natured neighbor begins to ask you questions like the names of the new owners and when they’ll be moving in so they can bake them cookies as a welcome to the neighborhood housewarming gift. You’re excited and buzzing with good energy after a flawless close with a great commission so you begin to have a conversation with the neighbor about how great his new neighbor is. You’re thinking, “Cookies, who doesn’t love cookies? What a nice gesture!” You begin to give the neighbor the new homeowners’ names and move in date. All is well in the world and you walk away thinking about cookies and commission.

But wait! Rewind.

Since you are an intelligent REALTOR® knowledgeable in ethics, confidentiality, and safety, you take a step back from all the excitement and think, “Would my buyers want their information given out to a random person?” You mentally pat yourself on the back, smile, and tell the neighbor in general terms that the new home homeowners are great, but you’d prefer not to divulge their information without their consent. You let the neighbor know that it will be public record soon enough and that you’re sure they’ll love the cookies.

Some might say, “This guy’s not random, he’s the neighbor!” Do you REALLY know he’s the neighbor? Unless a reliable source confirms it, this guy could be a neighborhood creeper. Even if it IS the neighbor, he might say that he has good intentions, but you don’t know what his true motive is. All of that aside, let’s not forget that your buyer might not want that information given out. The buyers’ names will be public record in a matter of time, but not their move in date. Also, the buyers could have purchased the home for their children and not want others to know. The chances may be small, but there are a myriad of scenarios that could potentially go wrong by revealing seemingly inconsequential information. In today’s world, be sure to talk with your buyer and always play it on the safe side.

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.®



Karen Alwine
Mortgage Representative
NMLS#457024

2400 Pleasant Valley Road
York, PA 17402
(877) 214-1914
(717) 840-4981 ext. 276
kalwine@heritagevalleyfcu.org

*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

Strategically Speaking

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

The first goal of RAYAC's strategic plan focuses on association finances.

"RAYAC is a financially stable and profitable Association with enhanced revenue streams and financial resources to respond to changing member needs."

One of the objectives established by the Board of Directors to achieve this goal was to research the opportunities and impact of reducing association building mortgage balance. The Budget Finance Committee researched this issue over the summer and developed a plan to pay off the association building mortgage balance within a 10-year time frame. At the August board meeting, the directors approved the 10-year time frame.

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

Wednesday Wind Down Recap

Thank you to our host:
Altland House

Thank you to our sponsors:
Barrick Insurance
Real Estate Settlement Co.
Wells Fargo

Winners:
Kim Burton
Clay Lupton
Rob Myers
Barbara Schmidt
Jeff Selby
Tawanda Thomas

50/50 Winner - Michele Jones
who donated a portion back to the
RAYAC Foundation.
Thanks, Michele!



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

RAYAC is a New Homeowner!



Last month RAYAC's Community Relations Committee invested in property. We are the proud owners of RAYAC's House in Matthew's Town at [Leg Up Farm](#). And we have a really great next door neighbor - York Traditions Bank.

This is a work in progress, just like for any new homeowner. We plan to add signage and some really cool features for the children who participate in therapy services at Leg Up Farm. We also plan to host an open house in the future. Stay tuned for updates. See more photos on RAYAC's [Facebook page](#).

Is This Your 25th Anniversary?

If this year marks your 25th year of becoming a REALTOR, please let us know. We want to recognize you at the Awards & Installation event in January 2016. Please contact Beth Izzo at beth@rayac.com by December 1.

TRID is Here

Know the changes to PAR forms as a result of TILA-RESPA Integrated Disclosure by [reading this article](#). There is also a link to helpful resources about this change that goes into effect on October 3. It may take a little while to adjust to the new changes, but remember that early communication with all parties involved in your transaction will keep everything moving smoothly.

Attention Affiliates!

Save the date for the Affiliate Appreciation event.

Thursday, November 5
4:30-6:30 pm

Something very different is being planned for you. Watch for an email invitation soon with all the details.



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.

LAST CHANCE!

Complete Your Ethics Requirement

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

Tuesday, October 13

1:00-4:30 pm @ Guthrie Memorial Library, Hanover, \$20


Thursday, November 5

8:30 am-12:00 noon @ Wyndham Garden, York (formerly Holiday Inn Holidome), \$50

[Click here to register.](#)


- All RAYAC association members are required to attend an Ethics by Example class by December 31, 2015.
- NAR's online ethics course will not be accepted this cycle.
- Ethics by Example does not provide continuing education credit.
- Members who joined RAYAC in 2014 or join in 2015 are exempt due to ethics content in orientation curriculum.
- Commercial REALTORS may complete their training online this cycle. Go to www.realtor.org, select "Code of Ethics Training".

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



White Rose
SETTLEMENT SERVICES, INC.

**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

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

KNOW MORE. DO MORE.



Designation STATION

Accredited Buyer's Representative (ABR®) -

October 26 - 27, 2015 | 8:30am - 4:30pm | 1 broker credit/15 hrs. RE CE | \$299

The 2-day ABR designation course establishes a foundation of training, skills, and resources to help real estate professionals succeed as a buyer's representative. Students learn to: build a buyer-representative business, value the services you perform on behalf of buyer-clients, increase confidence to work toward a signed buyer representation agreement, gain methods, tools, and techniques to provide the support and services that buyers want.

What You Gain: valuable real estate education that elevates your skills and knowledge in the eyes of the home buyers, ongoing specialized information, programs, and updates that keep you knowledgeable on the issues and trends facing home buyers, access to members-only publications, marketing tools, and resources, networking and referrals. *Lunch will be provided each day.*

How to Earn It (items to be completed within 3 years of taking the two-day course): Complete this two-day core designation course and achieve an 80% or higher score on the course exam, complete one of the ABR elective courses with an 80% or higher exam score, documentation of five completed transactions in which you acted solely as a buyer representative, be a member of REBAC and NAR.

Look for the Consumer Safety and Security Specialist designation in February 2016

Both designation courses are for sale now at www.rayac.com!

Straight TALK

October 22, 2015 | 9:30 am - 11:30 am | \$10 | @ RAYAC

Branding YOU, Plus Marketing Too!

Learn how to brand yourself, examine and build your network, and get new marketing ideas to increase your sales.

First 12 members to register will receive a free headshot picture the day of the session.

[Click HERE for more information.](#) Presented by SCORE. Sponsored by:



Featured Class

The Reverse MORTGAGE Purchase Program

3.5 hours real estate CE.

Imagine the increase in your sales and listings when you are the agent offering senior buyers and sellers a mortgage with no monthly principal and interest payments for as long as they live in the home. Imagine telling a senior they can afford the home of their dreams even though they just sold their previous home for much less than anticipated. Imagine credit not always being criteria for your senior borrowers. This class will help you be able to offer this unique product to homebuyers getting ready to enter retirement.

[Click HERE for more information.](#)

FREE Seminar

Proven Tax Strategies for the Real Estate Professional

Monday, October 12th from 1:00pm - 3:00pm @ RAYAC

Register at www.rayac.com

Instructor: Bradford & Company Tax Professionals

Click [HERE](#) to see the full
continuing education schedule.

Legislative Link

Have you checked out our Weekly News Briefs?

In July RAYAC launched a weekly roundup of all of the news happenings in York & Adams Counties impacting the real estate industry. The News Briefs are a quick and easy read providing you with the snapshot information you need to know on the latest real estate news. The briefs are released every Monday at http://www.rayac.com/News_Briefs.php Be sure to check it out weekly!

Register to vote

Did you know that you can now register to vote online? Pennsylvania recently launched a [website](#) to make the voter registration process quick and easy. The new site, available in English or Spanish, also allows currently registered voters to make updates to their voter record, such as a change of name, address or party affiliation. **The deadline to register or make updates prior to the municipal general election is October 5, 2015.**

Did you know?

- ◆ 65% of RAYAC members are registered Republican, 25% are registered Democrat and 10% are other.
- ◆ 69% of RAYAC members voted in the 2014 general election compared to 48% of all Pennsylvania voters.



Partner with us to close more deals in 2015!

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

 Crystal Devilbiss 717-668-6507	 John Henry 717-487-4934	 Sharon Palma 717-654-7568
--	--	--

www.peoplesbanknet.com

Member FDIC

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

RAYAC presents a **FREE** seminar

Embracing Aging: Changing the Perception of Aging *What Older Adults Want You to Know*



Tuesday, October 20
11:00 am - 1:00 pm
RAYAC classroom

Through this interactive presentation, participants will:

- ◆ Explore the uniqueness of older adults
- ◆ Be aware of the impact of aging biases
- ◆ Learn the value of older adults

This seminar is organized by the York County Community Foundation and the Jewish Community Center. It is particularly helpful for members with their SRES designation, but it's a great opportunity for all members to learn how to work with seniors.

To register, [sign up online](#).

FOR INSPECTIONS: 717-613-0074

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

HouseMaster
Home Inspections. Done Right. Guaranteed.™

FULL SERVICE

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



TriplePlay



REALTOR® Convention & Trade Expo
December 7 - 10, 2015

Atlantic City Convention Center, Atlantic City, NJ

TriplePlay is your regional REALTOR Convention & Trade Expo offered by the PA, NY and NJ Associations of Realtors. Tons of CE, awesome trade show, and more. The best part ... it's an easy drive from here to there.


[Click here for complete information.](#)

☀ **It's Your Time to Shine** ☀
at the REALTORS Conference and Expo
November 13-16 ☀ San Diego, CA

Featuring 100 education sessions by industry experts, 400 exhibitors in real estate's largest marketplace, network and share ideas with 20,000 REALTORS and guests, learn from general session keynote speaker Emmitt Smith, enjoy celebrity concert performer John Legend and more in sunny San Diego.

[Get full details here.](#)


Making mortgages personal
BECAUSE WE LIVE HERE TOOSM



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

YORK TRADITIONS
B · A · N · K

717.741.1770 | yorktraditionsbank.com

 Member FDIC

Community Settlement

Over 200 years experience
Serving PA



Title & Settlement Services
Purchases, Refinances,
Construction, Commercial,
Agricultural
Flexible Hours/Locations
Our Own Abstractors
Taking care of what's important!
Dive into a carefree, easy closing.
Why settle for less?
CALL US:
717-781-8940 YORK
717-234-2666 HARRISBURG

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

Cindy Alleman

Secretary/Receptionist & Store
Manager

Ext. 101, cindy@rayac.com

Marissa Bankert

Membership Services Director

Ext. 108, marissa@rayac.com

Doug Clark

Business & Finance Director

Ext. 111, doug@rayac.com

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

MLS Systems Manager

Ext. 102, rhonda@rayac.com

Lori Foltz

IT Coordinator

Ext. 103, lori@rayac.com

Beth Izzo

Public Relations Director

Ext. 110, beth@rayac.com

Stephanie Kennedy

Director of Professional
Development

Ext. 109, stephanie@rayac.com

Deb Kottmyer

Clerk (PT)

deb@rayac.com

Ann Marie Staub

Lead Secretary

Ext. 100, annmarie@rayac.com

Photos Wanted for RAYAC Website

We are looking for new photos showcasing York and Adams Counties to post on rayac.com. Please share any landscape photos that highlight the beauty of our two-county area in all seasons. Photos may not include people and if the photo contains private property, the property owner will need to sign off on the photo. Email photos and release forms (found on the member side of rayac.com) to Lori Foltz at lori@rayac.com. Contact Lori at 843-7891 ext. 103 if you have any questions.

Congratulations to Kathy Trimmer for her winning photo in our August "Dog Days of Summer" newsletter contest! ►



We're here for



from start
to close

We're Union Community Bank – a real local bank committed to our community. And when it comes to mortgages, we offer great rates and stay right there beside you every step of the process – so there are no surprises on closing day. We focus on the details so you can focus on getting your buyer into their new home. It's that simple.

CALL US AT 717-517-0548.
unioncommunitybank.com



8/1/15 -8/31/15 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	35	\$8,997,900	\$257,083	\$255,000
Dallastown	54	\$11,851,209	\$219,467	\$179,900
Dover	25	\$4,250,166	\$170,007	\$170,346
Eastern	22	\$4,013,800	\$182,445	\$144,400
Hanover	16	\$2,215,800	\$138,488	\$130,500
Northeastern	32	\$5,539,900	\$173,122	\$162,000
Northern	30	\$6,796,500	\$222,823	\$212,500
Red Lion	30	\$5,262,541	\$175,418	\$176,500
South Eastern	18	\$4,068,300	\$226,017	\$209,950
South Western	34	\$5,960,101	\$175,297	\$148,950
Southern	24	\$5,195,620	\$216,484	\$219,500
Spring Grove	23	\$4,103,048	\$178,393	\$167,900
West Shore	15	\$2,725,160	\$181,677	\$163,900
West York	15	\$2,299,682	\$153,312	\$154,500
York City	22	\$1,479,679	\$67,258	\$46,200
York Suburban	28	\$5,344,100	\$190,861	\$164,900
York Total	423	\$80,103,506	\$200,236	\$170,000
Adams County				
Bermudian Springs	12	\$1,568,349	\$130,696	\$127,850
Conewago Valley	28	\$5,260,122	\$187,862	\$172,450
Fairfield	6	\$954,300	\$159,050	\$176,200
Gettysburg	19	\$4,330,774	\$227,935	\$210,000
Littlestown	19	\$4,127,434	\$217,234	\$219,900
Upper Adams	7	\$1,244,900	\$177,843	\$143,400
Adams Total	91	\$17,485,892	\$192,153	\$193,500

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	8/14 TOTAL	8/15 TOTAL	14-15 % CHANGE	8/14 MEDIAN SOLD PRICE	8/15 MEDIAN SOLD PRICE	14-15 % CHANGE	8/14 AVG. SOLD PRICE	8/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	409	423	+3%	\$159,900	\$170,000	+6%	\$173,850	\$200,236	+15%
Co-broke	311	312	0%	\$159,900	\$171,173	+7%	\$172,558	\$208,234	+21%
In house	98	111	+13%	\$164,950	\$164,900	0%	\$177,949	\$167,992	+6%
New	755	802	+6%			Active	2,555	2,613	+2%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-8/14 TOTAL	1-8/15 TOTAL	14-15 % CHANGE	1-8/14 MEDIAN SOLD PRICE	1-8/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-8/14 AVG. SOLD PRICE	1-8/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	2,909	3,283	+13%	\$148,000	\$151,315	+2%	\$161,078	\$165,358	+3%
Co-broke	2,209	2,500	+13%	\$149,900	\$154,900	+3%	\$161,313	\$165,806	+3%
In house	700	783	+12%	\$140,000	\$145,000	+4%	\$160,337	\$163,927	+2%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	8/14 TOTAL	8/15 TOTAL	14-15 % CHANGE	8/14 MEDIAN SOLD PRICE	8/15 MEDIAN SOLD PRICE	14-15 % CHANGE	8/14 AVG. SOLD PRICE	8/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	84	91	+8%	\$166,750	\$193,500	+16%	\$195,848	\$192,153	-2%
Co-broke	54	49	-9%	\$169,500	\$193,700	+14%	\$187,628	\$197,012	+5%
In house	30	42	+40%	\$159,500	\$188,737	+18%	\$210,643	\$186,483	-11%
New	161	165	+2%			Active	713	645	+10%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-8/14 TOTAL	1-8/15 TOTAL	14-15 % CHANGE	1-8/14 MEDIAN SOLD PRICE	1-8/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-8/14 AVG. SOLD PRICE	1-8/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	565	640	+13%	\$165,000	\$170,000	+3%	\$181,850	\$188,876	+4%
Co-broke	393	397	+1%	\$165,000	\$172,000	+4%	\$179,886	\$187,950	+4%
In house	172	243	+36%	\$170,000	\$167,500	-1%	\$186,336	\$190,388	+2%

Sign Up for FREE Paragon Training

MLS Advanced Class

Wednesday, October 14

2:00-3:30 pm

Registration required. This class will cover advanced searching, tax records, Geojet, Bing map searches and the Goomzee app.

MLS Contact Management

Wednesday, October 21

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.

MLS CMA - Comparative Market Analysis

Thursday, October 29

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.



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

Here's Another FREE Class to Build Your Business

Mastering Online Marketing - ListHub

Thursday, October 22

2:00 pm - Brokers ([click here to register](#))

3:30 pm - Agents ([click here to register](#))

Join RAYAC and ListHub for a free one hour seminar to learn about the latest trends in online marketing and the enhancements available to help you communicate more effectively with clients. The agenda is packed with timely information and useful tips that will directly and immediately benefit you and your clients. Highlights include:

- Review of the free tools available with ListHub's basic service.
- Simple time-saving tools to win listings and get referrals.
- How to gain insights on which properties and zip codes are getting the most traffic and where the best leads are coming from.
- How to manage and respond to leads even faster.
- Enhancements available for engaging clients and demonstrating the value only a real estate professional can provide.

RPAC Leaders

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

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

Shonna Cardello Mark Carr

Capitol Club (\$250-\$499.99)

Bob Aldinger Dolly Bailey
Brian Berkheimer Peggy Fink
Bridget Floyd 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
Shelley Dende Jackie Dodson
Casey Dougherty Wade Elfner
Melinda Eppolito Adam Flinchbaugh
Debbie Folmer Amy Fry
Natalie Fry Jeffrey Garber
Ken Gerrick Judy Givens
Diane Hagarman George Herman
Katie Horne Glenda Kane
Barbara Kauffman Rick 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 Sherri Rose
Pat Schell Bill Shanbarger
Shirley Simpson Rick Smith
Steve Snell 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."

Grow as You Go: Seven Things New Users Want to Know About RPR Residential

When considering adoption of a new business tool, new and seasoned REALTORS® unanimously want to know "what will it do for me and how will it help my business?"

RPR is designed exclusively for that purpose. [Click here](#) to read the article.

SentriLock Tips and Tricks

1. SentriLock lockboxes only have one motor. If the shackle will not release from the lockbox, attempt to see if the key compartment will open or vice versa.
2. SentriLock designed the lockbox to be weatherproof but it is not designed to be submerged in liquid. Mount the lockbox in a location that will ensure it is not submerged if localized flooding occurs. For example, do not put the lockbox down into a window well or a flower pot. Do not leave the lockbox lying flat or almost flat unless it is in a protected location.
3. Do not leave the key compartment of a SentriLock lockbox open during inclement weather. This will prevent anything from getting inside the lockbox and internally damaging it.

RAYAC STORE

2016

Magnet Calendars

are selling

and

waiting for you

to purchase them.

We still have three kinds.

Don't procrastinate!

\$.45 per calendar

(includes peel & seal envelope)

**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

Trick or Treat Word Find

Circle the items children might get when they go trick or treating. Email your entry to beth@rayac.com or fax it to (717) 854-0720 by October 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.



Name _____

F C S Y I L O S Q L A C P O S F W O I S
 J R M R Y X L V O W T V I Y M Z Q N P R
 U L U O A E Y L U R P F J F E L G U S E
 H C H I Z B L Z Y I F K K D T J C L F K
 E Z O T T I Y N E Z B F R Y I R V A G C
 M V E O P S P D Z A C D K U E R Y Q L I
 E R L O K N N B N V E J M T E S I V U T
 P D P G S I C A I A N R T N R N U L M S
 A S N Y F Q E K C C C U N P F H G L T G
 J M G K N P O S S K B Y D L R N R E T W
 M U G E L B B U B T S Q B Y O D A O F W
 O C Q M A Y T W U G N H R Y F L N V D F
 U O B N V V E N O A R Q O F S X O Y V Z
 Y Z N O O K A P N E C D G D N C L W E I
 R V Q G N E O Q Y Q E H L T O C A D O S
 N W N T P U F J Y J G D E M P W B P B Y
 I F N Y I D C Q H P Y J N U U W A P H L
 T E M P O R A R Y T A T T O O S R O X L
 C J D V Q Y E R Q L I I N U C T S B N G
 K O E G R P E N C I L S A Y O G F B L X

bubble gum

candy bars

cookies

coupons for free items

fruit snacks

granola bars

lollipops

peanut butter cups

pencils

pretzels

stickers

temporary tattoos

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. 10

Stock and Leader-ad on pg. 5

Builders

J&A Building and Hardscapes

Merani Construction

York Builders Association

Inspectors

Absolute Radon Mitigation LLC

Accurate Home & Termite Insp.

Allied Home Inspections Inc

American Property Examiners-ad on pg. 4

Amerispec Home Inspection

BH Home Inspection

Central Penn Radon Inc

George Forney Home Inspection

Gettysburg Home Inspection

Home-Rite R.E. Inspections

Homechek Inc

Homepro Home Inspections

HouseMaster Home Inspections-ad on pg. 13

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. 7

Homebridge Financial Services-ad on pg. 9

Homesale Mortgage, LLC

M & T Bank Mortgage Division-ad on pg. 2

Members 1st Credit Union

Metro Bank

Mortgage Network

Movement Mortgage

New Windsor State Bank

Peoplesbank, A Codorus

Valley Co-ad on pg. 12

Residential Mortgage Services

Santander Bank

Susquehanna Bank PA

Union Community Bank-ad on pg. 15

Wells Fargo Home Mortgage

York Traditions Bank- ad on pg. 14

Title/Settlement Co.

Abstracting Co. of York County

Centurion Settlement Group

Community Settlement LLC-ad on pg. 14

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. 5

White Rose Settlement

Services -ad on pg. 10

Yorktowne Settlement Co-ad on pg. 3

Other Businesses

360 Tour Designs Southern PA-ad on pg. 3

360 Tours of York

ABBA Loss Mitigation

AdvantaClean-Lower Susquehanna

American Home Shield

Atlas Rubber Stamp & Printing

Barrick Insurance

Basement Waterproofing Solution

Busser's Septic Service

Dale Miller & Son

First American Home Buyers

Protection Corp

Gordon L Brown & Assoc., Inc.

High Performance Homes

Landis Custom Cabinetry &

Woodworking

Lynn Pest Management Co.

MYclosing-ad on pg. 8

Nicmar Water

Real Estate Investors of York

Shipley Energy

Spectrum Home Services of York

The Bathtub Doctor

The Glatfelter Agency

Wherley Generations Moving

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



Be a RAYAC Rockstar VOLUNTEERS NEEDED!

Every attempt will be made to include you within your area(s) of preference.
Fax to RAYAC (717) 854-0720 or email to annmarie@rayac.com by: **Nov. 2, 2015.**

Name _____

Company _____

Phone number _____

E-mail _____

Unlimited Vacancies for 2016 for REALTOR & Affiliate Members:

Annual Golf Outing Task Force - Meets at least monthly from January to June, more often if needed. Oversees all details of the outing including recruiting sponsors and planning contests, awards and dinner. Task force members also volunteer at the event.

Affiliate Committee (for Affiliate members only) Meets several times per year. Serves as a sounding board for Affiliate members.

Community Relations - Meets as needed. Oversees RAYAC's external communications and marketing to the public.

Education Committee - Meets every other month. Oversees educational opportunities for RAYAC and the Real Estate School including CE and the new Straight Talk series.

Hands on Helpers Task Force - Meets as needed. Identifies and participates in local community service projects.

Lock Box Committee - Meets as needed. Evaluates lock box system and related policies, rules and regulations. Holds preliminary hearing for alleged violations.

Member Communications - Meets monthly. Oversees communications with membership including newsletter, email, website, surveys, etc.

Political Affairs/RPAC - Meets monthly. Reviews legislative information and advocates for real estate issues. Raises funds for RPAC and conducts candidate interviews to support candidates who promote real estate and property rights.

Program Social - Meets monthly. Plans events and activities which include Installation & Awards Breakfast, & Annual Membership Meeting, Wednesday Wind Downs and other social activities throughout the year. Committee members also volunteer at these events.

Revenue Task Force - Meets as needed. Brainstorm new revenue sources for the Association.

Spring Fling Task Force - Meets as needed. Oversees all details of this all-you-can-eat charity event. Task force members also volunteer at the event.

Limited Vacancies for 2016 for REALTOR Members:

Consumer Protection - 3 vacancies, 3-year terms, must have representation from a variety of offices, 5 continuous years experience necessary. *This committee usually meets once in the beginning of the year for instruction.* A member of the committee is notified when RAYAC receives a consumer call voicing a concern/complaint. The committee member calls the consumer, listens and discusses the options available if they wish to pursue the matter.

Grievance - 3 vacancies for 3 year terms, only one committee member from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Serves as a "grand jury" that reviews arbitration requests and ethics complaints for possible Professional Standards hearing.

MLS - Meets monthly. Limited to 12 members. Each member serves a 3 year term with 4 vacancies each year. Committee structure: Broker, Appraiser and Agent members from varying offices throughout both York and Adams Counties. Establishes and enforces MLS Rules and Policies governing the conduct of the service, subject to Board of Director approval. Authorizes software development, system enhancements and promotes other computerized services.

Professional Standards - 4 vacancies for 3 year terms, only two committee members from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Conducts all arbitration and ethics hearings in accordance with the policies and procedures of NAR.

Limited Vacancies for 2016 for REALTOR & Affiliate Members:

RAYAC Foundation Board of Directors - 2 board members for 2 year term. May not exceed 4 years of continuous service. *Meets quarterly* (unless otherwise needed). Members are required to participate in at least one other RAYAC Committee which raises funds for the Foundation.