

RAYAC Connection

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The Big Bright Event: Your Introduction to Bright MLS

You won't want to miss this! Planning is well underway for your transition to Bright MLS. Bright is so excited to introduce you to this new MLS that they're making a day out of it. The Big Bright Event will be held at a location near you. It will include an hour-long training session you can take at various times throughout the day, as well as the opportunity for you to get demos on products, win prizes and connect with the Bright MLS staff.

The date and location for this event are still being finalized. As this information is confirmed, we'll share more information with you through email and www.brightmls.com.



Other Bright MLS News

Bright MLS started reaching out to identify the corporate trainers and office trainers in our area to invite them to a Train the Trainer event (date still TBD). At this event, corporate and broker trainers and designated office or association staff will learn about Bright MLS, the systems, products and rules, and learn how to break down this information to best explain it to those within their offices. Bright MLS also will hold many training opportunities for subscribers throughout the fall. Casey Dougherty, a Bright trainer, licensed agent from Gettysburg and RAYAC member, will lead many of the training events in the Central PA market.

With the transition to Bright MLS, there will also be a new listing database supporting the industry vendors who provide agents and brokers with IDX, website and back office solutions. A questionnaire was recently sent to vendors with customers within the participating markets of Bright MLS. This questionnaire will help Bright gather information about their products, customers and data access so Bright can help prepare them for their upcoming transition. There will be more communication and coordination with vendors soon.

Work is well underway on the brightmls.com website, as well as the MLS and Public Records system. The new system includes an interactive map with clickable parcels. Clicking will pop up combined MLS and Public Records information. There is also a drive-time search that calculates commute time from a particular property. The site also includes a dashboard that displays customized messages based on the user's office, association and listing activity. The Bright team recently released a first look at the homepage, and excitement over the system is building.

July

3 Lockbox invoice is due to avoid late fee or disruption in service.

4 RAYAC office closed - Happy 4th of July

10 Pre-licensing class: RE Fundamentals begins, 6:00 pm

11 Housing stats released

12 MLS Contact Management class, 2:00 pm

13 Board of Directors, 9:00 am

14 New Member Orientation, 8:30 am

18 Affiliate Committee, 9:30 am

20 Member Communications Committee, 10:00 am

20 Thirsty Thursday & YPN Cornhole Tournament, 5:00 pm, Goofy's ▶

21 MLS CMA class, 10:00 am

26 Intro to Paragon class, 2:00 pm



August

1 Hands on Helpers Committee, 9:00 am

3 Program Social Committee, 9:00 am

7 Pre-licensing class: RE Practice begins, 6:00 pm

8 Education Committee, 11:00 am

8 Community Relations Committee, 1:00 pm

10 Housing stats released

10 Board of Directors, 9:00 am

11 New Member Orientation, 8:30 am

17 RAYAC Charity Bowl-a-thon, Suburban Bowlerama
5:00 pm registration
6:00 pm bowling begins
See page 9 for details.

September

4 RAYAC office closed - Labor Day

5 Hands on Helpers Committee, 9:30 am

7 Program Social Committee, 9:00 am

8 New Member Orientation, 8:30 am

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

Thirsty Thursday & YPN Cornhole Tournament

Thursday, July 20

5:00 - 7:30 pm

Goofy's

5965 York Road, Spring Grove



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From the Executive Officer

The Best Kept Secret in Paragon

by Shanna Terroso, RCE, e-PRO

There is a program in Paragon that in my humble opinion, is the best tool to communicate with your clients. Yet it still surprises me every week the number of agents who are not utilizing the Paragon Collaboration Center. My curiosity was peaked after the number of people who I have spoken to who did not know about the Collaboration Center. I did a little research for one of our larger offices to see the agent usage. Out of 27 agents in the office, only 2 of the agents were utilizing the Collaboration Center. Yikes, that was a number I was not expecting to see and felt compelled to launch a campaign on the usage of the Collaboration Center.

You may be one of those REALTORS who is scratching their head right now wondering what is the Collaboration Center? It is a personalized website designed for your clients that agents can set up so buyers can view listings that match their search criteria. It is very easy to set up and clients absolutely love it. Agents also have the capability to automatically notify clients when new properties come on the market that match their search criteria and direct them to visit their personal website to find out more.

What I have discovered is most agents are just sending emails to their clients with a link to that specific listing when properties come on the market that match your clients search criteria. Think of how cumbersome this method of communication is for your client. The clients must go back through several emails to find that one property they thought was a possibility. That is frustrating for anyone. By using the Collaboration Center, all the properties available for sale that match your clients search criteria can be found on their personalized website. The client can keep track of their favorite listings, mark properties as a possible interest, use mortgage calculators and find out demographic information on the neighborhood. As an added bonus it is all mobile friendly.

So, how can you start using this tool? I teach a class on this topic every month and my next class is scheduled for Wednesday, July 12th at 2:00 PM. It's called MLS Class Contact Management. The class is free and you can register at <https://mdweb.mmsi2.com/york/> under RAYAC Events.

I am also available to come to your office to teach your agents how to use the Collaboration Center, just contact me to schedule a time. Agents can also view this tutorial on how to get started. [View webinar.](#)

I hope you and your clients enjoy the Collaboration Center as much as I do!

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Board of Directors Summary

June 8, 2017

Action Items

- Directors approved two recommendations from the Budget Finance Committee that will go into effect when we convert to Bright MLS.
 1. Reduce RAYAC's application fee to \$250.
 2. Eliminate the agent transfer fee.
- Directors approved three recommendations from the MLS Committee:
 1. To send sold data to REALTOR.com.
 2. To use the Homesnap app which will allow our members to see MLS data in MRIS, TREND, Sussex and Keystone MLS.
 3. To change to our MLS Rules and Regs to allow cooperating compensation to subscribers of the other MLS systems that are going to be part of Bright as long as those MLS systems allow our members the same blanket compensation.
- Directors approved a Building Usage Task Force.
- Directors approved a new Strategic Plan. The new mission statement is: The mission of the REALTORS® Association of York & Adams Counties is to be the advocate for real property rights, promote high standards of professionalism and support the success of our members.

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717.968.1017



Scott Martin
NMLS #: 615778
717.891.8463



Kay Beard
NMLS #: 663783
717.614.5707

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Membership News

New Members

Gail Bixler, ERA Preferred Properties
Leslie Casteel, Keller Williams
Keystone (G)
Lloyd Fernandez, Coldwell Banker
Residential Brokerage (H)
Stacy Harris, Berkshire Hathaway
(CD)
Lindsey Heiges, RE/MAX of
Gettysburg
Joshua Humer, Berkshire Hathaway
(W)
David Krieger, Coldwell Banker
Residential Brokerage (Camp Hill)
Brian Lipsky, Long & Foster,
Eldersburg
Gregory McCauley, Country Home RE
Bradley Merani, Berkshire Hathaway
(S)
Adrienne Oldham, Berkshire
Hathaway (G)
Megan Placek, Berkshire Hathaway (S)
Karen Swift, McCallister & Myers
Amy Tatum, RE/MAX Patriots
Christian Taylor, Keller Williams
American Premier
Vincent Tempera, Country Home Real
Estate
Wendy Waltermeyer, Coldwell Banker
Residential Brokerage (H)
James Williams, Hagan Realty

Member Changes

Brenda Frantz, Howard Hanna (S)
Janet Freund, Berkshire Hathaway
(Balt)
Todd Guise, RE/MAX of Gettysburg
John Inch Jr., Keller Williams
Keystone (Y)
Scott Kopp, Keller Williams Elite
Heather Lighty, ExecuHome Realty
(H)
Jeffrey Wright, Foundation First
Property Group

Member Drops

Jacquelyn Sengia
Roger Shultz
Hannah Smith

New Office/Brokerage

Foundation First Property Group
52-1/2 Frederick Street
Hanover, PA 17331
Phone: 717-797-4289
office@foundationfirstpg.com
Jeffrey Wright, Broker

Office Changes

None

Office Drops

None

New Affiliates

Home Point Financial
3500 Market Street
Suite 206
Camp Hill, PA 17011
Phone: 717-439-6073
www.homepointfinancial.com
Colleen Eckman
ceckman@homepointfinancial.com

Membership Stats

(as of 6/20)

	<u>2017</u>	<u>2016</u>
Designated REALTORS	133	123
Primary REALTORS	864	932
Secondary REALTORS	60	
Pending Applicants	<u>9</u>	<u>16</u>
Total REALTORS	1076	1071
Affiliates	<u>98</u>	<u>94</u>
Total Members	1174	1165

Affiliate Changes

The Virtus Group address change to
7301 Allentown Blvd.
Harrisburg, PA 17112

First National Bank address change to
220 St. Charles Way
York, PA 17402

Affiliate Drops

None



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Coming Soon Do's and Don'ts

by **Hank Lerner, Esq., CDEI**
Director, Law & Policy
Pennsylvania Association of Realtors®

There's been a recent surge of confusion and angst over "coming soon" or other similar "pre-marketing" techniques. Brokers and agents need to remember that all marketing and advertising must abide by the same basic rules, so here are a few quick do's and don'ts to keep in mind as you're looking at these listing strategies.

DON'T advertise without a listing contract.

The Realtor® Code of Ethics says that a broker can't advertise a property without the consent of the seller client. The Real Estate Licensing and Registration Act (RELRA) goes even further and requires written consent to advertise a property.

Aside from getting permission to advertise the property, obtaining a full listing contract provides the broker with two additional protections. First, it protects your ability to get paid. Remember that RELRA says a broker can provide services to a consumer prior to signing an agency agreement, but that the broker is not "entitled to recover a fee, commission or other valuable consideration" without a compliant agreement.

Second, it protects your client relationship. Article 16 of the Code of Ethics prohibits other Realtors® from interfering with exclusive relationship agreements, but without the listing contract there's nothing to protect.

In short, a "coming soon" sign without a listing contract is an offer to work for free, attached to a giant red flag pointing out a motivated seller who is up for grabs and not locked into an exclusive agreement.

DO submit the listing to the MLS...on time.

MLS rules generally require all listings to be submitted within a certain period of time. This rule kicks in once there's a listing contract, regardless of when the property is going to be "actively" marketed through the MLS. If there's going to be some delay in making the property fully available to all potential buyers and cooperating brokers, the listing broker needs to work with the MLS to figure out how to accommodate that within the existing rules. For example, if the listing isn't to be publicly displayed for a certain period (an office exclusive), existing rules already allow for the listing to be submitted with a waiver signed by the seller. Just holding onto the listing until you're ready to submit it isn't an option.

DON'T misstate property availability

This may be one of the most common gripes we hear. "The listing says 'no showings' but I know the listing broker showed it to his own clients." or "Her last three listings said all offers would be presented on Sunday, but the properties each went Pending on the prior Friday."

Every MLS has a set of listing statuses with specific definitions and rules around them. It's one thing to use sharp marketing practices that may help you and your client gain a real or perceived advantage in the market. But it's another thing altogether to...y'know...lie. Misrepresenting property availability could end up as both an MLS rules violation and a potential Code of Ethics violation.

DON'T get cute

Brokers and agents get in trouble when they try to make up their own rules or be too 'creative' with the ones already on the books. At the end of the day, most reasonable marketing practices can be accommodated within the relevant laws/regulations/rules if you take the time to understand them rather than just ignoring them.



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Sellers Choosing Buyer's Vendors

by Peter Ruth, Esq.
RAYAC Legal Counsel
Stock and Leader

Many recent hotline callers seem to be asking the same question: can a Seller really make a Buyer use a certain inspection company, mortgage lender, appraiser, or other vendor? As with most good questions, the answer is "it depends." Whether it's an appraiser's perceived lack of regional competency, an inspector who is renowned for making mountains out of mole hills, or a mortgage lender's inability to close loans on time,

Sellers seem to be seeking to limit access to their property, and forcing Buyers to use (or not to use) certain vendors.

As an initial matter, the standard Pennsylvania Association of REALTORS® Agreement of Sale provides in paragraph 12(A)(1) that "Seller will provide access to insurers' representatives, and as may be required by this Agreement or by mortgage lender(s), to surveyors, municipal officials, appraisers, and inspectors."

Based on the foregoing language, unless there is language in the Agreement of Sale, or any addenda thereto, to the contrary, the Seller cannot deny the Buyer's vendors (appraiser and inspector) access to the property after the Agreement of Sale is fully ratified. If a Seller desires to limit the Buyer's vendors in such a fashion, the Seller must put that limitation in the Agreement of Sale; otherwise, paragraph 12(A)(1) controls and the Seller is required to allow access to Buyer's chosen vendors. That may seem like an easy answer on paper, but how does it play out practically?

When a Seller and the Seller's agent receive an Agreement of Sale as an offer, it is very unusual for the offer to contain the company the Buyer desires to perform the inspection. If the Seller receives the offer and certain inspections have been elected, the Seller has the option of sending the offer back and requesting the Buyer to provide the name of the inspection company who will be performing the inspection. After the Buyer provides that information, if the Seller does not wish to allow that inspector access to the property, the Seller can counter the Buyer's offer and require the Buyer to select another inspection company. Another option is for the Seller to counter the Buyer's offer by requiring the Buyer to select from a Seller-approved list of inspection companies.

The same applies to mortgage lenders. If a Seller or Seller's agent have experienced issues with a certain mortgage lender, and an offer is submitted indicating that financing is to be obtained from the mortgage lender, the Seller is free to counter the Buyer's offer to require the Buyer to select a different mortgage lender, or to select from a Seller-approved list of lenders.

As a word of caution, it may not be in the Seller's best interest to force a Buyer to use specific vendors. If the Seller is interested in limiting the Buyer's use of vendors, the best practice is to allow the Buyer to choose, subject to the Seller's approval.

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Save \$\$\$ on Your Real Estate CE



The SMARTPASS is for sale on the [RAYAC Member Portal](#) under the "EVENTS" section for \$125. SMARTPASS holders will save \$35 on their mandatory 14 hours of CE, AND are eligible to take additional 3.5 hour and 7 hour CE classes between 9/1/17 and 5/31/18 at no extra cost. The more classes you take, the more you save!

Click [HERE](#) for additional SMARTPASS details.

Sign Up for the Certified Negotiation Expert II Designation Class

September 19 & 20

8:30 am - 5:00 pm at RAYAC

The class is offered in partnership with the Real Estate Negotiation Institute (RENI). Register through the RENI website [HERE](#).

Coming up ... StraightTALK: Legal Truth with Peter Ruth

September 27

11:30 am - 1:30 pm

\$10 includes light lunch

Peter Ruth, RAYAC's legal counsel, will share with you the hot topics burning up RAYAC's legal hotline. There will also be a Q&A session to get your real estate legal questions answered.

Click [HERE](#) to register (under events).



Next Pre-Licensing Class at RAYAC

Real Estate Fundamentals

Starts Monday, July 10

6:00 - 9:30 pm

For more details, click [HERE](#).

Contact Stephanie Kennedy at 717-845-3487 or stephanie@rayac.com with any education questions.

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5:00 P.M. REGISTRATION

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Contact Shanna Terroso
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Featured Member Benefit Notary Service

Did you know that RAYAC offers FREE notary services to its members? It sure does. Doug Clark, RAYAC's Business & Finance Director, is also a Notary Public.

Doug is able to notarize affidavits, acknowledgments and pretty much any form you need to be notarized with the exception of motor vehicle forms.

All parties to sign forms must be present and bring proper identification, such as a Drivers License.

Call Doug to schedule your notary appointment during RAYAC business hours. He can be reached at 717-843-7891 ext. 111.

Online Resources to Bookmark

RAYAC website
www.rayac.com

**Pennsylvania
Association of
Realtors®**
www.parealtor.org

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Sign Up for Code of Ethics Class, Now Approved for CE!

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

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

Questions? Contact Stephanie Kennedy at stephanie@rayac.com or 717-843-7891 X109.

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

2017 Schedule

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

2018 Schedule

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

Congratulations RAYAC Scholarship Winner

“What Home Means to Me”

by Estefani Pena

Daughter of RAYAC Member Grace Pena
2017 Graduate of Biglerville High School

Home has many different meanings to me. Home is an environment that offers security and happiness. It is the place where memories are made with loved ones. I believe that home is not just a place, it is a feeling of comfort, happiness and love. Home is so much more than a comfy relaxing couch and a warm bed.

A home has a distinct feeling, like when walking into a room of chocolate; you are overloaded with happiness. Not only can a home bring joy to others, but it is where one can have the comfort to express their feelings. I have only lived in two houses my whole life, but we also have one in Mexico. I was sad when we left our first house because I was able to be myself and not worry about being weird. But as we started moving into the new house, I was ecstatic about finally getting my own room and being able to decorate it. I was more filled with joy that I was able to have sleepovers. The best part was that everyone was able to feel comfortable, have fun and feel as if it was their own home.

My house is where most family events happen, which is sometimes the best other than having to clean up afterwards. Most of the events are for close family members, but since our family is big it tends to fill up. It is the greatest feeling having those your love and appreciate all together. I love that one can incorporate so much into their home, such as the interior decorating to make it their own. It is sort of like a blank piece of paper that you are able to draw on and constantly change the drawing. Home brings happiness to me. Wherever I am able to laugh and be myself is considered my home because I am able to feel comfortable.

My family and I go to visit my grandparents in Mexico every December and we stay in either one of my grandparents houses. Which is so nice of them because every time we go down they spoil us with all their love. I have always loved Mexico because it is so different compared to Pennsylvania and the United States. They are more laid back and everyone knows each other, so you get hellos and goodbyes from everyone that goes by. Every year that we go down it becomes harder and harder to come back, because I don't always get to see my grandparents as often as I would like to, and it is “My home sweet Home”. My home away from home. The environment is so calm and relaxing and just seeing those who make me feel as though I am home.

Home means a place anywhere that makes me feel happy, comfortable and loved. A place that memories are made and kept for years to come. A feeling of joy and togetherness. It offers me security and connection. As well as the ability to truly be myself.



Shown left to right are Grace Pena, Estefani Pena and Michele Jones, RAYAC Community Relations Committee Chairman.

An advertisement for York Traditions Bank. At the top, it says "Making mortgages personal" in a cursive font. Below that, in large bold letters, is "BECAUSE WE LIVE HERE TOO SM". In the center is a group photograph of seven people, four women and three men, all smiling. Below the photo, it lists the names of the mortgage originators: "Expert Mortgage Originators (left to right): Kim Amberman, Kathleen Brown, Ed Leckrone, Pat Joseph, Fiona Eyster, Lisa Cardone and Rich Lowry". At the bottom, there is the York Traditions Bank logo, which includes a stylized arrow and the text "YORK TRADITIONS B · A · N · K". Below the logo is the phone number "717.741.1770" and the website "yorktraditionsbank.com". There is also a small logo for "Member FDIC" in the bottom left corner.

Practicing Professionalism *To File or Not to File?*

As RAYAC's Professional Standards Administrator, I get the complaint phone calls from both consumers and REALTORS®. I hear A LOT of things. I realize, however, that there are three sides to every story – yours, mine, and the truth, which is a quote from Robert Evans. I take every complaint seriously, but also understand that it's not always the entire story. Most importantly, I do not judge anyone involved or respond negatively to the complainant. I certainly hope that you wouldn't either.

I bring this up because I've heard comments from members that they are not sure about filing a complaint because they don't want to be judged, black-balled, bullied, shunned, etc. by other REALTORS®. There is a perceived fear of negative repercussions in deciding on whether to file an official complaint.

No one should have to deal with negative impacts because a REALTOR® followed the approved and recommended process for filing complaints. If I did something wrong, I sure would want to know about it and make sure I rectify the problem if there truly was one. If I didn't do something wrong, I'd be glad to know how the other person feels so I can explain my side of the story. So if someone files a complaint against you, use it as a learning tool and/or a chance to explain your truth whether you are found in violation or not. Remember the Golden Rule: "Do unto others as you would have do unto you"!

The real estate business is a unique one where you have to both compete and play nice with your fellow real estate agents. Competition can get hairy, but at the end of the day you are all working toward the common goal of helping others become property owners.

Stephanie Kennedy
Director of Professional Development

★ ★ JULY ★ ★

RAYAC Store Promo

NEW Laser Measure

Now calculates square footage!



On sale only \$30.00
regularly \$38.50

Protecting Your Investment

**Buying or Selling - Knowing the
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Services provided are:

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

Email: silverwilson@comcast.net

PB9667A

RAYAC Charity Golf Outing Scores Green for RAYAC Foundation

RAYAC's 22nd Annual Charity Golf Outing raised \$23,730 for the RAYAC Foundation to support housing-related charities in York & Adams Counties and the Robert Murphy Disaster Relief Fund! This is a 17% increase over 2016. The association appreciates the commitment of the committee members, sponsors, golfers, volunteers and Heritage Hills Golf Resort for their roles in making the outing a true success. A special thank you goes to the generous sponsors!

PREMIER OUTING Sponsor

Thornton Chevrolet/Thornton Automotive Group

DOUBLE EAGLE Sponsors - Adams Electric Cooperative, Brown Appraisals, Fulton Mortgage Company, Heritage Valley FCU, Homechek, Homesale Mortgage, M&T Bank, Movement Mortgage, Residential Mortgage Services, S.A.F.E. Inspection Services, and Union Home Mortgage

GO FOR THE GREEN Sponsors - Community Settlement, GMH Mortgage, Residential Mortgage Services, and York Traditions Bank

CHIP IN TO WIN Sponsor - PeoplesBank

PUTTING CONTEST Sponsor - Gordon L. Brown & Associates

DRIVING RANGE Sponsor - Freedmont Mortgage Funding

CLOSEST TO THE PIN Sponsors - Barrick Insurance and White Rose Settlement Services

LONGEST/STRAIGHTEST DRIVE Sponsors - Citizens Bank and PrimeLending

PHOTO Sponsor - Yorktowne Settlement Company

CART Sponsor - Sue Reed, GMH Mortgage

WINNING TEAMS Sponsor - Fulton Mortgage Company

BEVERAGE Sponsors - BB&T, Bobby Rahal Lexus, Dietz and Bluett Insurance, Heritage Valley FCU, Homesale Settlement Services, Premium Appraisals, Real Estate Settlement Company, and Stock and Leader

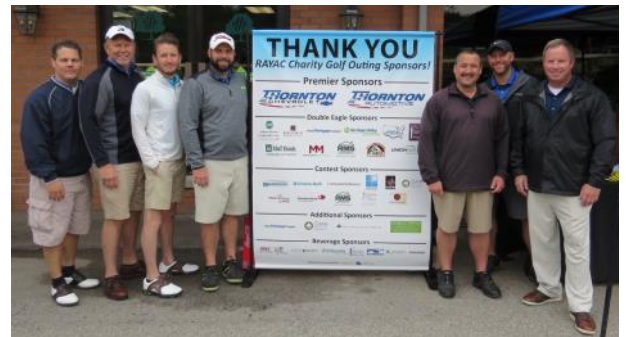
BREAKFAST Sponsor - Heritage Hills Golf Resort

LUNCH Sponsor - Thornton Chevrolet/Thornton Automotive

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MINI GOLF/BEER TASTING Sponsors - Thornton Chevrolet/Thornton Automotive, Lagunitas Brewing Company and Lancaster Brewing Company

TEE & GREEN Sponsors - Ben Druck Door Co., Berkshire Hathaway Homesale Services, Bubb Insurance, Darryl Rider - Berkshire Hathaway Homesale Services, ERA Preferred Properties, Innovations Dance Center, James O'Mara, PC, John Shorts Painting, M & T Bank, Precision Inspections and Radon Solutions, Quality Settlement Services, LLC, RE/MAX Patriots, Real Estate Exposures, Wecker's Carpet, York Kia/Mitsubishi, and York PB Truss



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

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

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deb@rayac.com

Save the DATE!

RAYAC Annual Meeting

Wednesday, October 4

9:00 am

Wyndham Garden, York

featuring keynote speaker

David Knox

David Knox is an internationally recognized authority on real estate pricing, selling and negotiating.



"After I Go The Extra Mile I Sleep Well At Night"

Serving all of York County, Lancaster County, Lebanon County, Berks County, Reading, and Surrounding Areas

We provide the following services:

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- Radon Testing
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- Pre-Warranty Expiration Inspections
- Investor Property Inspections
- Seller Certified Home Program (Pre-Listing Inspections)
- And more!

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or visit our website at www.extramilehomeinspections.net



EXTRA MILE Home Inspections is HVAC Certified.



May Sold 2017 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	61	\$12,812,058	\$210,034	\$167,000
Dallastown	59	\$10,471,849	\$177,489	\$150,000
Dover	55	\$8,065,412	\$146,644	\$133,358
Eastern	18	\$3,176,595	\$176,478	\$165,900
Hanover	19	\$2,709,300	\$142,595	\$131,000
Northeastern	36	\$6,663,325	\$169,197	\$162,250
Northern	13	\$3,113,100	\$239,469	\$234,900
Red Lion	50	\$8,623,893	\$172,478	\$165,750
South Eastern	22	\$4,358,423	\$198,110	\$201,200
South Western	43	\$7,734,927	\$179,882	\$164,000
Southern	25	\$5,703,832	\$228,153	\$190,000
Spring Grove	33	\$5,651,670	\$171,263	\$153,000
West Shore	43	\$9,002,588	\$221,812	\$169,000
West York	37	\$5,397,314	\$145,873	\$137,900
York City	30	\$1,554,500	\$51,817	\$40,450
York Suburban	33	\$6,234,232	\$188,916	\$171,000
York Total	577	\$101,273,018	\$173,356	\$155,000
Adams County				
Bermudian Springs	10	\$2,058,902	\$205,890	\$167,400
Conewago Valley	22	\$3,940,644	\$179,120	\$157,744
Fairfield	9	\$1,572,100	\$174,678	\$145,000
Gettysburg	30	\$6,490,153	\$216,338	\$204,950
Littlestown	16	\$3,313,585	\$207,099	\$190,250
Upper Adams	9	\$1,726,900	\$191,878	\$190,000
Adams Total	96	\$19,102,284	\$198,982	\$178,127

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	4/16 TOTAL	4/17 TOTAL	16-17 % CHANGE	4/16 MEDIAN SOLD PRICE	4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	4/16 AVG. SOLD PRICE	4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	476	463	-3%	\$154,700	\$161,500	+4%	\$167,699	\$176,926	+6%
Co-broke	352	367	+4%	\$155,000	\$163,950	+6%	\$168,041	\$179,710	+7%
In house	124	97	-21%	\$151,250	\$159,947	+6%	\$166,729	\$166,335	0%
New	859	820	-5%			Active	1,811	1,592	-12%

York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-4/16 TOTAL	1-4/17 TOTAL	16-17 % CHANGE	1-4/16 MEDIAN SOLD PRICE	1-4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-4/16 AVG. SOLD PRICE	1-4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	1,530	1,590	+4%	\$147,000	\$157,250	+7%	\$159,287	\$171,704	+8%
Co-broke	1,156	1,236	+7%	\$148,000	\$156,000	+5%	\$159,290	\$170,906	+7%
In house	374	354	-5%	\$144,450	\$159,947	+11%	\$159,279	\$174,490	+10%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	4/16 TOTAL	4/17 TOTAL	16-17 % CHANGE	4/16 MEDIAN SOLD PRICE	4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	4/16 AVG. SOLD PRICE	4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	82	95	+16%	\$174,950	\$162,900	-7%	\$186,026	\$186,983	+1%
Co-broke	64	69	+8%	\$176,750	\$179,900	+2%	\$192,294	\$193,010	0%
In house	18	26	+44%	\$153,450	\$150,650	+11%	\$163,739	\$170,986	+4%
New	199	146	-27%			Active	498	419	+16%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-4/16 TOTAL	1-4/17 TOTAL	16-17 % CHANGE	1-4/16 MEDIAN SOLD PRICE	1-4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-4/16 AVG. SOLD PRICE	1-4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	285	331	+16%	\$162,000	\$163,000	+1%	\$173,085	\$182,460	+5%
Co-broke	206	228	+11%	\$161,000	\$169,450	+5%	\$173,521	\$190,424	+10%
In house	79	103	+30%	\$162,000	\$154,800	-4%	\$171,948	\$164,833	-4%

Master the MLS with FREE Paragon Training

MLS Contact Management

Wednesday, July 12 - 2:00-3:30 pm

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 Comparative Market Analysis

Friday, July 21 - 10:00 - 11:30 pm

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.

Intro to Paragon

Wednesday, July 26 - 2:00-3:30 pm

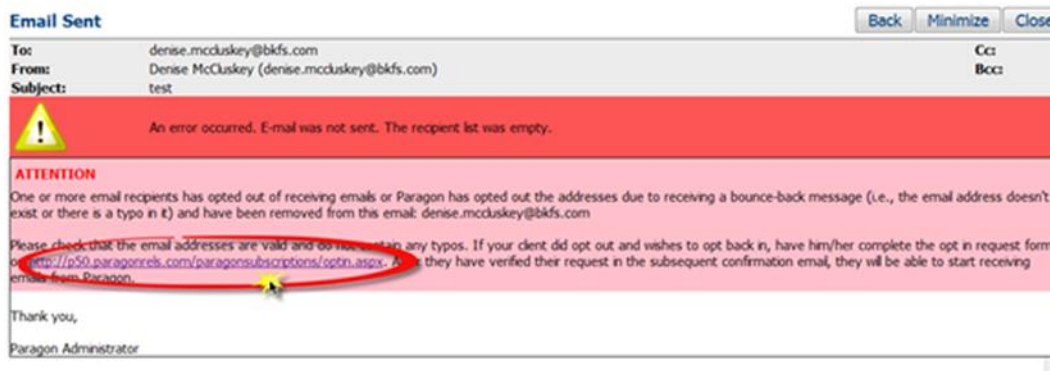
Register [online](#) (under events tab) to sign up for any of these classes.



Did you know... what to do when you get a message that either you or your client have been "opted out" of receiving Paragon emails?

ANSWER: Paragon provides a link for you to "opt in" when an email address has accidentally been opted out of receiving Paragon emails... that link is provided on the Paragon Home Page, or in the Error Notice that a recipient of the message has opted out. That link is:

<http://P70.paragonrels.com/paragonsubscriptions/optin.aspx>



PARAGON HOME PAGE MESSAGE

If you or your client have "opted out" of receiving emails from Paragon **CLICK HERE** for instructions on how to opt back in. The link below will take you to the Opt In/Out screen where you can enter the email address that has been opted out.

<http://P70.paragonrels.com/paragonsubscriptions/optin.aspx>

WHEN ASKED TO ENTER "YOUR EMAIL ADDRESS" – ENTER THE EMAIL ADDRESS THAT HAS OPTED OUT. A VALIDATION EMAIL WILL THEN BE SENT TO THAT EMAIL ADDRESS; THEN YOU OR YOUR CLIENT CAN CLICK ON THE VALIDATION MAIL TO OPT BACK IN....



Paragon Updates

Verify Accuracy of Profile Information

We are asking all REALTORS® to verify that their profile information in Paragon is accurate, i.e. email address, preferred phone number and websites. Brokers should also ensure that Brokerage contact information is correct as well.

Missing Birdseye Map

Paragon recently updated its Bing mapping to version 8 (version 7 retired June 30) and unfortunately the Birdseye mapping feature is missing. Bing Maps is working on improvements to the Birdseye mapping and this feature won't be available until later this year.

Sold Data Now Sent to REALTOR.com

RAYAC's Board of Directors approved a recommendation from the MLS Committee to send RAYAC MLS sold data to REALTOR.com. You may have noticed this information appearing on REALTOR.com late last week. It will be a great tool for both consumers and REALTORS® alike showing the market activity of REALTOR® members.

As a reminder, REALTORS® can claim their free REALTOR.com profile to increase their presence on the site. Click [HERE](#) to learn how to manage your profile.



This annual four-day event includes:

- 100 education sessions, featuring nationally recognized speakers and industry experts, who discuss timely topics and critical issues of value to REALTORS®
- 400+ industry vendors at the expo, which present the latest innovative tools just for real estate professionals
- Unlimited networking and referral-building opportunities, including special events, networking lounges and the expo show floor

Get complete details [HERE](#).

First-to-Know Expertise.

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ATTORNEYS AT LAW

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RAYAC Upcoming Events & Important Dates

Something for everyone!

JULY

- 20 Thirsty Thursday & YPN Cornhole Tournament*
Goofy's, 5965 York Road, Spring Grove - fun starts at 5:00 pm

AUGUST

- 17 Bowlathon at Suburban
Bowlerama



SEPTEMBER

- 27 StraightTALK - Legal Truth with Peter Ruth*

OCTOBER

- 4 Annual Meeting featuring keynote speaker David Knox
10 Bright MLS Open House
18 StraightTALK - Intro to John Maxwell RAYAC Book Club*
19 Paint Night*

NOVEMBER

- 2 Homeless Outreach Project
11 Designer Bag Bingo
13 **Bright MLS Conversion Date**
14 StraightTALK - YPN Masterminds session

DECEMBER

- 9 NYC Bus Trip*

For details, call RAYAC

717-843-7891

www.rayac.com

*register online

<https://mdweb.mmsi2.com/york/>

Thank You RPAC Leaders!



Legislative Link



THANK YOU to everyone who contributed **\$23,053** toward the 2017 goal of \$30,000! Special thanks to these RPAC leaders.

Sterling R (\$1,000)

Patricia Carey

Governor's Club

(\$500-\$999.99)

Steve Brown

Capitol Club (\$250-\$499.99)

Bob Aldinger	Dolly Bailey
Christine Barrick	Lee Garlin
Sue Pindle	Ken Worley

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

Maria Accardo	Marie Arcuri
Susan Becker	Tami Behler
Ed Bender	Dennis Berkebile
Brian Berkheimer	Ellen Biesecker
John Bowman	Marguerite Bucher
Lisa Calhoun	Barbara Deardorff
Christine Dell	Jackie Dodson
Casey Dougherty	Brenda Drawbaugh
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Debbie Folmer	Jeffrey Garber
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Deborah Goodling	Teresa Gregory
Diane Hagarman	Judy Henry
Ray Hoover	Glenda Kane
Richard Keller	Jennifer Kibler
Margie Krom	John Linton
Tina Llorente	Cindy Mann
Robin Mede-Butt	Linda Messinger
Erika Mueller	Tammy Mullen
Robyn Pottorff	Mary Price
Holly Purdy	Stacey Raffensberger
Dianne Redding	Susanne Reed
Brenda Riddle	Jill Romine
Sherril Rose	Ross Stanard
Sam Stein	Kayla Sterling
Roxanne Stevens	Amanda Stiles
John Swords	Jason VanDyke
Richard Vangel	Donna Walker
Lori Walker	Shelley Walter
John Wiga	Petula Yingling

Property Tax Reform Legislation Under Review by PAR

The Pennsylvania Association of REALTORS® is in the process of conducting a thorough review of Senate Bill 76 to evaluate changes to the previous version. The legislation creates the Education Stabilization Fund to fund public schools. The fund is comprised of: the increase in the state's Personal Income Tax from 3.07 to 4.95 percent; the increase of the state's Sales and Use Tax from 6 to 7 percent; the expansion of the goods and services subject to the state's Sales and Use Tax and the increase of the Hotel Occupancy Tax from 6 to 7 percent. PAR's Legislative Committee will review and discuss the bill in July to determine the association's level of involvement through its established procedures.

Other Bills in the Pennsylvania General Assembly See Movement

The state legislature was busy in the month of June with budget discussion and voting on issues prior to its summer recess. Three real estate-related bills saw movement in the month of June.

House Bill 1001 was voted out of the House Professional Licensure Committee. The proposed legislation would set statewide standards for licensing home inspectors and standards for the home inspection report. PAR supports this legislation since property inspections have become a critical part of the real estate transaction. Currently, 39 other states require home inspectors to be licensed.

Senate Bill 354 passed out of the Senate Professional Licensure Committee with an amendment. The original bill would require all licensees to report any arrest within 90 days. The amendment would eliminate that provision and instead require licensees to report only convictions to the licensing board. This new language exists in RELRA, but would bring all 29 licensed professions to the same standards. PAR is monitoring this bill.

House Bill 863 passed out of the House of Representatives. The bill would amend the Real Estate Licensing and Registration Act to require additional pre-licensure education to increase the level of professionalism of new licensees. In addition, the bill would allow agents to conduct broker price opinions if permitted by their brokers. The required pre-licensure education would be increased from 60 hours to 75 hours. The average pre-licensure requirement in the U.S. is 79 hours and 26 states already require more than 60 hours of pre-licensure education.

In addition to these requirements, HB 863 would allow licensees to conduct broker price opinions, or BPOs, with restrictive use. The amendment allows BPOs only for an entity or financial institution. The association recognizes that BPOs are not certified appraisals, nor do they take the place of one.

HB 863 would require that a BPO fee be paid directly to a broker. In addition, it will require agents to take a valuation certification course, be licensed for at least three years and take valuation continuing education each two-year cycle.

The proposed legislation outlines that BPOs could only be used for: in conjunction with real estate owned or REO, loan modifications, short sales, and portfolio evaluation/monitoring. BPOs could not be used for bankruptcy, tax appeals, eminent domain, divorce, equitable distribution, actions before any court or loan origination.

*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.

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This a valuable resource to share with your clients.

Attorneys

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[Stock and Leader](#) - ad pg. 19

Builders

High Performance Homes
Merani Construction
York Builders Association

Home Improvement/Repairs

AdvantaClean-Lower Susquehanna
Basement Waterproofing Solution
Bleecker St. Development
C.A.R.E. Property Services
Dale Miller & Son Septic
Nicmar Water
S.W.A.T. Environmental of PA
The Bathtub Doctor

Home Warranties

First American Home Warranty

Inspectors

Absolute Radon Mitigation LLC
All Pro Inspections
Allied Home Inspections Inc
American Property Examiners - ad
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Amerispec Home Inspection
BH Home Inspection
Central Penn Radon Inc
[Extra Mile Home Inspection](#) - pg. 15
George Forney Home Inspection
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Inspectors continued

Mason Dixon Home Inspection
New Leaf Home Inspection
Pillar to Post Home Inspection
Pillar to Post Inspections
Precision Inspections & Radon
Real Services Inc
Rife Home Inspections
S.A.F.E. Inspection Services
The Mitigator
The Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Visionspec Home Inspection

Insurance Companies

The Glatfelter Agency

Lenders

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ACNB Bank
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BB&T Mortgage
Caliber Home Loans
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Fidelis Mortgage Corporation
First Alliance Home Mortgage
First Capital Federal Credit Union
First National Bank
Freedmont Mortgage Funding
[Fulton Mortgage Company](#) - ad pg. 4
GMH Mortgage Services LLC
Heritage Valley Federal Credit
Union
Home Point Financial
[Homebridge Financial Services](#) - ad
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Homesale Mortgage, LLC
M & T Bank Mortgage Division
Members 1st Credit Union
Mortgage Network

Lenders continued

Movement Mortgage
Peoplesbank, A Codorus Valley Co
[PrimeLending](#) - ad pg. 7
[Residential Mortgage Services](#) - ad pg. 10
Santander Bank
Union Community Bank
Union Home Mortgage
Wells Fargo Home Mortgage
[York Traditions Bank](#) - ad pg. 12

Media, Marketing & Photography

360 Tour Designs Southern PA
Atlas Rubber Stamp & Printing
Media One PA
Real Estate Exposures
Remembrances by Kevin Photography

Pest Control

All American Termite/Pest Control
Lynn Pest Management

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

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Abstracting Co. of York County
Anchor Abstracting Co. Inc.
Community Settlement LLC
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Guardian Transfer Corp.
Homesale Settlement Services
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Quality Service Settlements
Real Estate Settlement Co
[White Rose Settlement Services](#) - ad pg. 5
[Yorktowne Settlement Co](#) - ad pg. 4



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