

RAYAC Connection

What's Inside

Calendar of Events	2
Thirsty Thursday	2
Executive Officer Column	3
Board Summary	4
Membership News	5
SMARTPASS for RE CE	6
RE CE Class Schedule	6
New RSPS Certification Designee	7
StraightTALK Series	7
Next Pre-Licensing Class	7
Code of Ethics/CE Class	8
Annual Meeting Highlights	9
Sentrilock Upgrade and Exchange	10
RAYAC Leadership	11
Meet Mireya Carlsen	11
Pathways to Professionalism	12
Get Your Magnetic Calendars	12
Nominate Someone for a RAYAC Award	13
Apply for Educational Award	13
Celebrating 25 Years?	13
Radon Fee Increases	13
Staff Contacts	14
RAYAC Office Closings	14
Affiliate Benefits	15
2018 Dues Amount	15
MLS Statistics	16-17
RAYAC Foundation Updates	18
Designer Bag Bingo	18
RPAC Donors	19
Legislative Link	19
Triple Play & NYC Bus Trip	20
Last Chance Committee Sign Up	21
Affiliate Member List	22

Remember to VOTE in the Upcoming Election!



Tuesday, November 7
Polls are open from 7:00 am to 8:00 pm



Vote YES for the statewide referendum to deliver property tax reform we desperately need right here in Pennsylvania. PAR has been urging Realtors® and homeowners to vote “YES” on a statewide referendum on the general election ballot on Tuesday, Nov. 7. The association believes passing this statewide ballot referendum is one step in the path toward achieving real property tax reform.

The referendum, if passed, would amend the Pennsylvania Constitution to allow the legislature to pass new laws regarding your property taxes and will help pave the way for real property tax reduction or elimination.

Currently, the law allows the exclusion up to one-half of the median assessed value of all homestead property.

Allowing school boards, municipalities and counties to have the option to exclude up to 100 percent of the assessed value of a home from taxation will put them in control of their local tax collections and will give relief to many homeowners. If the referendum passes, the state legislature will have to enact further legislation for a change to take effect.

[Click here](#) for more on the tax reform referendum.

[Click here](#) to see Adams County election information.

[Click here](#) to see York County election information.

RPAC Supports York County Recorder of Deeds Candidate

RAYAC’s RPAC Committee interviewed the candidates for York County Recorder of Deeds and chose to support Laura Shue. Laura is an Affiliate member with ABCO and has 32 years of experience in the industry.

November

- 1 John Maxwell Book Club, 10:30 am
- 1 Hands on Helpers set up for Homeless Outreach Project, 1:00 pm, Asbury United Methodist Church, York
- 2 Homeless Outreach Project, volunteers arrive at 8:00 am, event 9:00 am-2:00 pm, Asbury United Methodist Church, 340 E. Market St., York
- 2-6 NAR Conference and Expo, Chicago
- 7 Hands on Helpers Committee, 9:30 am
- 7 StraightTALK: Legal Truth with Peter Ruth, 11:30 am
- 8 YHAP class for Realtors, 10:00 am
- 8 John Maxwell Book Club, 10:30 am
- 9 CE Real Estate Essentials, 8:30 am
- 9 Board of Directors, 9:00 am
- 9 Thirsty Thursday, 5:00-7:00 pm, Seven Sports Bar & Grille ►
- 10 New Member Orientation, 8:30 am
- 10 Housing stats will be released.
- 11 Designer Bag Bingo fundraiser for the RAYAC Foundation, doors open at 11:00 am, bingo starts at 1:00 pm, Dover Community Building, 3700 Davidsburg Road, Dover
- 14 Member Communications Committee, 9:30 am
- 14 StraightTALK: YPN Masterminds Panel, 11:30 am
- 14 Community Relations Committee, 1:00 pm
- 15 CE: Keep Calm & Follow the Rules, 8:30 am, Southeastern Adams Volunteer Emergency Services, Hanover
- 15 John Maxwell Book Club, 10:30 am
- 22 John Maxwell Book Club, 10:30 am
- 23 RAYAC office CLOSED
- 24 RAYAC office CLOSED
- 29 John Maxwell Book Club, 10:30 am

December

- 1 RAYAC Foundation meeting, 9:00 am
- 4-7 Triple Play, Atlantic City, NJ
- 4 Pre-licensing class: RE Practice, 6:00 pm
- 5-7 Lockbox upgrade/exchange
- 7 Program Social Committee, 9:00 am
- 8 New Member Orientation, 8:30 am
- 9 New York City Bus Trip, leaves RAYAC at 7:00 am, returns at 11:00 pm
- 12 CE: Residential Real Estate 101, 8:30 am

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

Thirsty Thursday

Thursday, November 9

5:00 -7:00 pm

Seven Sports Bar & Grille

14 E. Franklin St., New Freedom

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

Sponsors:

ABCO

**Homerite Inspection
Movement Mortgage**

Thank you to our sponsors for generously providing gift cards.

Real Estate law made simple,
no matter what.



717.848.4900 | cgalaw.com

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



From the Executive Officer

Let's Look on the Bright Side

by Shanna Terroso, RCE, e-PRO

This past week our association took a historic step by being one of the first associations in the country to be a part of Bright MLS. It was not done without transitional challenges. With a merger this large we knew there would be bumps along the way. There were more bumps and hiccups than were expected and more than you should have had to face. I know the frustrations you have had and I appreciate your patience through this process. It is my hope that in a short time all of this will be a distant memory and you will be equipped with one of the finest MLS tools in the country.

I also know that change can be overwhelming and learning a brand new technological tool can be daunting. There is an old saying that I like to use during new member orientation. How do you eat an elephant? One bite at a time. That is my best advice as we go through this transition. Learn Bright MLS in bite sized pieces. Take the upcoming classes that are being held at the RAYAC office on how to do a CMA. Don't just learn the basics, there are so many tools and tips for you to service your clients. Be sure to explore all of them.

We'll get through this together. I'm certainly not trivializing the challenges we're facing with the MLS conversion, but as difficult as this seems, we still have so much to be grateful for during this season of Thanksgiving. We still have roofs over our head, unlike the visitors who will be attending RAYAC's Homeless Outreach Project on November 2nd. We still have our homes unlike the folks in California who lost everything from wildfires. We still have electricity unlike the residents of Puerto Rico who are still without power weeks after the devastating impact from Hurricane Maria.

I am thankful for the generosity of our RAYAC members who give so much to the real estate industry and our communities. You volunteer on RAYAC committees and help out at events, you donate money to the RAYAC Foundation, and you volunteer at church, little league, PTO, service groups and serve on boards. The list goes on and on.

Enjoy your Thanksgiving holiday. Eat an extra piece of pumpkin pie. You certainly deserve it. And if you want to burn off those hardy Thanksgiving meal calories or release some pent up stress, join me for the next Realtors® on the Run race.

Realtors® on the Run

Saturday, November 25th

8:00 am

4th Annual Mt. Wolf Pie Gobbler 5K

[Click here](#) for details.



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

Board of Directors Summary

October 12, 2017

Action Items

- Directors approved the Bright MLS ownership offering after hearing from the tax accountant that there are no tax implications from the buy-in.
- Directors elected 2018 officers as follows:
 - ◇ 2018 President Ken Worley
 - ◇ 2018 Vice President Heather Kreiger
 - ◇ 2018 Secretary Tamra Peroni
 - ◇ 2018 Treasurer Cindy Mann
- Directors appointed the following members to serve as PAR directors - Mark Carr, Ray Hoover, Ken Worley, Patricia Carey and Brenda Riddle. Deborah Goodling and Shanna Terroso will serve as alternates.
- Directors voted to keep RAYAC's current alcohol policy in effect.
- Directors voted on several requests regarding the lockbox upgrade/exchange in December.
 - ◇ **Brokers will receive a 20% discount on any lockboxes turned in that are not on their eligible list.**
 - ◇ **Brokers must turn in the number of boxes that are assigned as eligible to receive that number of new boxes. The boxes that are turned in can be from the eligible list or not on the eligible list.**
 - ◇ **Brokers must bring boxes to the event in order to get the one-for-one exchange.**



Reports

Directors received reports on the annual meeting, Bright MLS, staff updates and media issues.

Trust Our 25 Years of Experience

Settle In With Yorktowne Settlement

We go beyond the paperwork to ensure a better homebuying experience. Find out how by contacting us today.

YORKTOWNE
Settlement Co.

Where Every Detail Counts

Title Search, Title Insurance and Settlement Services in York, PA
yorktownesettlement.com

717.840.4422 800.745.8099



A renovation loan can help your clients see the potential in a fixer-upper.

Have listings that need some TLC? Renovation loans are a great way for your clients to transform a house that needs work into a home that they'll love.

Call today to discover the PrimeLending difference.

 <p>Thomas Berridge Loan Originator NMLS: 414127 717-515-2525 thomas.berridge@primelending.com</p>	 <p>Tim Warfield Loan Originator NMLS: 789329 717-376-8394 tim.warfield@primelending.com</p>
 <p>Bill Hoyer III Production Manager NMLS: 1009090 717-880-9945 bill.hoyer@primelending.com</p>	 <p>PrimeLending A PlainsCapital Company.</p>

135 N. George Street, Ste. 202, York, PA 17401

Home Loans Made Simple.

Not intended for consumer distribution. All loans subject to credit approval. Rates and fees subject to change. Mortgage financing provided by PrimeLending, a PlainsCapital Company. Equal Housing Lender. ©2017 PrimeLending, a PlainsCapital Company. PrimeLending, a PlainsCapital Company (NMLS: 13649) is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in PA. v021216



Membership News

New Members

Charles Appel, Berkshire Hathaway (H)
Greg Badour, Tru Advantage Realty
Ryan Brenner, Berkshire Hathaway (CD)
LaVelle Eaton, Keller Williams Keystone
Richard Fryfogle, Keller Williams
 Keystone
Erin Honsemyer, Country Home RE
Carrie Johnson, Keller Williams Keystone
McKenzie Krout, Berkshire Hathaway (CD)
Shane Laucks, Berkshire Hathaway (CD)
Patricia McGee, Coldwell Banker (YorkQ)
Cynthia Richardson, Southern
 Management Rentals
Katherine Rivera-Torres, Berkshire
 Hathaway (G)
Ryan Sigel, Howard Hanna (Y)
Prudence Smith, Keller Williams Keystone
Jami Spell, Keller Williams American
 Prem.
Dominique Traina, Coldwell Banker
 (YorkQ)

Member Changes

Philip Accardo, Tru Advantage Realty
 Emily Albrecht, Tru Advantage Realty
 Vincent Anderson, Anderson Appraisal
 House
 Kurt Blake, Tru Advantage Realty
 Cathy Burkhart, Coldwell Banker (YorkM)
 Marvin Clemmer, Berkshire Hathaway (E)
 Michael Firestone, Tru Advantage Realty
 Greta Geisler, ERA Preferred Properties
 Zakary Klinedinst, Tru Advantage Realty
 Sherry Lease, House Broker Realty
 Lisa Price, Price Real Estate Appraisers
 Edmund Puppelo, American Eagle
 Zane Roberts, Tru Advantage Realty
 Jackie Robertson, Coldwell Banker (YorkQ)
 John Sipling, Berkshire Hathaway (H)
 Cody Smith, Tru Advantage Realty
 Maria Spanakis, Berkshire Hathaway (W)
 Bill Strain, Berkshire Hathaway (D)
 Stephanie Turnbaugh, Berkshire
 Hathaway (W)
 Hazel Vockroth, ExecuHome Realty (H)
 Amber Willoughby, Country Home RE

Member Drops

Shawn Daniels
 Joseph DeLuca
 John Ford
 Becky Geldmacher
 Eric McLellan
 Shawn Peterson
 William Thomassy
 Patricia Tyson
 Wendy Waltemyer
 Tressa Wilson

New Office/Brokerage

Anderson Appraisal House
 11240 Oak Ridge Avenue
 Felton, PA 17322
 717-246-2519
 Vincent Anderson
andersonappraisalhouse@gmail.com

Price Real Estate Appraisals

723 Myers Road
 Red Lion, PA 17356
 717-927-1500
 Lisa Price

Tru Advantage Realty
 2056 Springwood Road, Suite 1
 York, PA 17403
 717-344-5577
 Kurt Blake
kblake4@comcast.net

Office Changes

None

Office Drops

None

Membership Stats

(as of 10/20)

	2017	2016
Designated REALTORS	126	130
Primary REALTORS	901	828
Secondary REALTORS	58	58
Pending Applicants	17	29
Total REALTORS	1102	1045
Affiliates	102	96
Total Members	1204	1141

New Affiliates

Concierge Mortgage, LLC
 11350 McCormick Rd.
 EP1, Suite 405
 Hunt Valley, MD 21031
 410-771-3800
 Jennifer Augustyniak
Jennifer@conceirgemortgage.com
conceirgemortgage.com

Affiliate Changes/Drops

None



Familiar Faces Guiding Your Clients Home



Tom Lutz
 Branch Manager
 NMLS# 135170
 717-891-0685



Diane Leib
 Sr. Loan Officer
 NMLS# 137018
 717-487-4622



Kevin Wivagg
 Sr. Loan Officer
 NMLS# 311080
 717-891-1989



Rob Frey
 Sr. Loan Officer
 NMLS# 147464
 717-873-0753



Shawn Kelly
 Sr. Loan Officer
 NMLS# 615649
 717-542-5005

Find Us at 2555 Kingston Rd. Suite 230, York, PA 17402 • 717-925-2350

www.RSMortgage.com/York

NMLS #1760; Equal Housing Opportunity; PA Licensed Mortgage Lender #44857

KNOW MORE. DO MORE.



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.

Fall 2017/Spring 2018 CE Schedule

November 9	8:30 am	Real Estate Essentials <i>(New licensee required course)</i>	7 hrs. PA RE CE	RAYAC	\$80
November 15	8:30 am	Juggling 101: Surviving the Circus Act	3.5 hrs. PA RE CE	SAVES, Hanover	\$40
November 15	1:00 pm	Keep Calm & Follow the Rules <i>(covers the SREC required rules and regs topic and NAR Code of Ethics training)</i>	3.5 hrs. PA RE CE	SAVES, Hanover	\$40
December 12	8:30 am	Residential Real Estate 101 <i>(New licensee course)</i>	3.5 hrs, PA RE CE	RAYAC	\$40
January 18	8:30 am	Cyber Threats, Liability and Security: Would You Like to Play a Game?	7 hrs. PA RE CE	RAYAC	\$80
February 21 <i>* snow date February 28</i>	1:00 pm	Pennsylvania Real Estate Transactions: Disclosures, Contracts and Addendums	3.5 hrs. PA RE CE	RAYAC	\$40
March 1	8:30 am	Real Estate Essentials <i>(New licensee required course)</i>	3.5 hrs. PA RE CE	RAYAC	\$40

View the entire class schedule on our [website](#).

For more questions, contact Mireya Carlsen at 717-845-3487 or Mireya@rayac.com.

KNOW MORE. DO MORE.



RAYAC Member Earns RSPS Certification

Congratulations to **Curtis Perago** for earning the Resort & Second-Home Property Specialist Certification from the National Association of REALTORS®.

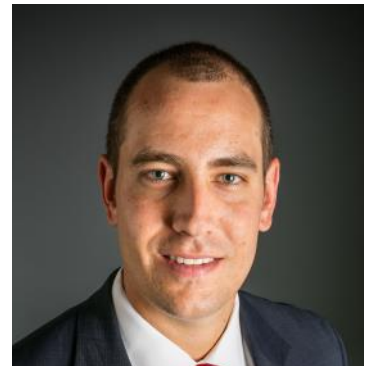
StraightTALK Series

Legal Truth with Peter Ruth ►

Tuesday, November 7
11:30 am-1:30 pm

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

Cost: \$10



YPN Panel

Tuesday, November 14
11:30 am-1:30 pm

StraightTALK has partnered with the YPN Committee to bring you the Masterminds session. A panel of top-notch real estate agents will discuss their best practices and answer your questions. A light lunch will be provided.

MC: Peter Smith

Panelists: Adam Flinchbaugh, Jill Romine, Colin Cameron, & Mindi Weikert-Kauffman

Cost: \$10

Sponsor: PrimeLending

[Click here](#) to register for a StraightTALK presentation (under events).

Next Pre-Licensing Class at RAYAC

Real Estate Practice

Starts Monday, December 4

6:00 - 9:30 pm

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

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? Call 717-843-7891.

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

Annual Meeting Highlights

Congratulations to the newly elected directors!

Lisa Myers

Mary Price

John P. Wiga

RAYAC dues and fees are unchanged again for 2018. See dues breakdown on page 15.

National keynote speaker David Knox gave great examples on how to be a negotiator instead of a messenger. He combined humor and role play to make his point to the audience. Check out [David's website](#).

RPAC Sweepstakes winners were:

- Chris Dell - Echo Dot and Smart TV
- Ipad mini - Paula Musselman
- \$500 Amazon gift card - Carman Banzaca

Free Realtors dues winner - Lisa Calhoun

Free Affiliate dues winner - Homesale Mortgage

See photos from RAYAC's 20th anniversary celebration on [RAYAC's Facebook page](#).



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

*When decisions matter, **Stock and Leader.***

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

Stock and Leader
ATTORNEYS AT LAW

Business. Government. Personal.

HouseMaster
Home Inspections. Done Right. Guaranteed.™

FOR INSPECTIONS: 717-613-0074
housemaster.com/Lancaster
Locally owned and operated
with service to Lancaster County and the
surrounding areas.

The HouseMaster, Carrozza team,
provides every inspection with a **"Limited
Repair Reimbursement Guarantee"**, a
"Home Resource Guide", and a **"Buyer
Benefits Package"** of savings that follow
the inspection.

FULL SERVICE
Radon - Mold
Water - Well
Septic - Termite

929 East Main Street, Suite 108, Mount Joy, PA 17552

Get Ready for Sentrilock Upgrade and Exchange

Watch for more details coming soon about the Sentrilock upgrade and exchange. These are the dates to trade in current boxes for the new Bluetooth boxes. (Brokers: be sure to read the Board of Director action items on page 4 regarding the upgrade and exchange).

Plus, everyone who has lockbox access will receive an email invitation from SentiLock to attend training on the new boxes and receive a new lockbox key with greater storage capacity.

Save the dates now!

- Tuesday, December 5 & Wednesday, December 6 at the York Expo Center
- Thursday, December 7 at the Eichelberger Performing Arts Center, Hanover

Important Changes to SentiLock's Minimum Password Requirement

As of 1/1/18, members with SentiLock access will need to reset their password to a minimum of six characters, which must include at least one upper case letter, one lower case letter and one numeric value.

The password is used to log into the SentiLock website and the SentiSmart Mobile App. You will no longer be able to use the 4-digit pin number as the password when logging into the website to renew your keycard or any other functions you perform on the website. You can still use the 4-digit pin number to open the lockboxes and perform any functions within the Mobile App.



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 Leadership

President

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

Vice President

Ken Worley, '18
BH Homesale, 757-7811

Secretary

Heather Kreiger,
ROCK Commercial, 854-5357

Treasurer

Cindy Mann, CDPE
CB Residential Brokerage,
757-2717

Solicitor

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

Directors

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

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

Mark Carr, '19
BH Homesale, 757-7811

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

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

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

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

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

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

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

Meet Mireya Carlsen *Director of Professional Development*

Mireya joins the RAYAC team with nearly 10 years of REALTOR® association experience. She was employed by the Greater Harrisburg Association of REALTORS® serving as the Member Services Coordinator. Mireya also sought sponsors for events, coordinated the golf outing, and managed the association store in addition to a variety of other membership and administrative responsibilities.



Mireya and her husband Chuck recently moved to Spring Garden Township from Mechanicsburg. They have two children, Katie and Kevin. Katie is 22 and attends Sarah Lawrence College in New York pursuing a music degree. Kevin, 20, is a computer science major at West Chester University. Mireya earned a BA from Smith College in Northampton, MA with a double major in Psychology/Sociology.

Mireya enjoys reading mysteries, knitting, crafts, traveling and doing puzzles, especially kenken. She has volunteered and served in leadership roles with Junior Achievement, her children's schools and scouting groups.

Please welcome Mireya to RAYAC. You may reach her at 717-843-7891 ext. 109 or mireya@rayac.com.

Making Mortgages Personal

BECAUSE WE LIVE HERE TOOSM

Expert Mortgage Originators (left to right): Lisa Cardone, Maria Pennings, Kathleen Brown, Fiona Eyster, Rich Lowry, Ed Leckrone, Shelley Beyar, and Kim Amberman

YORK TRADITIONS[®]
B · A · N · K

717.741.1770 | yorktraditionsbank.com

Member FDIC

Pathways to Professionalism - Respect for the Public

1. Follow the "Golden Rule": Do unto other as you would have them do unto you.
2. Respond promptly to inquiries and requests for information.
3. Schedule appointments and showings as far in advance as possible.
4. Call if you are delayed or must cancel an appointment or showing.
5. If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
6. Communicate with all parties in a timely fashion.
7. When entering a property ensure that unexpected situations, such as pets, are handled appropriately.
8. Leave your business card if not prohibited by local rules.
9. Never criticize property in the presence of the occupant.
10. Inform occupants that you are leaving after showings.
11. When showing an occupied home, always ring the doorbell or knock—and announce yourself loudly before entering. Knock and announce yourself loudly before entering any closed room.
12. Present a professional appearance at all times; dress appropriately and drive a clean car.
13. If occupants are home during showings, ask their permission before using the telephone or bathroom.
14. Encourage the clients of other brokers to direct questions to their agent or representative.
15. Communicate clearly; don't use jargon or slang that may not be readily understood.
16. Be aware of and respect cultural differences.
17. Show courtesy and respect to everyone.
18. Be aware of—and meet—all deadlines.
19. Promise only what you can deliver—and keep your promises.
20. Identify your REALTOR® and your professional status in contacts with the public.
21. Do not tell people what you think—tell them what you know.

Get Your Magnetic Calendars Now Before They're Gone!



Perfect client mailings in three attractive designs - only \$.50 per calendar and includes envelopes. Now available in the RAYAC Store.

Protecting Your Investment

Buying or Selling - Knowing the Condition of Your Home is a Wise Decision!

Our home inspection business has been providing service since 2001.

Services provided are:

- General or pre-sale inspections
- Wood destroying insect inspections
- Septic inspections, pump & well, water analysis, radon testing and FHA.

Convenient scheduling and same day emailed reports.



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

Email: dwilson@ape717.com

PB9667A

Here's Your Chance to Nominate Someone for a RAYAC Award

There are so many RAYAC members who deserve recognition for their service to the association and the community. Now you have the opportunity to nominate a colleague (or yourself) for one of RAYAC's prestigious awards to be presented in January at the Installation and Awards event.

We are now accepting nominations for:

- REALTOR® of the Year
- Community Service Award
- Affiliate Appreciation Award
- *New this year* - Young Professional Award

[Click here](#) to view the criteria and submit a nomination. Entries are due to RAYAC by November 15.

Apply for the Steve Snell Educational Excellence Award

Apply for the \$500 Steve Snell Educational Excellence Award to be used toward a designation or broker course. Applications are due to RAYAC by November 15. For an applications, contact Shanna Terroso at shanna@rayac.com. The award will be presented at the Installation and Awards Event in January.

Are You Celebrating a Silver Anniversary in Real Estate in 2018?

If you are celebrating your 25th anniversary as a REALTOR® in 2018, please contact Shanna Terroso at shanna@rayac.com by December 1. We want to recognize you at RAYAC's Installation and Awards event in January.

New Radon Fee Increases

New regulatory radon fee increases went into effect on October 21, 2017. There is a new \$50 fee added for each mitigation system installed or passive system activated. Certification fees also increased as follows:

Testing individual	\$ 525
Testing employee	\$ 150
<i>(the first employee is no longer free)</i>	
Testing firm	\$1,050
Mitigation individual	\$ 450
Mitigation firm	\$1,050
Laboratory individual	\$ 600
Laboratory firm	\$1,125
Primary testing device listing	\$ 150
Late application renewal	\$ 150
Mitigation system	\$ 50

BUY IT. BUILD IT.

Mortgage solutions to help get your clients home.

- Conventional, FHA and VA
- USDA Rural Housing
- Construction Loans
- First-Time Homebuyer Programs
- Grant and Closing Cost Assistance Programs

Contact one of our loan officers to learn more.

 Sam Miller NMLS #: 467645 717.968.6676	 Connie Kern NMLS #: 480617 717.968.1017
 Scott Martin NMLS #: 615778 717.891.8463	 Kay Beard NMLS #: 663783 717.614.5707

Fulton Mortgage Company
A Division of
Fulton Bank, N.A.
fultonmortgagecompany.com
Fulton Bank, N.A. is a Member FDIC. Subject to credit approval.



RAYAC Office Hours

Monday - Thursday
8:30 a.m. to 5:00 p.m.

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

Phone
(717) 843-7891

Fax
(717) 854-0720

Association Staff

Shanna Terroso
RCE, e-PRO, Executive Officer
Ext. 106
shanna@rayac.com

Mireya Carlsen
Director of Professional
Development
Ext. 109
mireya@rayac.com

Doug Clark
Business & Finance Director
Ext. 111
doug@rayac.com

Cathy Hill
Administrative Assistant (PT)
Ext. 100
cathy@rayac.com

Beth Izzo
Public Relations Director (PT)
Ext. 110
beth@rayac.com

Deb Kottmyer
Clerk (PT)
deb@rayac.com

Leigh Wintrode
Administrative Assistant
Ext. 101
leigh@rayac.com

RAYAC is CLOSED
Thursday, November 2
for Homeless Outreach Project

RAYAC Holiday Closings

Thursday, November 23
CLOSED

Friday, November 24
CLOSED

Monday, December 25
CLOSED

Tuesday, December 26
CLOSED

Friday, December 29
CLOSE at 12:00 noon

Monday, January 1
CLOSED



"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:

- Whole House Inspections
- Radon Testing
- WDO (Wood Destroying Organisms) - Commercial/Residential Application Certification
- New Construction Inspections
- Pre-Purchase Inspections
- Pre-Warranty Expiration Inspections
- Investor Property Inspections
- Seller Certified Home Program (Pre-Listing Inspections)
- And more!

To schedule your inspection, call us at 717-808-2551
or visit our website at www.extramilehomeinspections.net



EXTRA MILE Home Inspections is HVAC Certified.



Affiliate Members!

Stand Out in the Crowd

Newsletter Ads

There are three sizes to meet every budget. Sign up today to be included in RAYAC's monthly newsletter for all of 2018.

Digital Ads

Digital ads can appear in the following emails that are sent to all RAYAC members - over 1,000 people.

- ⇒ Newsletter (1st of each month)
- ⇒ Housing statistics (10th of each month)
- ⇒ E-connection (15th of each month)
- ⇒ What's Happening at RAYAC (every Friday)

Sponsorships

Show your support of the association and/or the foundation by sponsoring any of the following opportunities:

- ⇒ Monthly president video
- ⇒ New member orientation
- ⇒ StraightTALK sessions
- ⇒ RAYAC News Briefs
- ⇒ Thirsty Thursdays
- ⇒ RAYAC Foundation events - Spring Fling, Golf Outing, Bowl-a-thon and Designer Bag Bingo

Watch for details on the **Spring Affiliate Trade Show and Mixer** coming in early 2018.

RAYAC's Affiliate members are also encouraged to attend events and get involved in committees to network and form relationships with other RAYAC members. See the committee sign up form on page 21.

Call the RAYAC office at 717-843-7891 to find out more about any of these opportunities.

Dues Invoices

RAYAC will be emailing dues invoices to members in mid-November and payment is due to the association on January 2. Payment may be made online or by mailing a check to RAYAC. Members may also pay dues in person at the RAYAC office by cash, check or credit card. We cannot accept payment over the phone. We accept Visa, Mastercard, Discover and American Express.

If you have any questions, please contact Doug Clark at doug@rayac.com or 717-843-7891 ext. 111.

RAYAC's fees for 2018 are unchanged. PAR dues increase by \$20.

NAR dues	\$120
NAR public image campaign	\$ 35
PAR dues	\$150
<u>RAYAC dues</u>	<u>\$225</u>
Total	\$530*

* plus optional RPAC contribution.

MORTGAGE PARTNER

FOR THE PATH AHEAD

HomeBridge Financial Services, Inc. is a full service mortgage lender with a wide variety of mortgage solutions. Our Mortgage Loan Originators will offer your client a home financing solution tailored to meet his or her needs at a competitive rate, not just the latest trend in home financing.

Call us today and let HomeBridge go to work for you and your clients



Lisa Warner Vaught Pavey
Mortgage Loan Originator
NMLS #404365
Cell: 717-873-2880
lwarn@homebridge.com
HomeBridge.com/LisaWarner



Christi Tollinger
Mortgage Loan Originator
NMLS #403747
Cell: 717-577-1229
ctollinger@homebridge.com
HomeBridge.com/ChristiTollinger

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 1026.24 of Regulation Z. HomeBridge Financial Services, Inc. 194 Wood Avenue South, 9th Floor, Teaneck, NJ 07830. Corporate NMLS #6521.

September 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	57	\$11,829,037	\$207,527	\$179,900
Dallastown	64	\$13,440,295	\$210,005	\$197,200
Dover	34	\$5,066,842	\$149,025	\$149,950
Eastern	20	\$3,556,150	\$177,808	\$172,750
Hanover	15	\$2,509,400	\$167,293	\$149,900
Northeastern	41	\$6,278,025	\$153,123	\$152,235
Northern	18	\$3,583,060	\$206,535	\$207,450
Red Lion	34	\$6,197,582	\$182,282	\$172,950
South Eastern	15	\$2,840,450	\$189,363	\$205,000
South Western	49	\$10,555,920	\$215,427	\$198,900
Southern	22	\$4,502,085	\$204,640	\$198,250
Spring Grove	31	\$5,689,510	\$183,533	\$168,000
West Shore	38	\$7,692,087	\$203,941	\$185,000
West York	28	\$4,593,345	\$164,048	\$164,900
York City	34	\$2,017,950	\$59,351	\$55,950
York Suburban	41	\$8,587,140	\$209,442	\$175,000
York Total	541	\$98,938,878	\$182,717	\$169,900
Adams County				
Bermudian Springs	21	\$4,396,700	\$209,367	\$152,500
Conewago Valley	25	\$4,777,155	\$191,086	\$168,000
Fairfield	17	\$3,727,300	\$219,253	\$223,900
Gettysburg	19	\$4,493,227	\$236,486	\$237,500
Littlestown	21	\$4,332,132	\$206,292	\$190,000
Upper Adams	7	\$1,754,441	\$250,634	\$249,900
Adams Total	110	\$23,480,955	\$213,463	\$192,250

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	9/16 TOTAL	9/17 TOTAL	16-17 % CHANGE	9/16 MEDIAN SOLD PRICE	9/17 MEDIAN SOLD PRICE	16-17 % CHANGE	9/16 AVG. SOLD PRICE	9/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	506	541	7%	\$162,500	\$169,900	5%	\$179,147	\$182,717	2%
Co-broke	384	427	11%	\$164,900	\$169,900	3%	\$178,582	\$181,776	2%
In house	122	114	-7%	\$151,975	\$169,750	12%	\$180,942	\$186,135	3%
New	721	756	5%			Active	1,852	1,720	-7%

York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-9/16 TOTAL	1-9/17 TOTAL	16-17 % CHANGE	1-9/16 MEDIAN SOLD PRICE	1-9/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-9/16 AVG. SOLD PRICE	1-9/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	4,290	4,500	5%	\$159,900	\$166,000	4%	\$172,573	\$182,289	6%
Co-broke	3,312	3,526	6%	\$159,900	\$165,000	3%	\$171,422	\$180,263	5%
In house	978	974	0%	\$157,950	\$170,000	8%	\$176,470	\$189,625	7%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	9/16 TOTAL	9/17 TOTAL	16-17 % CHANGE	9/16 MEDIAN SOLD PRICE	9/17 MEDIAN SOLD PRICE	16-17 % CHANGE	9/16 AVG. SOLD PRICE	9/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	103	110	7%	\$179,900	\$192,250	7%	\$190,935	\$213,463	12%
Co-broke	61	85	39%	\$180,000	\$185,000	3%	\$193,460	\$216,225	12%
In house	42	25	-40%	\$179,842	\$200,000	11%	\$187,268	\$204,072	9%
New	139	147	6%			Active	501	461	-8%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-9/16 TOTAL	1-9/17 TOTAL	16-17 % CHANGE	1-9/16 MEDIAN SOLD PRICE	1-9/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-9/16 AVG. SOLD PRICE	1-9/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	885	876	1%	\$175,000	\$178,737	2%	\$188,529	\$196,950	4%
Co-broke	613	646	5%	\$175,000	\$179,007	2%	\$188,778	\$198,742	5%
In house	272	230	-15%	\$174,068	\$175,000	1%	\$187,967	\$191,916	2%

Help the RAYAC Foundation Exceed its Goal of \$50,000

The RAYAC Foundation has its eye on the prize ... \$50,000 to award to local housing-related charities and disaster relief efforts. The foundation recently awarded \$10,000 for flood relief efforts in Texas, Florida and Puerto Rico.

The need is real! Last year the foundation received grant requests for over \$100,000. Please help the RAYAC Foundation make a difference in our communities by funding housing programs and services that help veterans, homeless individuals and families, victims of domestic abuse, people with disabilities and more.

Still Time to Make Year End Contribution

There's still time to make a year-end, tax-deductible donation to the RAYAC Foundation to help us meet or exceed our \$50,000 goal. Please mail your check payable to the RAYAC Foundation to RAYAC, 901 Smile Way, York PA 17404. You may also make a contribution by credit card at the RAYAC office or by phone. Thank you to these donors!

Diamond \$500+
Fulton Bank

Platinum \$250-\$499.99
Re/Max of Gettysburg

Gold \$100-\$249.99
Jerry Austin
Hazel Bertholdt
Adam Flinchbaugh
Lee Garlin
Edward Gonzalez
George Herman
Trish Houser, State Farm
Tina Llorente
Kim Moyer

Silver \$50-\$99.99
Marie Arcuri
Ellen Brown
Wade Elfner
Judy Givens
Joe Mancuso
Mary McCleary
Robyn Pottorff
Jay Schmitt

Bronze \$1-\$49.99
Donna Ault
Darvi Emenheiser
Diane Lawrence
Sharon Orth
Mark Roberts
Jill Romine
Susan Spahr

For more info on the RAYAC Foundation, visit rayac.com.

Next Fundraiser *Designer Bag Bingo*

Saturday, November 11
Dover Community Building
3700 Davidsburg Road, Dover
Doors open at 11:00 am, bingo starts at 1:00 pm



The bingo features 20 regular bingo games, 3 special games, 50/50, raffles, small games of chance, door prizes, and of course food. This is your chance to win 23 gorgeous designer handbags from Coach, Dooney and Bourke, Kate Spade, Michael Kors and Vera Bradley just in time for holiday gift giving.

We are still accepting bag sponsors for \$125 and selling tickets to the event. Tickets are \$25 in advance or \$30 at the door. Tickets are available at the RAYAC office. For more details, call 717-843-7891.

Thank You RPAC Leaders!



Legislative Link



THANK YOU to everyone who contributed **\$29,691** toward the 2017 goal of \$30,000! Special thanks to these RPAC leaders.

Sterling R (\$1,000)

Patricia Carey Kim Moyer

Governor's Club

(\$500-\$999.99)

Steve Brown Greg Clymer
Jim Warfield

Capitol Club (\$250-\$499.99)

Bob Aldinger Dolly Bailey
Christine Barrick David Bode
Lee Garlin Sue Pindle
Bill Shanbarger Ken Worley

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

Maria Accardo	Marie Arcuri
Bob Argento	Susan Becker
Tami Behler	Ed Bender
Dennis Berkebile	Brian Berkheimer
Ellen Biesecker	John Bowman
Marguerite Bucher	Lisa Calhoun
Shonna Cardello	Suzanne Christianson
Marty Clayton	Jeff Cleaver
Barbara Deardorff	Christine Dell
Jackie Dodson	Casey Dougherty
Richard Doyle	Brenda Drawbaugh
Nathan Elfner	Wade Elfner
Melinda Eppolito	Bob Estill
Ron Fimiani	Peggy Fink
Bridget Floyd	Debbie Folmer
Nancy Fox	Jeffrey Garber
Jane Ginter	Judy Givens
Deborah Goodling	Teresa Gregory
Mike Hackenberger	Diane Hagarman
Judy Henry	George Herman
Ray Hoover	Glenda Kane
Richard Keller	Jennifer Kibler
Sue Krom	John Linton
Tina Llorente	Cindy Mann
Robin Mede-Butt	Linda Messinger
Donna Moyer	Erika Mueller
Tammy Mullen	Paula Musselman
Rob Myers	Cinda Nease
Tom Pendergast	Robyn Pottorff
Mary Price	Holly Purdy
Stacey Raffensberger	Brett Rager
Dianne Redding	Susanne Reed
Jodi Reineberg	Brenda Riddle
Jill Romine	Sherri Rose
James Savard	Marty Sowa
Ross Stanard	Sam Stein
Kayla Sterling	Roxanne Stevens
Amanda Stiles	John Swords
Shanna Terroso	Tony Thomas
Jason VanDyke	Richard Vangel
Donna Walker	Lori Walker
Shelley Walter	Reid Weinbrom
Mike Wheeler	John P. Wiga
Petula Yingling	

**Tell Congress:
Reform our Tax Code and
Protect Middle Class Homeowners**



CONGRESS:

**Don't raise taxes on
middle class homeowners**

#TaxReform

Pennsylvania
Association of
Realtors®

You received a call for action from the National Association of Realtors® asking you to contact your legislators to reform the tax code and protect middle class homeowners. Congress is threatening tax incentives for homeowners, like the mortgage interest deduction and the state and local property tax deduction. These incentives are critical for a strong housing market that creates jobs and builds stable communities.

The tax reform framework recently released by congressional leaders and the White House promises to lower taxes for the middle class and to create economic growth. However, by repealing the deduction for state and local taxes, as well as most other deductions, while raising the standard deduction, it would eliminate the time-honored tax incentives of owning a home for 95 percent of current and prospective homeowners. It could also lower the value of all homes by more than 10 percent and damage growth.

Further, because this kind of tax reform would repeal personal and dependency exemptions, millions of middle-income home-owning families could end up paying more tax.

Homeowners already pay 83 percent of all federal income taxes, and this should not go higher in order to fund a tax cut for corporations. Tax reform is important, but should first, do no harm.

[Click here](#) to contact your legislator.

*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.



TriplePlay

promoting
REALTOR®
success

December 4-7, 2017
Atlantic City, NJ

[Click here](#) for details and registration.



New York City Bus Trip

Saturday, December 9

Bring your friends! Bring your family!

Enjoy a day on your own in New York City!

*Sightseeing, Broadway shows, museums, shopping or
just the beauty of the city decorated for the holidays.*

Bus leaves RAYAC, 901 Smile Way, York at 7:00 am.
Arrive in NYC near Times Square. Return to RAYAC at 11:00 pm.

Cost is \$55 per person.

Seating is limited – max of 54 people.

No refunds after October 1.

For details or to reserve your seat,
call RAYAC at 717-843-7891.

RAYAC members may [register online](#) (under events).



RAYAC WANTS YOU!

Sign Up for a Committee

Every attempt will be made to include you with your preference.

Fax to RAYAC (717) 854-0720 or email to cathy@rayac.com by Nov. 3, 2017.

Name _____

Company _____

Phone number _____

E-mail _____

Limited Vacancies for 2018 for REALTOR Members:

Consumer Protection - 2 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 - 2 vacancies for 3 year term, 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.

Professional Standards - 5 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 2018 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.

Unlimited Vacancies for 2018 for REALTOR & Affiliate Members:

Affiliate Committee (for Affiliate members only) *Meets several times per year.* Plans annual Affiliate Trade Show and Networking event and oversees other affiliate member opportunities.

Bag Bingo Task Force - *Meets as needed.* Oversees all details of the designer bag bingo fund raiser for the RAYAC Foundation. Task force members also volunteer at the event.

Bowlathon Task Force - *Meets as needed.* Oversees all details of the bowlathon fund raiser for the RAYAC Foundation. Task force members also volunteer at the event.

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. Must have taken a course with the school in the last three years.

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

Hands on Helpers Task Force - *Meets as needed.* Identifies and participates in local community service projects including the Homeless Outreach Project.

Lockbox Committee - *Meets as needed.* Evaluates lockbox 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, texts, 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, Thirsty Thursdays 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 social charity event to benefit the RAYAC Foundation. Task force members also volunteer at the event.

Young Professionals Network - *Meets as needed.* YPN helps young real estate practitioners become more business savvy by hosting regular networking events, communicating with other YPN members, and sharing tips and tricks.

Partner and Do Business with RAYAC Affiliate Members!

This a valuable resource to share with your clients.

Administrative

Superior Admin Services

Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 2

[Stock and Leader](#) - ad pg. 9

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
pg. 12

Amerispec Home Inspection

BH Home Inspection

Central Penn Radon Inc

[Extra Mile Home Inspection](#) - pg. 14

George Forney Home Inspection

Gettysburg Home Inspection

GRW Home Inspection LLC

Home Land Septic Consulting

Homechek Inc

Homepro Home Inspections

HomeRite Inspections

[HouseMaster Home Inspections](#) -
ad pg. 9

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

1st Preference Mortgage

ACNB Bank

Bay Capital Mortgage Corp

BB&T Mortgage

Caliber Home Loans

Concierge Mortgage, LLC

Citizens Bank

Fidelis Mortgage Corporation

First Alliance Home Mortgage

First Capital Federal Credit Union

First National Bank

Freedmont Mortgage Funding

[Fulton Mortgage Company](#) - ad pg. 13

GMH Mortgage Services LLC

Heritage Valley Federal Credit
Union

Home Point Financial

[Homebridge Financial Services](#) - ad
pg. 15

Homesale Mortgage, LLC

M & T Bank Mortgage Division

Members 1st Credit Union

Mortgage Network

Movement Mortgage

Peoplesbank, A Codorus Valley Co

[PrimeLending](#) - ad pg. 4

[Residential Mortgage Services](#) - ad pg. 5

Santander Bank

Severn Bank

Supreme Lending

Union Community Bank

Union Home Mortgage

Wells Fargo Home Mortgage

[York Traditions Bank](#) - ad pg. 11

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.

Title/Settlement Co.

Abstracting Co. of York County

Anchor Abstracting Co. Inc.

Community Settlement LLC

Complete Closing Services

Even Par Settlement Services

Guardian Transfer Corp.

Homesale Settlement Services

Lakeside Title Company

[MYclosing](#) - ad pg. 10

Preferred Service Settlements

Quality Service Settlements

Real Estate Settlement Co

[White Rose Settlement](#)

[Services](#) - ad pg. 3

[Yorktowne Settlement Co](#) - ad pg. 4



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](http://www.facebook.com/RAYACRealEstate)
& check out RAYAC's Facebook
group exclusively for members