

RAYAC Connection

What's Inside

RPAC Leaders	2
Sentrilock Year End Review	2
Affiliate Tradeshow	2
Board of Directors Minutes	3
Membership News	4
Calendar of Events	5
Golf Outing	5
RAYAC Store	5
Standard Forms Task Force	5
RAYAC Leadership	6
Bright Report	7
Bright Statistics	8&9
Spring Fling	10
Thirsty Thursday Recap	11
Bright Training	12
Straight Talk - Contracts	13
Education Courses	14-18
Executive Officer Column	19
PAR Benefits	20
Legislative Link	21
Practicing Professionalism	22
Sentrilock	23
RAYAC Scholarship	23
Staff Contacts	23
Affiliate Member List	24

Straight Talk: Update to the Agreement of Sale

On January 1st, PAR released 5 contract changes – in addition to the Agreement of Sale, three other forms were revised, and one brand new form has been added to the PAR library. These forms include:

- Standard Agreement for the Sale of Real Estate**
- Broker's Fee Agreement**
- Broker's Request for Affirmation**
- Residential Property Management Agreement (Landlord Agency Contract)**
- Pre-Settlement Possession Addendum to Agreement of Sale**

To learn more about these contract changes, be sure to join us on Wednesday, March 13th at 1:00 pm as Peter Ruth, RAYAC's Legal Counsel reviews all of the contract updates. It is vital to stay current with all of the new changes.

[REGISTER](#) TODAY!



Thank You!

THANK YOU to everyone who contributed \$17,862 to RPAC including these RPAC leaders!

Governor's Club

(\$500-\$999.99)

Steve Brown
Jim Warfield

Capitol Club

(\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Dave Bode
Adam Flinchbaugh
Sue Pindle
Bill Shanbarger
Drew Smith

\$99 Club

(\$99-\$249.99)

Marie Arcuri	Susan Becker
Tami Behler	Edward Bender
Dennis Berkebile	John Bowman
Peg Bucher	Patricia Carey
Suzanne Christianson	Barbara Deardorff
Chris Dell	Casey Dougherty
Brenda Drawbaugh	Nathan Elfner
Wade Elfner	Melinda Eppolito
Debbie Folmer	Judy Givens
Deborah Goodling	Elle Hale
Judy Henry	George Herman
Joshua Jackson	Michele Jones
Glenda Kane	Richard Keller
Jennifer Kibler	Shane Laucks
John Linton	Tina Llorente
Cynthia Mann	Deborah McLaughlin
Debra McManus	Robin Mede-Butt
Robyn Pottorff	Mary Price
Holly Purdy	Brenda Riddle
Selina Robinson	James Savard
Marty Sowa	Amanda Stiles
Jason VanDyke	Donna Walker
Shelley Walter	

SAVE THE DATE!

The Affiliate Tradeshow will be held on Thursday, April 11th from 1-4 pm at Heritage Hills.

Stay tuned for more information as it becomes available.



HERITAGE HILLS
GOLF RESORT

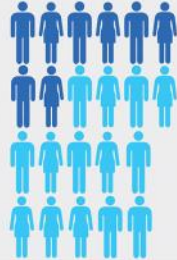
SENTRILOCK

YEAR END REVIEW 2018

GAINING GROUND

+22
NEW CUSTOMERS

- From Supra
- From Other/Mechanical Lockboxes



1,120,000+
LOCKBOXES IN THE FIELD

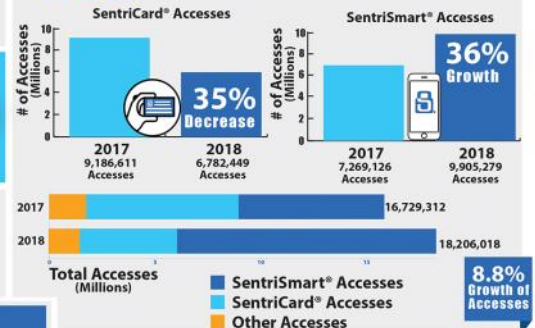
15 Full Upgrades Completed **52** Contract Extensions Signed

DEPARTMENT HIGHLIGHTS

CRM DEPT. CRM satisfaction averaged 99% for 2018!



IT DEPT. Total Lockbox Accesses



GIVING BACK TO HELP OTHERS

SentriLock made the following donations in 2018



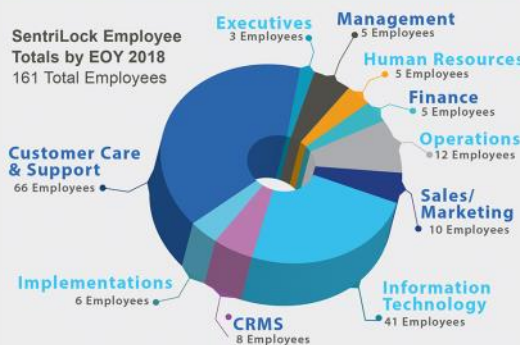
RELIABLE. RESPONSIVE.

26 SECONDS
Average Speed of Answer

95% **CUSTOMER SATISFACTION**
A Support Department Record!

87% **FIRST CALL RESOLUTION**
A Support Department Record!

BUILDING A WINNING TEAM



HELPING TO KEEP REALTORS® SAFE

26,151 AGENTS
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PROUD SUPPORTER

We are a proud Supporter of The Beverly Carter Foundation to promote Agent Safety nationwide!



Thank YOU for your continued trust in us.
We could not do this without Your Support.

- The SentriLock Team

SENTRILOCK FUN FACT!

The average tenure of our Sales Team is 10 years.
Combined tenure is over 70 years!

Board of Directors Summary

February 14, 2019

Action Items

- The Board reviewed two written requests for a waiver of late fees. The board granted one request due to extenuating health issues of the member.
- The Board Reviewed and approved the recommendation of an Ethics Hearing Panel.

Reports

- The Straight Talk session on the new tax law was highly attended. Accountant, Kevin Eisenhart, did a great job answering members questions. Peter Ruth will host another Straight Talk on March 13th regarding the changes to the PAR forms library including the Agreement of Sale.
- 65 members paid to access paragon for an additional 2 months.
- The Board received an update on the continued progress of Bright MLS.
- Each Board liaison gave an update on their committee's activities.

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Sam Miller
Mortgage Loan Officer
NMLS #: 167645
717.968.6676



Connie Kern
Mortgage Loan Officer
NMLS #: 480617
717.968.1017



Scott Martin
Mortgage Loan Officer
NMLS #: 615778
717.891.8463



Kay Beard
Mortgage Loan Officer
NMLS #: 663793
717.614.5707

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Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Financing is based on the lower of either the appraised value (fair market value) or the contract sales price. ²Must be provided by a HUD-approved housing counseling agency. Counseling fees are paid by the homeowner and will vary by location. HomeReady is a registered trademark of Fannie Mae. Fulton Bank and Fulton Mortgage Company are not affiliated with Fannie Mae.

Membership News

New Members

Randa Ataalla, Berkshire Hathaway (W)
Roberto Berlingo, Sherman Property Management
Kenneth Bushong, Berkshire Hathaway (E)
Christopher Coleman, Berkshire Hathaway (W)
Alessandra Damiano, Berkshire Hathaway (W)
Alisha Ellinger, Iron Valley of York County
Samantha Fair, Berkshire Hathaway (G)
Maria Ferrante, EXP Realty, LLC
Rozalin Gawargy, Berkshire Hathaway (W)
Brandon Hargreaves, Keller Williams Integrity
Justin T Harman, Keller Williams Keystone (Y)
Kathryn Klenk, Keller Williams Keystone (Y)
Karen O'Meara, Berkshire Hathaway (SH)
Annemarie Orndorff, Berkshire Hathaway (SH)
Tamera N Phillips, Keller Williams Keystone (Y)
Dennise Polanco, Iron Valley of York County
Joseph Sauls, Berkshire Hathaway (SH)
Jessica Loraine Shelley, Howard Hanna (SH)
Rene Stuart, RE/MAX Quality Service
Regina Mallory-Tate, Keller Williams
Jeremy Tolley, Keller Williams
Nicole Waldt, Berkshire Hathaway (H)
Roxanne Whitaker, Keller Williams Keystone
Renee Wise, Berkshire Hathaway (SH)

Office Drops

None

New Affiliates

Capital V Inspections, LLC
 4149 Lehr Lane
 Spring Grove, PA 17362
 717-825-1139
 Jackson LeVault
 capitalvinspections@gmail.com

Moneyline Lending, LLC

3913 Market Street
 Camp Hill, PA 17011
 717-763-5626
 Stephen Gebhardt
 Stephen.Gebhardt@moneylinemortgages.com

Affiliate Changes

None

Member Changes

Greg Badour, Coldwell Banker
Michael Eriksen, Century 21 Core Partners
Gail L Gardner, Berkshire Hathaway (SH)
Justin T Harman, Keller Williams Keystone (Y)
Nathan R Krotzer, RE/MAX Pinnacle
Sarah Jean Partlow, Iron Valley of York County
Nolan Peterson, EXP Realty, LLC
Cody Smith, Coldwell Banker

Affiliate Drops

None

Member Drops

Sergio Boffill, Berkshire Hathaway (E)
Kevin William Dietz, Howard Hanna
Helen M Fausnaught, Keller Williams Keystone (Y)
Douglas Edward Good Jr., Keller Williams Keystone (Y)
Shari Harris, Keller Williams Legacy Metro
Christoffer J Heiner, Berkshire Hathaway (D)
Ryan M Hlubb, Principle Real Estate
James R Hyatt Jr., Exit Results Realty
Sidney F Jones Jr., Jones Real Estate Services
Tasonja Mungro, Coldwell Banker
George Platis, Coldwell Banker
William M Riedel, BLR Real Estate Appraisal
Eduardo Rosado Jr., Coldwell Banker
Thomas J Saehler, Monument Sotheby's International
Rebecca J Witzig, Keller Williams Keystone (Y)

New Office/Brokerage

None

Office Changes

None

Membership Stats

(as of 2/21)

	<u>2019</u>	<u>2018</u>
Designated REALTORS	119	121
Primary REALTORS	961	898
Secondary REALTORS	63	49
Pending Applicants	<u>10</u>	<u>14</u>
Total REALTORS	1153	1082
Affiliates	<u>102</u>	<u>97</u>
Total Members	1255	1179

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March

- 4 Hands on Helpers Committee, 2:00 pm
- 5 Broker Class - Office Management, 9:00 am
- 7 Broker Class - Office Management, 9:00 am
- 8 New Member Orientation, 8:30 am
- 12 Broker Class - Office Management, 9:00 am
- 12 Member Communications Committee Meeting, 9:30 am
- 12 Golf Outing Committee Meeting, 12:00 pm
- 12 Political Affairs Committee Meeting, 2:00 pm
- 13 YPN Committee Meeting, 10:30 am
- 13 Straight Talk - Update to Contracts, 1:00 pm
- 14 Broker Class - Office Management, 9:00 am
- 14 Board of Directors Meeting, 9:00 am
- 14 YPN Networking Event, Rockfish, 5:00 pm
- 18 Bright Training, New Agent, 9:00 am
- 18 Bright Training, Create CMA's, 11:30 am
- 18 Bright Training, Custom Clinic, 12:30 pm
- 19 Broker Class - Office Management, 9:00 am
- 20 Appraisal Class - He Who Has the Money, 8:30 am
- 21 Broker Class - Office Management, 9:00 am
- 27 Appraisal Class - Big Data & Real Estate Profession, 8:30 am
- 27 Appraisal Class - Universal Design & Smart Houses, 1:00 pm

RAYAC Store

Be sure to stop by the RAYAC store to purchase 2019 calendars. They are now only 10 cents a piece! Come get yours today while they are still in stock!



RAYAC Charity Golf Outing

Thursday, June 6, 2019

Heritage Hills Golf Resort, York

Golf Ball Drop

\$10 ticket or
3 for \$25

3 prizes awarded!

Do not need to be present to win. Tickets available at the RAYAC office.

Proceeds benefit:



to support local housing-related non-profit organizations and the Robert Murphy Disaster Relief Fund.



Standard Forms Task Force to Address Smart Home Technology

Technology is constantly integrating itself deeper into our daily lives, including our homes. In just two decades, we have gone from turning on lights with the Clapper (Clap on! Clap off!) to having our refrigerators make our grocery lists. As the systems we use become more intertwined with the real property your clients are buying and selling, it's necessary for some of the PAR standard forms to be revised in order to keep you up-to-date and protect you from unseen liability.

A PAR task force, chaired by Bill Lublin of the Bucks County Board of Realtors®, has identified areas in several forms that could use improvement to address issues like data privacy, video and audio surveillance and contractual obligations to third parties. No specific changes have been suggested yet, but all drafts of revised forms will be presented to the Standard Forms Feedback Panel as early as the June meeting in Harrisburg. PAR would like to hear your suggestions for improvements in this area to the standard forms. You can contact the standard forms manager Desiree Brougher at dbrougher@parealtor.org with comments and questions.



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Association of
Realtors®

RAYAC Leadership

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ROCK Commercial, 854-5357

Past President

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BH Homesale, 757-7811

Vice President

Sue Pindle
RE/MAX Quality Service,
632-5111

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Brenda Riddle
BH Homesale, 757-7811

Treasurer

Cindy Mann, CDPE
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757-2717

Solicitor

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

Directors

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

Mark Carr, '19
BH Homesale, 757-7811

Bridget Floyd, '21
CB Residential, 854-9242

Elle Hale, '21
CB Residential, 854-9242

Tina Llorente '21
Re/Max Patriots, 840-4848


Lisa Merisotis Myers, '20
CB Residential, 854-9242

Mary Price, '20, GRI, e-PRO
BH Homesale, 633-7300

Selina Robinson, '20
BH Homesale, 235-9050

John P. Wiga, '20, GRI
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Cheryl Yerger, '19, ABR,
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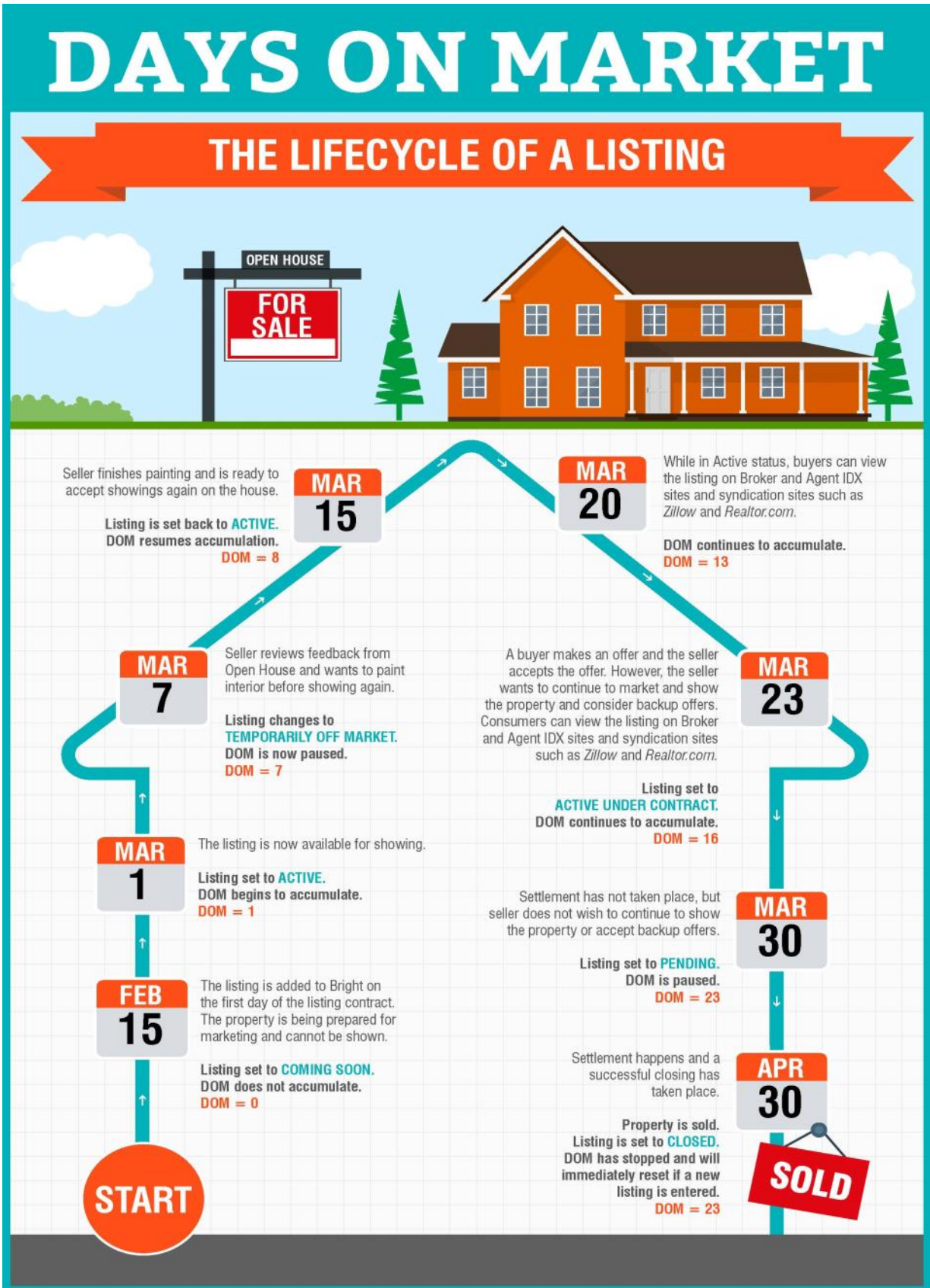
Expert Mortgage Originators (left to right): Jessie Gill, Marla Pennings, Lisa Cardone, Ed Leckrone, Rich Lowry, Fiona Eyster, Kathleen Brown, Kim Amberman, Carrie Becker and Karen Adamson

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Bright Days on Market Report



Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

- The two counties experienced year over year declining inventory and rising price trends. York County number of sales slipped while Adams County number of sales expanded from the year-ago period.

York County Overall Monthly Core Metrics	Jan-19	MOM%	Dec-18	YOY%	Jan-18
Average Sales Price	\$190,808	-0.2%	\$191,279	8.1%	\$176,501
Average Price Per Square Foot	\$97	2.1%	\$95	9.0%	\$89
Median Sales Price	\$172,900	-3.9%	\$179,900	8.1%	\$159,900
Number of Sales	333	-15.3%	393	-6.2%	355
Median Cumulative Days on Market	32	14.3%	28	-22.0%	41
Average Days on Market (Previous)	52	-5.5%	55	-14.8%	61
Average Listing Discount (Previous)	2.2%		2.1%		2.6%
Sold Price/List Price	97.8%		97.9%		97.4%
Total Sales Volume	\$63,538,928	-15.5%	\$75,172,517	1.4%	\$62,657,788
Total Listing Inventory	1,612	-2.6%	1,655	-33.0%	2,405
New Listing Inventory	612	51.1%	405	12.9%	542
Months of Supply	4.8	14.3%	4.2	-29.4%	6.8
Adams County Overall Monthly Core Metrics	Jan-19	MOM%	Dec-18	YOY%	Jan-18
Average Sales Price	\$209,244	7.5%	\$194,696	27.7%	\$163,897
Average Price Per Square Foot	\$104	-6.3%	\$111	9.5%	\$95
Median Sales Price	\$173,950	-3.4%	\$180,000	20.0%	\$144,900
Number of Sales	72	-20.9%	91	4.3%	69
Median Cumulative Days on Market	50	42.9%	35	85.2%	27
Average Days on Market (Previous)	80	23.1%	65	45.5%	55
Average Listing Discount (Previous)	2.6%		3.2%		4.1%
Sold Price/List Price	97.4%		96.8%		95.9%
Total Sales Volume	\$15,065,591	-15.0%	\$17,717,300	33.2%	\$11,308,924
Total Listing Inventory	385	3.2%	373	-32.5%	570
New Listing Inventory	122	60.5%	76	-0.8%	123
Months of Supply	5.3	29.3%	4.1	-36.1%	8.3

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

York County By School District	Jan-19	MOM%	Dec-18	YOY%	Jan-18
Central York School District (Median)	\$148,000	-15.4%	\$174,900	0.0%	\$147,950
Central York School District (Closed Sales)	32	28.0%	25	-11.1%	36
Dallastown Area School District (Median)	\$188,000	-1.6%	\$191,000	1.6%	\$185,000
Dallastown Area School District (Closed Sales)	39	56.0%	25	25.8%	31
Dover Area School District (Median)	\$200,000	15.1%	\$173,700	25.1%	\$159,900
Dover Area School District (Closed Sales)	23	4.5%	22	-20.7%	29
Eastern York School District (Median)	\$150,000	-18.9%	\$184,900	-9.1%	\$165,000
Eastern York School District (Closed Sales)	7	-50.0%	14	-12.5%	8
Hanover Public School District (Median)	\$141,000	-5.9%	\$149,900	-26.6%	\$192,000
Hanover Public School District (Closed Sales)	15	0.0%	15	150.0%	6
Northern York County School District (Median)	\$224,950	-8.1%	\$244,900	-12.6%	\$257,500
Northern York County School District (Closed Sale)	14	7.7%	13	16.7%	12
Northeastern School District (Median)	\$170,750	-7.8%	\$185,250	-12.9%	\$195,960
Northeastern School District (Closed Sales)	20	0.0%	20	-25.9%	27
Red Lion Area School District (Median)	\$217,950	21.1%	\$180,000	60.3%	\$135,950
Red Lion Area School District (Closed Sales)	22	-29.0%	31	10.0%	20
South Eastern School District (Median)	\$207,500	1.0%	\$205,450	34.3%	\$154,500
South Eastern School District (Closed Sales)	16	-11.1%	18	23.1%	13
South Western School (Median)	\$200,099	8.2%	\$185,000	11.8%	\$178,950
South Western School (Closed Sales)	26	-16.1%	31	0.0%	26
Southern York County School District (Median)	\$173,000	-30.5%	\$248,950	-8.9%	\$190,000
Southern York County School District (Closed Sale)	17	41.7%	12	41.7%	12
Spring Grove Area School District (Median)	\$175,400	-7.2%	\$189,000	0.3%	\$174,900
Spring Grove Area School District (Closed Sales)	18	-5.3%	19	-21.7%	23
West Shore School District (Median)	\$254,900	36.1%	\$187,250	59.9%	\$159,450
West Shore School District (Closed Sales)	19	-5.0%	20	-40.6%	32
West York Area School District (Median)	\$142,373	-12.0%	\$161,750	-1.8%	\$145,000
West York Area School District (Closed Sales)	14	-36.4%	22	-44.0%	25
York City School District (Median)	\$66,500	0.0%	\$66,500	60.2%	\$41,500
York City School District (Closed Sales)	20	-16.7%	24	-9.1%	22
York Suburban School District (Median)	\$164,200	-11.2%	\$184,900	8.6%	\$151,250
York Suburban School District (Closed Sales)	16	-40.7%	27	-50.0%	32
Adams County By School District		MOM%		YOY%	
Bermudian Springs School District (Median)	\$164,900	-25.0%	\$219,900	17.9%	\$139,900
Bermudian Springs School District (Closed Sales)	5	-54.5%	11	-54.5%	11
Conewago Valley School District (Median)	\$151,950	1.3%	\$150,000	31.0%	\$116,000
Conewago Valley School District (Closed Sales)	18	63.6%	11	-14.3%	21
Fairfield Area School District (Median)	\$270,000	38.3%	\$195,250	418.7%	\$52,050
Fairfield Area School District (Closed Sales)	3	-75.0%	12	50.0%	2
Gettysburg School District (Median)	\$171,450	-9.3%	\$189,000	-21.4%	\$218,000
Gettysburg School District (Closed Sales)	22	-31.3%	32	15.8%	19
Littlestown Area School District (Median)	\$220,000	26.6%	\$173,750	13.1%	\$194,500
Littlestown Area School District (Closed Sales)	12	50.0%	8	50.0%	8
Upper Adams School District (Median)	\$139,950	-13.1%	\$161,000	40.7%	\$99,490
Upper Adams School District (Closed Sales)	8	14.3%	7	-11.1%	9

Join the **RAYAC Foundation** and Friends for the



Where: Elks Lodge

223 N George Street, York, PA 17401

When: **Saturday April 6, 2019 from 6-10pm**

Doors Open @ 5:00pm

Food Served 6:00-8:00 pm



What: **All you can eat buffet once again catered by Big Mike's Crabhouse and Grill**

Includes Pit Ham, Fried Chicken, Fried Shrimp, Steamed Shrimp, Coleslaw & Baked Mac & Cheese

Beer and Soda Included + 2 Drink Tickets (no BYOB)

Jars, Pull Tickets, & Raffles Dancing and Music All Night

Cost: \$40/ticket Must be 21+ to attend

Sponsors to Date: Adams County National Bank, Basement Waterproofing Solutions, Brown Appraisers, Bryn Mawr Title, Community Settlement, EGStoltzfus Homes, LLC, Fulton Mortgage Company, Freedmont Mortgage, GMH Mortgage Services, LLC, Guardian Transfer, Homechek, Members 1st FCU, People's Bank, Real Estate Exposures, Reistville Builders, Top Dawg Inspections, Traditions Mortgage, Wheeler, Argento and Moyer Team, White Rose Settlement Services

Contact Shanna Terroso for more information or questions:

shanna@rayac.com or 717-843-7891 X 106



Thirsty Thursday Recap

Thank you to everyone that came to the Thirsty Thursday on February 21st at Rock's Lounge at C&D Bar and Grill! It was a highly attended event and a good time was had by all.

Congratulations to the following gift card winners:

Patricia Carey	Jay Schmitt
Chris Dell	Karen Tavenner
Ray Hoover	Ken Worley



The 50/50 raised **\$305**. Larry Forry won \$152 and donated his entire earnings back to the RAYAC Foundation! Thank you so much Larry for your support! We truly appreciate it!

Please mark your calendars for the next Thirsty Thursday event. It will be held on **May 9th** at the John Wright Restaurant in Wrightsville.

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Jack Bowers
Mortgage Loan Originator
NMLS ID: 146254
Phone: 717.339.5203



Barbara Livelsberger
Mortgage Loan Originator
NMLS ID: 587706
Phone: 717.339.5015



Joe Smith
Mortgage Loan Originator
NMLS ID: 704324
Phone: 717.339.5163



Barb Guise
Mortgage Loan Originator
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Bright Classes at RAYAC - March 18, 2019

<u>Class</u>	<u>Time</u>
New Agents Class <i>*Learn how to set up the Bright system, how to contact Bright management, and how to search as well as emailing basics.</i>	9:00 am - 11:00 am
Create CMA's Class <i>*Maximize the use of Auto Email and Concierge Mode to enhance collaboration with clients. *Establish how to collaborate with and monitor Contact activities. *Manage your Portal Notification settings to stay on top of what your clients are doing.</i>	11:30 am - 12:30 pm
Bright Custom Clinic <i>*Come to our Bright Custom Clinic and sit down with a Customer Success Champion to work through the issues that matter the most to you. This hour is an in-person Q&A session where you can use your laptop, or view on a screen how to work with the Bright system in effective and productive ways. Bring your specific questions and trouble spots, and learn how to resolve them during this personalized hour of support.</i>	12:30 pm - 1:30 pm

All classes are held at RAYAC, 901 Smile Way, York PA 17404

To register, please contact Mireya Carlsen at Mireya@rayac.com

Ask your questions LIVE with a trainer: YouTube Hands-on Clinics



Check out Bright's YouTube Channel by [here](#).



March 13,
2019

1 - 2:30 pm

Cost: \$10

Location:
901 Smile Way
York, PA 17404

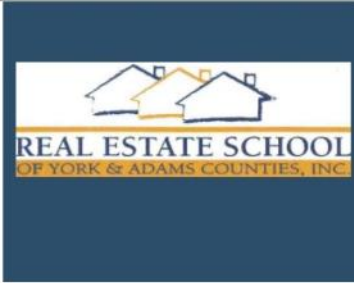
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STRAIGHT TALK: UPDATE TO THE AGREEMENT OF SALE



RAYAC's legal counsel, Peter Ruth will update you on the recent changes to the Agreement of Sale as well as other contract changes.



REAL ESTATE BROKERAGE & OFFICE MANAGEMENT

(Real Estate Sales, 2 broker credits/30 hours CE)

Are you working on your Broker's license? Real Estate and Office Management is one of the two required course needed to fulfill your educational requirements. Course topics include:

Planning and Organizing

Controlling the Market

Directing

Human Resources

Business Ethics

Legal Considerations

Learn the best and most practical skills and techniques for running your own office while completing your Broker's license requirements!

Dates: Tuesdays & Thursdays, March 5, 7, 12, 14, 19, 21, 2019

Time: 9:00 AM - 2:00 PM

Instructor: Mike Perry

Location: RAYAC Classroom

Cost: \$375 (lunch included)

For more information, or to register, please visit <https://mdweb.mmsi2.com/york/>

BROKER & DESIGNATION COURSES

Real Estate Brokerage & Office Management (Broker Required)

Tuesdays/Thursdays - March 5, 7, 12, 14, 19, 21, 2019 from 9:00 AM—2:00 PM (lunch included)

Instructor: Mike Perry

30 hours Real Estate CE, 2 Broker credits

Cost: \$375.00

Are you working on your Broker's license? Real Estate Brokerage and Office Management is one of the two required courses needed to fulfill your educational requirements. Course topics include:

- Planning and Organizing — Setting Goals, Policies & Procedures, Financial Records, Opening an Office
- Controlling the Market — Market Analysis, Growth Patterns, Developmental Stages, Data & Reports
- Directing — Manager's Role, Transition from Sales to Management, Communication Skills
- Human Resources — Staffing, Recruiting, Training & Retaining, Termination
- Business Ethics
- Legal Considerations — Professional Liability, Anti-Trust, taxes, Fair Housing

Learn the best and most practical skills and techniques for running your own office while completing your Broker's license requirements!

Accredited Buyer Representative (ABR Designation)

Tuesday & Wednesday, April 16—17, 2019 from 8:30 AM - 5:00 PM (both days)

Instructor: Melanie McLane

15 hours Real Estate CE/1 Broker credit

Cost: \$349.00 (lunch included)

Are you ready to take the next step in your career and join the ranks of the best in buyer representation? Now is the time to earn the ABR® designation. The goals of this course are to:

- Prepare real estate professionals to thoroughly represent buyer-clients in real estate transactions and provide the quality of service and degree of fidelity to buyers that sellers have customarily enjoyed
- Offer ideas and methods for building a buyer-representation business
- Develop a self-customized tool for conducting a buyer counseling session

Senior Real Estate Specialist (SRES Designation)

Wednesday & Thursday, May 29—30, 2019 8:30 AM - 5:00 PM (both days)

Instructor: Melanie McLane

15 hours Real Estate CE/1 Broker credit

Cost: \$349.00 (lunch included)

Learn how to succeed in one of the fastest growing real estate markets in the country today!

With the Seniors Real Estate Specialist® designation, you will:

- Become qualified to address the needs of home buyers and sellers age 50 and above
- Demonstrate the necessary knowledge and expertise to counsel these clients through major financial and lifestyle transitions in relocating, refinancing, or selling the family home
- Understand the issues relating to this changing segment of the real estate market

Show your Senior clients that you are well-equipped to handle their specific real estate needs and concerns



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RAYAC Course Catalog—Spring 2019

Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2019 for license renewal

Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2020 for license renewal

APPRAISAL, DESIGNATION, & BROKER CLASSES

APPRAISAL CLASSES

Wednesday, March 20, 2019	He Who Has the Money Sets the Rules	Cost: \$80.00
8:30 AM—4:30 PM	Instructor: Michelle Bradley	7 hours Appraisal CE

Appraisal Independence Requirements (AIR) are mandatory and must be followed by all parties to the transaction, including the appraiser, real estate agent, buyer, and seller. This course will explore the Government Sponsored Enterprises (GSEs) standards of AIR, and how GSE requirements affect appraisal reporting. Discussion will include the history of the Home Valuation Code of Conduct (HVCC), and facts regarding the perceived Appraiser Shortage. In addition, the following topics relating to lenders and lending will be reviewed: the background of the Federal Housing Finance Agency's (FHFA) mandate to Fannie Mae & Freddie Mac regarding risk reduction for mortgages; how the Dodd-Frank Financial Reform Legislation affects the real estate industry; the Uniform Mortgage Data Program (UMDP); current lending conditions; the appraisal requirements of portfolio loans and secondary market loans, and how this affects buyers and sellers in the marketplace. Lunch is included.

Wednesday, March 27, 2019	Big Data & the Real Estate Profession	Cost: \$40.00
8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE

This course will help students understand what "big data" is, with a variety of illustrations from several industries. Topics include understanding the distinction between information and knowledge, so students can make intelligent decisions about the quality of the big data available, and the applicability of that data to everyday practice. The course will also explore the influence of big data on many aspects of personal and professional lives, but specifically as it affects real estate transactions from listing to sales to valuation. The data available in today's world is allowing for more computer driven models to either enhance or disrupt the real estate industry. Discussion will include the pros and cons of big data, the issues with using big data, and the role of agents and appraisers trying to do their jobs, and obey the law, while protecting consumers.

Wednesday, March 27, 2019	Universal Design, Smart Houses & You	Cost: \$40.00
1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE

This course will discuss the basics of universal design, smart houses, and coming trends in real estate construction, as it affects appraisers. The aging of the Baby Boomer population, coupled with advanced technology, is changing both new construction and modifications to existing homes. The pent up demand for new construction following the real estate meltdown and recovery, indicates that there will be an increase in the building of new homes in virtually every market. The desire for aging Americans to remain in their own homes means that builders, agents, and others in the industry will be challenged to find housing where people can age in place. Appraisers need to identify the features and ascertain how they affect value.

Not sure what's required this time? Here's what you need to know:

Educational Requirements: 28 hours of Continuing Education, including:

7-Hour National USPAP Course for 2018-2019 - Offered on May 1st

and

2 Hours of Pennsylvania Law Update - Offered as Did They Change That class on April 30th

Tuesday, April 23, 2019	What Do I Do When?	Cost: \$80.00
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8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal & RE CE
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Ever wonder how to handle an unusual situation? This course is designed to provide answers to situations that students might experience, whether on the listing and selling side, or the appraisal side. Topics include: what should a certified appraiser do when they suspect coercion or fraud, when they are threatened, or when the client's requests cannot be met. Should a licensee talk to an appraiser? What information could/should the agent share with an appraiser? Does the business need to be combative? Join us for a lively, interactive class about how to best protect yourself, your clients, and remain in compliance with laws, regulations and USPAP. Lunch is included.

Tuesday, April 30, 2019	Did They Change That? (PA Law update)	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal CE
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This course will review the rules and regulations of the Pennsylvania State Appraisal Board, and provide the required Law update. Students will learn about disciplinary actions taken and fines imposed by the Appraisal Board against those who violated Dodd-Frank and other laws. Discussion will include AQB standards, and changes made to them, as well as a review of Federal laws affecting appraisals, and the revisions made to Dodd-Frank. This course fulfills the mandatory 2 hour requirement for Pennsylvania Appraiser Board Rules and Regulations.

Tuesday, April 30, 2019	Oddballs: Pricing & Valuing Unusual Properties	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE
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Everyone can price the generic 3 bedroom ranch or 4 bedroom Colonial, but what do you do with an oddball? Oddballs have unusual sizes, lot sizes, features, lack of features, individualized styles and décor, and much more. Pricing and appraising unusual properties is a challenge for appraisers and agents alike. Appraisers are charged with valuing property in terms of definitions of fair market value, which usually include a definition of a "typical buyer". However, many oddball properties do not appeal to "typical buyers". Discussion will include identifying the relevant characteristics of a property, as well as determining the Scope of Work for the assignment. A second challenge is getting mortgage loans approved for these properties - explore the use of portfolio lenders, and how this often applies to oddballs. Come get some great tips for how to appraise and price the oddballs in your world!

Wednesday, May 1, 2019	National USPAP	Cost: \$117.10
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8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal & Real Estate CE
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This required course will bring students up to date on the changes in this year's USPAP, help explain how to implement USPAP into daily appraisal practice, and fulfill the Pennsylvania 7 hour USPAP requirement.

Cost includes the required workbook. Students **MUST** have their own copy of the 2018-2019 USPAP Manual, which can be ordered through RAYAC for \$79.50 (includes tax). Students who do not have their own copy will not receive credit for the course. Please contact Mireya Carlsen at Mireya@rayac.com if you would like to order one. Lunch is included.

Tuesday, May 7, 2019	Big Data & the Real Estate Profession	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE
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This course will help students understand what “big data” is, with a variety of illustrations from several industries. Topics include understanding the distinction between information and knowledge, so students can make intelligent decisions about the quality of the big data available, and the applicability of that data to everyday practice. The course will also explore the influence of big data on many aspects of personal and professional lives, but specifically as it affects real estate transactions from listing to sales to valuation. The data available in today’s world is allowing for more computer driven models to either enhance or disrupt the real estate industry. Discussion will include the pros and cons of big data, the issues with using big data, and the role of agents and appraisers trying to do their jobs, and obey the law, while protecting consumers.

Tuesday, May 7, 2019	Universal Design, Smart Houses & You	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE
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This course will discuss the basics of universal design, smart houses, and coming trends in real estate construction, as it affects appraisers. The aging of the Baby Boomer population, coupled with advanced technology, is changing both new construction and modifications to existing homes. The pent up demand for new construction following the real estate meltdown and recovery, indicates that there will be an increase in the building of new homes in virtually every market. The desire for aging Americans to remain in their own homes means that builders, agents, and others in the industry will be challenged to find housing where people can age in place. Appraisers need to identify the features and ascertain how they affect value.

Tuesday, May 28, 2019	Understanding Assessments	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE
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How do tax assessments work in Pennsylvania? In this class, students will learn about the assessment process in PA for both agents and appraisers, and understand how they affect the marketing, sale, and valuation of real estate. The following topics will be discussed: how assessments are completed (including who is responsible, and how often); the difference between mass appraisal and single-property appraisal; the current ‘patchwork’ of assessments in PA, with some counties completing assessments frequently, and others going for years without a reassessment: common-level ratios; how to interpret a current assessed value in the context of the county and the property; the gas industry and its effect on assessment, Clean and Green; the Homestead Exemption; how and when a tax assessment should be appealed; and the impact on value in the marketplace from an assessed value.

Tuesday, May 28, 2019	Hybrid Appraisals—Safe or Sorry?	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal CE
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This course will explore the hybrid appraisal models being embraced by some appraisal management companies, where another party, such as a real estate licensee, will collect data about the house and take photos. This is then passed on to a certified real estate appraiser, who performs a desk-top appraisal using the data provided by the third party. Discussion will include USPAP compliance, whether it’s covered by E & O insurance, and whether or not this is just a simpler way to do more appraisals, or something with inherent risk.



From the Executive Officer

Taxes

by Shanna Terroso, RCE, e-PRO

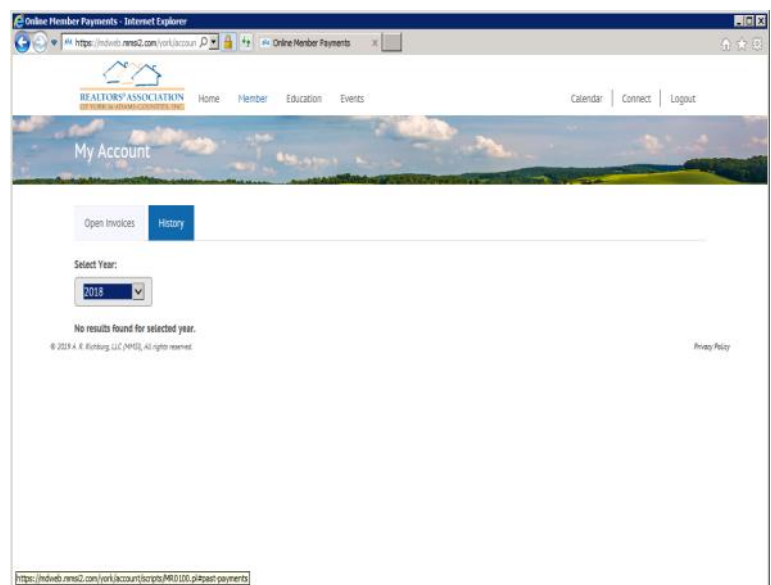
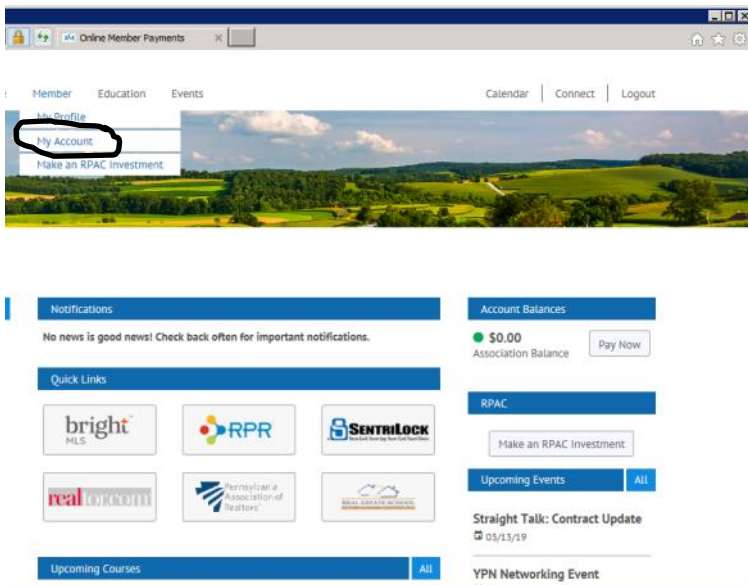
What was that saying by Benjamin Franklin, the only certainty is death and taxes? If you are in real estate we certainly know that to be true, and April 15th seems to come around faster each year. But at RAYAC, we have tried to make filing your taxes a little easier for you this year. Any invoices that you have paid to RAYAC in 2018 are available on your online member account. When I say anything, I mean everything from items you purchased in the RAYAC Store, receipts from events that you paid to attend, your REALTOR® Dues and any payments for classes. All receipts can be easily printed from your account.

Please follow the steps below to print your receipts:

- 1) Visit the RAYAC website (<https://rayac.com/>)
- 2) Click on Member Portal (<https://mdweb.mmsi2.com/york/>)
- 3) Log into the Portal
- 4) Scroll over the member button along the top of the screen. From the drop-down member click on My Account.
- 5) Click on the History Tab
- 6) Select the year 2018 from the dropdown menu.
- 7) Any document type labeled P is they payments you made. You can simply click on the document number and print from there.

I know filing those taxes is never fun, but we hope this member service will make it a little less painful.

Please note, if you took a class online, you can retrieve your payment information through your online account, or by calling their helpdesk at 1-800-532-7649.





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Partner with us to close more deals in 2018 with our First Time Home Buyer Program!

FIRST TIME HOME BUYER PROGRAM

Program Highlights:

- Must be first time homebuyer*
- Fixed Interest Rate
- 30 year loan with no mortgage insurance
- Income limits do apply, 80% or less of the median income for given location
- 6% maximum seller contribution
- All applicants are required to participate in First Time Home Buyer education



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*Borrower must not have had ownership interest in a property in last three years.





Legislative Link



First-Time Homebuyers Savings Account legislation passes the House

House Bill 128 (Brown, R-Monroe/Bizzarro, D-Erie), the First-Time Homebuyers Savings Account program legislation, was voted out of the House on Thursday. PAR issued a Call-to-Action last week, urging Realtors® to contact their legislators to ask them to move the legislation. The bill moves on to the Senate for consideration. Thank you to all everyone that participated in this very successful Call-to-Action.

Senator Mensch (R-Montgomery) also introduced First Time Homebuyer legislation this week as Senate Bill 309. It is expected that the bill will be considered by the Senate Urban Affairs and Housing Committee soon after they return from PA Budget Hearings in March.

The First-Time Homebuyers Savings Account Program would allow Pennsylvanians to save money toward the purchase of a home and the money saved would qualify as a tax deduction for their state income tax return. Parents and grandparents would be eligible to save for children and grandchildren as well. To learn more about First Time Homebuyer Savings Accounts, visit FirstHomePA.com



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Case #16-3: Mass Media Solicitation Not a Violation of the Code

REALTOR® A, a residential broker, worked in a market area that included an attractive suburb of a large city. At the time REALTOR® A launched a new advertising program, there were a number of houses for sale in the neighborhood listed exclusively with other REALTORS®, each having the respective listing broker's sign on its front lawn.

Working with his advertising agency, REALTOR® A developed a special e-mail solicitation describing the service of his offices. He employed a commercial e-mail distribution service to purchase the e-mails of every homeowner in REALTOR® A's market area.

The e-mail distribution service sent REALTOR® A's e-mail solicitation to all the homeowners in his market area, including houses that had other REALTORS®' signs in the front yard. Several of the REALTORS® whose clients received REALTOR® A's e-mails filed complaints with the Association against REALTOR® A. The Grievance Committee considered the complaints and referred them to the Professional Standards Administrator to schedule a hearing by a Hearing Panel of the Professional Standards Committee at which time all of the complaints would be considered. The complaints charged REALTOR® A with unethical conduct in failing to respect the exclusive agency of other REALTORS®.

At the hearing, REALTOR® A defended his action by saying that the distribution of his e-mail solicitation was widespread in nature; that it had been carried out by a commercial distribution service; and that it was of the same nature as television or social media advertising that might come to the attention of some clients having exclusive listing contracts with other REALTORS®.

The Hearing Panel's decision noted that REALTOR® A, in designing his advertising campaign, did not direct his e-mail to property owners whose identity had come to REALTOR® A's attention through information disclosed by other REALTORS® consistent with their ethical obligation to cooperate with other brokers under Article 3 of the Code of Ethics; e.g., through a "for sale" sign or through information disseminated through a Multiple Listing Service. Rather, REALTOR® A's advertising campaign was directed in an indiscriminate manner to all property owners in a given geographical area. Furthermore, the medium REALTOR® A chose for his advertising campaign was an e-mail, which property owners could read or delete as they saw fit. The panel determined that this form of communication does not harass a property owner, as would telephone calls or direct personal contacts. The Hearing Panel, therefore, held that REALTOR® A's advertising campaign did not violate Article 16 of the Code of Ethics.

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

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cathy@rayac.com

Deb Kottmyer
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deb@rayac.com



Listing agents can now share information with their clients that will make the process of showing their home more efficient and convenient.

Homeowners will benefit from knowing when a showing has begun, and will be able to return home quicker when notified that the showing has ended.

For more information, please click [HERE](#).

RAYAC Offers \$500 for Graduating High School Senior

RAYAC is offering one \$500 scholarship for a high school senior who is an immediate family member of a RAYAC member and who is pursuing a post secondary education of any kind.

Click [HERE](#) for details.

Deadline to apply is *Monday, April 29, 2019.*



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HomeRite Inspections

[HouseMaster Home Inspections](#) - ad pg. 12

Mason Dixon Home Inspection
New Leaf Home Inspection
Pillar to Post Home Inspection
Pillar to Post Inspections
Precision Inspections & Radon
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The Mitigator
The Property Examiners
The Virtus Group LLC
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Trimmer Home Inspections
Valjers, LLC

Lenders

[ACNB Bank](#) - ad pg. 12
Bay Capital Mortgage Corp
BB&T Mortgage
Concierge Mortgage, LLC
Citizens Bank
Fidelis Mortgage Corporation
First Alliance Home Mortgage
First National Bank
Freedmont Mortgage Funding
[Fulton Mortgage Company](#) - ad pg. 3
Guaranteed Rate
GMH Mortgage Services LLC
Heritage Valley Federal Credit
Union
Homebridge Financial Services
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M & T Bank Mortgage Division
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- ad pg. 20
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