

RAYAC Connection

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Don't Miss the Upcoming Straight Talk: Lender Panel



Date: Thursday, May 2, 2019

Time: 9:00 am

Cost: \$10 per person

Come listen to six of the most experienced lenders in our area, and make sure you bring all of your questions!

Call the RAYAC office to reserve your spot **(717) 843-7891!**

Presented by:

- Teresa Gregory - Traditions Mortgage
- Andrew Harkins - Movement Mortgage
- Bill Hoyer - PrimeLending
- Sam Miller - Fulton Mortgage
- Ryan Scott - JG Wentworth
- Crystal Wilhide - M&T Bank

Sponsored by:

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Thank You!

THANK YOU to everyone who contributed **\$19,811** to RPAC including these RPAC leaders!



Election Day

May 21st

Governor's Club

(\$500-\$999.99)

Steve Brown
Patricia Carey
Jim Warfield
Ken Worley

Capitol Club

(\$250-\$499.99)

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

\$99 Club

(\$99-\$249.99)

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

Make your Realtor® voice heard. Your vote can make a difference!

Polls will be open from 7:00 am—8:00 pm.

Find your polling location [HERE](#)



Thank You to Everyone that Attended the Legislative Breakfast

RAYAC members were able to speak with 13 members of the Pennsylvania General Assembly and Congress to discuss and be informed about issues related to real estate. The breakfast was held at the Out Door Country Club in York, PA.



RAYAC Store Giveaway!

Enter to win a REALTOR® tote bag this month with a minimum \$5 purchase from the RAYAC store. The tote bag is a \$10 value!



Board of Directors Summary

April 11, 2019

Action Items

- The board reviewed RAYAC's current alcohol policy and voted to not make any changes to the policy that is in place.

Reports

- Draft regulations for BPO's were proposed earlier this year. They have not yet been approved by the Real Estate Commission. Until they are approved, BPO's cannot be performed. Once the Commission approves the draft regulations, RAYAC will offer a class which complies with the adopted guidelines.
- RAYAC currently has 105 Affiliate members. This is the largest number of affiliates to date.

Thursday, June 20

2nd Annual Membership Appreciation Picnic
Cousler Park, 12:00 pm - 2:00 pm

Save
the
Date

Thursday, October 17

Annual Business Meeting
Wyndham Garden, York

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Sam Miller
Mortgage Loan Officer
NMLS #: 167645
717.968.6676



Connie Kern
Mortgage Loan Officer
NMLS #: 480917
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

Kevin Bao, All Ameridream Real Estate LLC
 Anneka Bear, Berkshire Hathaway (G)
 Sara Frank, RE/MAX Quality Service
 Nicholas Geller, Berkshire Hathaway (W)
 Jennifer L. Kline, Iron Valley of York County
 Angeliqua Kuo, Keller Williams Keystone
 Jared Lighty, Berkshire Hathaway (CD)
 Jessica Okronley, Berkshire Hathaway (D)
 Tabatha Peters, Berkshire Hathaway (E)
 Ingrid Shuey, Century 21 Core Partners
 Tracey Simms, Keller Williams American Prem
 Seth Trone, ERA Preferred Properties
 Bryan Stough, Cavalry
 Stephen Sheffer, EXP Realty
 Kimberly Sprenkle, Berkshire Hathaway (E)
 Angela Westra, Keller Williams

Member Changes

Beau D Cislo, Iron Valley of York County
 Monique D Hale, Century 21 Core Partners
 Justin Jonathan Hollar, Keller Williams
 Keystone
 Jennifer L. Kline, Iron Valley of York County
 Michael C Kosko, Berkshire Hathaway (E)
 Melissa S Nemtuda, House Broker Realty, LLC
 Jodi L Reineberg, Berkshire Hathaway (D)
 Andrea Sparks, Berkshire Hathaway (E)
 Brian L. Staub, Iron Valley of York County
 Reid B Weinbrom, Keller Williams Keystone
 Crystal N Wever, Berkshire Hathaway (D)

Member Drops

Salvador Galdamez, McCallister & Myers

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

Academy Mortgage Corporation
 11019 McCormick Rd
 Hunt Valley, MD 21031
 443-391-5908
 Brian Nowakowski

Metro Public Adjustment, Inc.

543 W Market Street
 York, PA 17401
 1-800-866-1994
 Jim Myers

AnnieMac Home Mortgage

700 East Gate Drive
 Suite 400
 Mount Laurel, NJ 08054
 1-855-882-3882
 Randy Fiocchi

Affiliate Changes

None

Affiliate Drops

Nation One Mortgage
 701 NJ-73 Suite 2,
 101Marlton, NJ 08053

Membership Stats

(as of 4/21)

	2019	2018
Designated REALTORS	120	121
Primary REALTORS	984	918
Secondary REALTORS	69	51
Pending Applicants	15	5
Total REALTORS	1188	1095
Affiliates	105	97
Total Members	1293	1192

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May

- 1 USPAP Class, 8:30 am
- 2 Straight Talk: Lender Panel, 9:00 am
- 2 Program Social Committee Meeting, 9:30 am
- 2 Book Club, 11:00 am
- 6 Leadership Development Committee Meeting, 2:00 pm
- 6 Pre-licensing Starts, 6:00 pm
- 7 Member Communications Committee Meeting, 9:30 am
- 7 Golf Outing Committee Meeting, 12:00 pm
- 8 YPN Committee Meeting, 10:30 am
- 8 Community Relations Committee Meeting, 1:00 pm
- 9 Board of Directors Meeting, 9:00 am
- 9 Book Club, 11:00 am
- 9 Thirsty Thursday, John Wright, 5:00 pm
- 10 New Member Orientation, 8:30 am
- 15 Appraisal Class - What Do I Do When?, 8:30 am
- 16 Book Club, 11:00 am
- 18 Shred Event, RAYAC office & HACC Gettysburg, 10:00 am
- 20 Bright Training, New Agent Training, 9:00 am
- 20 Bright Training, Tips and Tricks, 11:30 am
- 20 Bright Training, Custom Clinic, 12:30 pm
- 22 Park Clean Up Day, Renaissance Park, 9:00 am
- 28 Appraisal Class - Understanding Assessments, 8:30 am
- 28 Appraisal Class - Hybrid Appraisals, 1:00 pm
- 29 Designation Class - SRES, 8:30 am, Day 1
- 30 Designation Class - SRES, 8:30 am, Day 2

Thirsty Thursday

Thursday, May 9

5:00-7:00 pm

John Wright Restaurant

234 N Front Street, Wrightsville, PA

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

Sponsors:

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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.



REALTORS Legislative Meetings & Trade Expo in DC

May 13-18, 2019
Washington, DC

The REALTORS® Legislative Meetings & Trade Expo is where NAR members take an active role to advance the real estate industry, public policy and the association. REALTORS® come to Washington, DC, for special issues forums, committee meetings, legislative activities and the industry trade show. Plus, while you're there, take in some sightseeing.

REALTORS® travel from all over the country to attend these meetings. We're only two hours away. Make it a day trip or book a room to stay longer.

Registration is FREE. For more details or to register, [click here](#).

RAYAC Community

Shred Event

Get rid of old tax and confidential files in a safe and secure manner.

Sat., May 18

10:00 am - 12:00 noon

RAYAC

901 Smile Way, York

HACC Gettysburg Campus

731 Old Harrisburg Road, Gettysburg

This is a drive-through event. NO boxes may be dropped off.

Donations will be accepted for the **RAYAC Foundation** to support housing-related charities in York & Adams Counties and the Robert Murphy Disaster Relief Fund.



For more information visit
rayac.com
or call (717) 843-7891.



Community Shred Event

Get rid of old tax and confidential files in a safe and secure manner.

Saturday, May 18

10:00 am - 12:00 noon

RAYAC - 901 Smile Way, York

HACC Gettysburg Campus - 731 Old Harrisburg Road, Gettysburg

DO

- Bring old tax records, confidential files or any personal information that you would like to be shredded for privacy reasons.
- You may bring papers in file folders.
- Papers/files may contain staples, rubber bands or paper clips.
- You may bring items in boxes. Boxes will be returned to you.
- Be prepared to wait. This is a drive-through event. There may be lines and we appreciate your patience. You will stay in your vehicle, in line until you are at the mobile shredding truck. There is no need to get out of your vehicle. Volunteers will take the items to be shredded from your vehicle.
- You are welcome to watch your items be shredded.

DON'T

- DO NOT bring items that can be recycled instead of shredded, i.e. magazines, catalogs, newspapers, promotional flyers, etc.
- DO NOT bring files with metal binding. Please remove the metal binding before you attend the shred event.
- DO NOT bring metal hanging files.
- DO NOT bring CDs, DVDs or plastic items.
- DO NOT drop off any boxes at the shredding sites. This is a drive-through event.

Donations will be accepted for the **RAYAC Foundation** to support housing-related charities in York & Adams Counties and the Robert Murphy Disaster Relief Fund.

Contact the REALTORS Association of York & Adams Counties at (717) 843-7891 if you have any questions about the Shred Event.

RAYAC Leadership

President

Heather Kreiger '20
ROCK Commercial, 854-5357

Past President

Ken Worley '19
BH Homesale, 757-7811

Vice President

Sue Pindle '21
RE/MAX Quality Service,
632-5111

Secretary

Brenda Riddle '19
BH Homesale, 757-7811

Treasurer

Cindy Mann, CDPE '19
CB Residential Brokerage,
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,
BH Homesale, 757-7811



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Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

- The price and sales trend indicators of the two counties that comprise the RAYAC coverage area showed the same pattern. Both counties showed rising price trend indicators and declining sales as compared to year-ago levels.

York County Overall Monthly Core Metrics	Mar-19	MOM%	Feb-19	YOY%	Mar-18
Average Sales Price	\$195,388	4.4%	\$187,122	6.1%	\$184,111
Average Price Per Square Foot	\$96	-2.0%	\$98	4.3%	\$92
Median Sales Price	\$180,000	5.9%	\$170,000	7.1%	\$168,000
Number of Sales	492	37.8%	357	-4.1%	513
Median Cumulative Days on Market	37	-28.8%	52	-22.9%	48
Average Days on Market (Previous)	60	-18.9%	74	-15.5%	71
Average Listing Discount (Previous)	1.5%		2.5%		1.6%
Sold Price/List Price	98.5%		97.5%		98.4%
Total Sales Volume	\$96,130,828	43.9%	\$66,802,667	1.8%	\$94,448,993
Total Listing Inventory	1,635	9.2%	1,497	-35.6%	2,540
New Listing Inventory	760	38.7%	548	-0.8%	766
Months of Supply	3.3	-21.4%	4.2	-34.0%	5.0
Adams County Overall Monthly Core Metrics	Mar-19	MOM%	Feb-19	YOY%	Mar-18
Average Sales Price	\$231,445	24.1%	\$186,492	15.1%	\$201,053
Average Price Per Square Foot	\$119	16.7%	\$102	15.5%	\$103
Median Sales Price	\$200,928	14.8%	\$175,000	8.0%	\$186,000
Number of Sales	85	49.1%	57	-11.5%	96
Median Cumulative Days on Market	55	19.6%	46	1.9%	54
Average Days on Market (Previous)	85	41.7%	60	10.4%	77
Average Listing Discount (Previous)	2.6%		2.0%		2.9%
Sold Price/List Price	97.4%		98.0%		97.1%
Total Sales Volume	\$19,672,809	85.1%	\$10,630,042	1.9%	\$19,301,124
Total Listing Inventory	402	13.2%	355	-38.0%	648
New Listing Inventory	164	74.5%	94	-6.3%	175
Months of Supply	4.7	-24.2%	6.2	-30.9%	6.8

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

York County By School District	Mar-19	MOM%	Feb-19	YOY%	Mar-18
Central York School District (Median)	\$172,500	-6.8%	\$185,000	-9.2%	\$189,950
Central York School District (Closed Sales)	38	81.0%	21	5.6%	36
Dallastown Area School District (Median)	\$191,000	14.6%	\$166,600	-2.7%	\$196,200
Dallastown Area School District (Closed Sales)	45	21.6%	37	-4.3%	47
Dover Area School District (Median)	\$162,400	4.8%	\$155,000	16.0%	\$140,000
Dover Area School District (Closed Sales)	30	57.9%	19	-6.3%	32
Eastern York School District (Median)	\$135,000	-12.3%	\$154,000	-12.9%	\$155,000
Eastern York School District (Closed Sales)	19	111.1%	9	-38.7%	31
Hanover Public School District (Median)	\$144,900	-5.9%	\$154,000	15.0%	\$126,000
Hanover Public School District (Closed Sales)	16	220.0%	5	6.7%	15
Northern York County School District (Median)	\$259,900	15.3%	\$225,500	34.3%	\$193,500
Northern York County School District (Closed Sale)	21	110.0%	10	10.5%	19
Northeastern School District (Median)	\$181,200	20.8%	\$150,000	6.6%	\$169,950
Northeastern School District (Closed Sales)	30	30.4%	23	0.0%	30
Red Lion Area School District (Median)	\$184,950	13.8%	\$162,500	-10.2%	\$206,000
Red Lion Area School District (Closed Sales)	34	30.8%	26	-2.9%	35
South Eastern School District (Median)	\$234,750	31.9%	\$178,000	10.0%	\$213,500
South Eastern School District (Closed Sales)	18	38.5%	13	-10.0%	20
South Western School (Median)	\$230,750	15.4%	\$200,000	25.4%	\$184,000
South Western School (Closed Sales)	40	8.1%	37	-16.7%	48
Southern York County School District (Median)	\$213,500	-9.2%	\$235,040	-11.9%	\$242,450
Southern York County School District (Closed Sale)	20	11.1%	18	-23.1%	26
Spring Grove Area School District (Median)	\$199,900	14.2%	\$175,000	11.7%	\$179,000
Spring Grove Area School District (Closed Sales)	35	118.8%	16	12.9%	31
West Shore School District (Median)	\$188,500	1.8%	\$185,210	-2.3%	\$192,950
West Shore School District (Closed Sales)	38	90.0%	20	5.6%	36
West York Area School District (Median)	\$188,500	29.1%	\$146,000	45.1%	\$129,900
West York Area School District (Closed Sales)	38	40.7%	27	15.2%	33
York City School District (Median)	\$64,900	-23.6%	\$84,900	12.9%	\$57,500
York City School District (Closed Sales)	33	106.3%	16	-23.3%	43
York Suburban School District (Median)	\$141,000	-10.5%	\$157,500	-9.6%	\$155,900
York Suburban School District (Closed Sales)	37	146.7%	15	19.4%	31
Adams County By School District	Mar-19	MOM%	Feb-19	YOY%	Mar-18
Bermudian Springs School District (Median)	\$181,300	17.0%	\$154,950	-34.0%	\$274,900
Bermudian Springs School District (Closed Sales)	10	400.0%	2	42.9%	7
Conewago Valley School District (Median)	\$192,450	24.2%	\$155,000	20.0%	\$160,313
Conewago Valley School District (Closed Sales)	20	17.6%	17	-37.5%	32
Fairfield Area School District (Median)	\$235,000	56.1%	\$150,500	20.8%	\$194,500
Fairfield Area School District (Closed Sales)	11	450.0%	2	57.1%	7
Gettysburg School District (Median)	\$205,000	20.6%	\$170,000	-13.7%	\$237,450
Gettysburg School District (Closed Sales)	21	23.5%	17	-19.2%	26
Littlestown Area School District (Median)	\$164,900	-22.6%	\$213,000	-13.2%	\$190,000
Littlestown Area School District (Closed Sales)	11	-8.3%	12	-8.3%	12
Upper Adams School District (Median)	\$200,928	175.2%	\$73,000	29.5%	\$155,200
Upper Adams School District (Closed Sales)	9	200.0%	3	-35.7%	14

Making Great Connections at the Affiliate Tradeshow and Social

REALTORS® and Affiliate members had a great time getting to know each other and learning about various products and services that they offer. A special thank you to the following Affiliate partners for participating at this year's event which was held at Heritage Hills Golf Resort.

Check out RAYAC's [Facebook page](#) to see photos from the event.

ABCO
ACNB Bank
AdvantaClean - Lower Susquehanna
BB&T
Community Settlement
Concierge Mortgage, LLC
Fidelis Mortgage
American Home Warranty
GMH Mortgage
Gordon L Brown & Assoc, Inc.
Guardian Mortgage

HouseMaster Home Inspections
HomeLand Environmental
M&T Bank
MyClosing
Northpointe Bank
PeoplesBank
Pillar to Post Inspections
Precision Inspections and Radon Solutions
Real Estate Exposures
Stock and Leader
Traditions Mortgage

US Health Advisors LLC
White Rose Settlement Services



A big thank you to Melinda Eppolito from Remace and Steve Johnson from Homechek for leading a very informative discussion on the differences between inspectors and appraisers.

We would also like to thank the York County Economic Alliance for partnering with us on this event sharing all of the current real estate projects that they have taking place in the City of York!



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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



Barb Guise
 Mortgage Loan Originator
 NMLS ID: 631841
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Bright Classes at RAYAC - May 20, 2019

<u>Class</u>	<u>Time</u>
New Agents Class <i>*Designed for beginners, this session will help you learn how to set up the Bright system, and contact Bright management and support. Topics include Search and the Basics of Emailing.</i>	9:00 am - 11:00 am
Tips & Tricks <i>*Maximize your effectiveness by learning some tips and tricks of the trade.</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](#).



901 SMILE WAY, YORK, PA 17404 • 717.845.3487 / FAX 717.854.0720 / WWW.RAYAC.COM

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, May 15, 2019	What Do I Do When?	Cost: \$80.00
8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal & RE CE

Ever wonder how to handle an unusual situation? This course is designed to provide answers to such situations, whether on the listing and selling side, or the appraisal side. Topics include: what should an 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? Learn how to best protect yourself, your clients, and remain in compliance with laws, regulations and USPAP. Lunch is included.

Tuesday, May 28, 2019	Hybrid Appraisals—Safe or Sorry?	Cost: \$40.00
1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal CE

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.

Tuesday, May 28, 2019	Understanding Assessments	Cost: \$40.00
8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE

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.

Monday, June 3, 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 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. Discussion will include the pros and cons of big data, the issues with using it, and the role of agents and appraisers trying to obey the law, while protecting consumers.

Monday, June 3, 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. Appraisers need to identify the features and ascertain how they affect value.

BROKER/DESIGNATION CLASSES

May 29—30, 2019	Senior Real Estate Specialist (SRES Designation)	Cost: \$349.00
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8:30 AM - 4:30 PM	Instructor: Melanie McLane	15 hours CE/1 Broker credit
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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.

Approved for 15 hours Real Estate Continuing Education, and 1 Broker credit. Lunch is included.

October 10, 15, 18, 25, 2019	Real Estate Law (Broker Required)	Cost: \$395.00
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9:00 AM - 5:00 PM	Instructor: Brett M. Woodburn, Esq.	30 hours CE/2 Broker credits
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Real Estate Law is one of two required course needed to fulfill your educational requirements.

Topics include: Introduction to Law & Legal Systems, Real & Personal Property, Land, Water & Air Rights, Contract Law, The Real Estate Transaction, Leases, Law and the Real Estate Licensee, and Law of Agency.

Understand real estate law, how it affects your business, and how to remain compliant.

Approved for 30 hours Real Estate Continuing Education, and 2 Broker credits. Textbook and lunch included.

14 Simple Steps for Safeguarding Your Office

By now, you are aware of potential dangers that face real estate agents when they are meeting clients, showing properties or hosting open houses, and in their cars. There is one more place to consider: the office where you work.

You can help safeguard your business's (and your personal) property, and the safety of all who work in the office, with a few procedures and precautions:

1. Know staff in other nearby businesses and be aware of their schedules.
2. Ensure that all doors other than the main entrance are secured.
3. Make certain windows are not obscured so that passersby can see in.
4. Make sure there is a clear exit route from the service desk to the door.
5. Never allow visitors to wander freely about the business. Have the person whom they want to see come to the front office area and escort the individual to the meeting area.
6. Have a visitor log book and policy on issuing visitor tags that limit access to certain areas and hours of the day.
7. If you encounter an individual while working late or alone, indicate to that person that you are not alone. Say something like, "My supervisor will be right with you and should be able to assist you."
8. Keep personal information private. Avoid discussing where you live, after-work or vacation plans in front of customers, new coworkers or anyone in general with whom you are not comfortable.
9. Never leave valuables, purses or wallets tucked behind counters or on desks.
10. Lock away personal letterhead and business cards to avoid use by unauthorized people.
11. Mark equipment for easy identification in the event of theft or damage. Maintain an inventory of all marked items.
12. Lock up audio/visual equipment when not in use.
13. Secure spare and master keys in locked cabinets.
14. Protect client information. Most offices keep sensitive personal information on their computers and/or in paper files - names, Social Security numbers, credit card or other account data - that identifies customers or employees. If this sensitive data falls into the wrong hands, it can lead to fraud or identity theft.



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From the Executive Officer

The 9 Year Real Estate Itch

by Shanna Terroso, RCE, e-PRO

According to NAR’s 2018 Profile of Home Buyers and Sellers, the average seller owned their home for 9 years before placing it on the market for sale. Here is another great statistic, 91% of sellers used a real estate professional in selling their home. In 44% of cases, sellers decided to trade up to a larger home as well.

So how can you use this information to your advantage? We know statistically sellers are most likely to put their home on the market at the 9-year mark, and that they will most likely use a REALTOR®. If that is not a cause for staying in touch with your past clients, I don’t know what is? You need to keep in contact with them through their years of homeownership. You should also pay close attention to your past clients who have owned their home for 7-8 years. This is when they are most likely to start thinking about selling their current home and buying their new place. At this point you should be increasing your outreach, educating your clients on the current market conditions and what the trend in real estate has been since they purchased their home 8 years ago. RAYAC’s Annual Market Report is a great tool to utilize in showing those trends over time. We all have limited time and resources. Knowing how to use statistical data to your advantage can better guide you on how to use your resources most effectively.



C2EX Challenge

The National Association of REALTORS® proudly introduces Commitment to Excellence (C2EX), a program that empowers REALTORS® to demonstrate their professionalism and commitment to conducting business at the highest standards. To learn more about this program, please view the [video](#).

RAYAC would like to challenge all of its members to complete the program. Five ambitious members will be rewarded in a BIG way!

1st Person to complete = Free local dues for 2020 - \$225 value.

2nd Person to complete = Free lockbox subscription for 2020 - \$159 value.

3rd Person to complete = RAYAC Smart Pass for Continuing Education - \$125 value.

Anyone who posts what they have learned on any social media platforms will be entered into a drawing to win coaching videos and leadership books. Use hashtag **#C2EXtaughtme**.

Finally, anyone who starts the program between May 1st and September 1st will be entered into a drawing to win a \$100 gift card to Amazon.com!

[Get started TODAY!](#)



Lots of Leadership Opportunities

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

Leadership York



Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the Series finds it to be incredibly worthwhile. [Click here](#) for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at shanna@rayac.com by June 14.

Leadership Hanover

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career. [Click here](#) for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at shanna@rayac.com by June 14.



Leadership Hanover
Develop the leader in you.

RAYAC Board of Directors

RAYAC is looking for several talented leaders to serve on the Board of Directors. If you are interested or would like more information about what is involved with being a Director, please contact Shanna Terroso at shanna@rayac.com by June 28.



Lockbox Billing

Keep an eye out for Sentrilock invoices which will be sent via email on Friday, May 31st. The invoice amount totals \$159 which will be due by Monday July 1st.



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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Electronic Advertising Reminder for REALTORS®

Author: Peter T. Ruth

Advertising real estate services electronically is now as common as signing documents with the click of a mouse, scheduling an inspection or getting access to a lockbox with app, or attending an open house via Facetime. Just as common, unfortunately, are the Hotline calls that involve this often confusing topic.

As an initial matter, agents must remember that regardless of the medium, all advertisements for real estate services or listed properties must disclose “the name of the REALTOR®’s firm in a reasonable and readily apparent manner either in the advertisement or in electronic advertising via a link to a display with all required disclosures.” NAR Code of Ethics, Standard of Practice 12-5.

In short, the NAR Code of Ethics allows a REALTOR® to forego including the required information in every electronic advertisement via social media, electronic mail, or a website without violating the Code of Ethics as long as the ad includes a link to a display with all of that required information. Before utilizing this approach to online advertising, it’s important that licensees confirm the link in any such ad actually directs the consumer to a display with the required information.

It’s also important to remember that just because an online advertisement may comply with the NAR Code of Ethics, the Pennsylvania State Real Estate Commission similarly imposes requirements for the employing broker’s information on **all** advertisements (each ad “shall contain the business name and telephone number of the employing broker” in equal size). The Commission, however, presently provides no alternative for this required information for electronic advertising.

A best practice is to routinely check your advertisements for compliance. Review prospective ads with your Broker, and when possible, with legal counsel who can insure compliance and keep you (and your ads) out of trouble.



Information from the State Real Estate Commission Regarding “Team” Advertising

Licensees are permitted to advertise as a team provided the following criteria are met:

1. The team name is either the licensed or Commission-registered nickname of a licensee on the team. The team name may not be a fictitious name.

Examples of acceptable team: NAMES	Example of unacceptable team: NAMES
Benjamin Franklin team	Franklin team
Ben Franklin team (where Ben is registered as a nickname)	

2. On all advertisements, except business cards, all team members must be listed using the team member’s licensed or Commission-registered nickname.
3. Unlicensed individuals, including office staff, may not be listed or pictured as members of the team.

Examples of acceptable team: ADVERTISEMENTS	Example of unacceptable team: ADVERTISEMENTS
<p>“Joe Smith Team” Joe Smith (associate broker), John Thomas (salesperson) and Michael Jones (licensed assistant) (phone)</p> <p>Masters of Real Estate, Inc. Office (phone)</p>	<p>“Joe Smith Team” Joe Smith (associate broker), John Thomas (salesperson), Michael Jones (licensed assistant) and Sally Jordon (Closing Coordinator) (phone)</p> <p>Masters of Real Estate, Inc. Office (phone)</p>
Examples of acceptable team: BUSINESS CARDS	Example of unacceptable team: BUSINESS CARDS
<p>John Thomas Member of the Joe Smith Team (phone)</p> <p>Masters of Real Estate, Inc. Office (phone)</p>	<p>John T. Member of the Joe Smith Team (phone)</p> <p>Masters of Real Estate, Inc. Office (phone)</p>

4. A team may only be composed of licensees from the same real estate company.
5. The requirements of §35.305, including the prominence requirement of the broker’s name and number, must be met on each page of the advertisement.

Marketing on Facebook

Can you promote your business on your personal Facebook page?

Marketing a business on Facebook requires a “Business Page.” It's actually against Facebook's Term of Service to have a personal profile for a business, so don't make the mistake of using a Personal Profile for your business. Creating a Business page allows other Facebook users to ‘Like’ your company and receive updates from you without becoming a Friend. It’s quick and easy to ‘Like’ a business on Facebook. One click of a button and it’s done, no ‘friend requests’ and ‘friend confirmations’ to deal with. It’s immediate. However, there are still many companies, (some quite well-known) that are using a personal Facebook profile as opposed to a Facebook business page to promote their company. This can have its problems. Here are just some of them:

You are breaking the rules

Section 4 of Facebook’s terms clearly states that you shouldn’t have two separate Facebook accounts and you should never use a personal Facebook profile for commercial gain. Businesses have had their accounts suspended altogether over this malpractice.

Your business won’t be seen

Using a personal page to promote your company is hindering your chances, because only your friends can see it.

No one will ‘Like’ your business

It will be much more difficult to gain ‘friends’ as a business if you’re using a personal Facebook profile because people will be reluctant to share personal information with a company – no matter how good that company is. A Facebook business page allows people to ‘Like’ your company without any privacy risks because your company cannot access their personal information.

Your business could run out of Friends

Facebook may only allow a personal profile to have a maximum number of friends, but your Facebook business page can be ‘Liked’ by a limitless number of people. Why limit your opportunities?

Facebook personal profiles are for people and Facebook business pages are for businesses. Of course you can still reflect your business in your personal Facebook updates, but it’s simply not designed to enable a company to maximize the many benefits that social media offers today.



Practicing Professionalism

A Buyers' and Sellers' Guide to Multiple Offer Negotiations

Information for Buyers

In some situations sellers will have several competing purchase offers to consider. Sellers have several ways to deal with multiple offers. Sellers can accept the “best” offer; they can inform all potential purchasers that other offers are “on the table”; they can “counter” one offer while putting the other offers to the side awaiting a decision on the counter-offer; or they can “counter” one offer and reject the others.

While the listing broker can offer suggestions and advice, decisions about how offers will be presented – and dealt with – are made by the seller - not by the listing broker.

There are advantages and disadvantages to the various negotiating strategies you can employ in multiple offer negotiations. A low initial offer may result in buying the property you desire for less than the listed price or it may result in another buyer's higher offer being accepted. On the other hand, a full price offer may result in paying more than the seller might have required. In some cases there can be several full price offers competing for the seller's attention – and acceptance.

Your buyer-representative will explain the pros and cons of these (and possibly other) negotiating strategies. The decisions, however, are yours to make.

Purchase offers generally aren't confidential. In some cases sellers may make other buyers aware that your offer is in hand, or even disclose details about your offer to another buyer in hope of convincing that buyer to make a “better” offer. In some cases sellers will instruct their listing broker to disclose an offer to other buyers on their behalf.

Listing brokers are required to follow lawful, ethical instructions from their clients in the same way that buyer-representatives must follow lawful, ethical instructions from their buyer-clients. While some REALTORS® may be reluctant to disclose terms of offers, even at the direction of their seller-clients, the Code of Ethics does not prohibit such disclosure. In some cases state law or real estate regulations may limit the ability of brokers to disclose the existence or terms of offers to third parties.

You may want to discuss with your buyer-representative the possibility of making your offer confidential, or of establishing a confidentiality agreement between yourself and the seller prior to commencing negotiations.

Realize that as a represented buyer, your broker likely has other buyer-clients, some of whom may be interested in the same properties as you are. Ask your broker how offers and counter-offers will be presented and negotiated if more than one of her buyer-clients are trying to buy the same property.

Appreciate that your buyer-representative's advice is based on past experience and is no guarantee as to how any particular seller will act (or react) in a specific situation.

Information for Sellers

It's possible you may be faced with multiple competing offers to purchase your property. Your listing broker can explain various negotiating strategies for you to consider. For example, you can accept the “best” offer; you can inform all potential purchasers that other offers are “on the table” and invite them to make their “best” offer; you can “counter” one offer while putting the other offers to the side awaiting a decision on your counter offer; or you can “counter” one offer and reject the others.

If you have questions about the possibility of multiple offers and the way they can be dealt with, ask your listing broker to explain your options and alternatives.

Realize that each of these approaches has advantages and disadvantages. Patience may result in an even better offer being received; inviting buyers to make their “best” offers may produce an offer (or offers) better than those “on the table” – or may discourage buyers who feel they’ve already made a fair offer resulting in them breaking off negotiations to pursue other properties. Your listing broker will explain the pros and cons of these strategies (and possibly other) negotiating strategies. The decisions, however, are yours to make.

Appreciate that your listing broker’s advice is based on past experience and is no guarantee about how any particular buyer will act (or react) in a specific situation.

Information for Buyers and Sellers

Perhaps no situation facing buyers or sellers is more potentially frustrating or fraught with potential for misunderstanding and for missed opportunity than presenting and negotiating multiple, competing offers to purchase the same property. Consider the following issues and dynamics:

Sellers want to get the highest price and best terms for their property.

Buyers want to buy at the lowest price and on the most favorable terms.

Listing brokers – acting on behalf of sellers – represent sellers’ interests.

Buyer representatives represent the interests of their buyer-clients.

Will a seller disclosing information about one buyer’s offer make a second buyer more likely to make a full price offer? Or will that second buyer pursue a different property?

Will telling several buyers that each is being given a chance to make their “best offer” result in spirited competition for the seller’s property? Or will it result in the buyers looking elsewhere?

What’s fair? What’s honest? Why isn’t there a single, simple way to deal with multiple competing offers?

Knowledgeable buyers and sellers realize there are rarely simple answers to complex situations. But some fundamental principles can make negotiating multiple offers a little simpler.

Realize the listing broker represents the seller – and the seller’s interests, and the buyer-representative represents the buyer – and the buyer’s interests. Real estate professionals are subject to state real estate regulation and, if they are REALTORS®, to the Code of Ethics of the National Association of REALTORS®.

The Code of Ethics obligates REALTORS® to be honest with all parties; to present offers and counter-offers quickly and objectively; and to cooperate with other brokers. Cooperation involves sharing of relevant information.

Frequently frustration and misunderstanding results from cooperating brokers being unaware of the status of offers they have presented on behalf of their buyer-clients. Listing brokers should make reasonable efforts to keep buyer-representatives up-to-date on the status of offers. Similarly, buyer-representatives should keep listing brokers informed about the status of counter-offers their seller-clients have made.

Finally, buyers and sellers need to appreciate that in multiple offer situations only one offer will result in a sale, and the other buyers will often be disappointed their offers were not accepted. While little can be done to assuage that disappointment, fair and honest treatment throughout the offer and negotiation process, coupled with prompt, ongoing and open communication, can enhance the chances that all buyers – successful or not – will feel they were treated fairly and honestly.

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

Jaclyn Eriksen

Public Relations Director
Ext. 110

jaclyn@rayac.com

Cathy Hill

Administrative Assistant
Ext. 100

cathy@rayac.com

Deb Kottmyer

Clerk (PT)

deb@rayac.com

Spring Fling Fun for the RAYAC Foundation!

The Spring Fling was a great success for the RAYAC Foundation, Thank you to everyone that attended for being so generous with the raffles and 50/50. The new location at the Elks Lodge turned out very nicely and we appreciate their hospitality. Just under \$5,000 was raised for the RAYAC Foundation that evening!

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