Volume 45, Issue 7, July 2019



RAYAConnection

What's Inside

Golf Outing Recap **RPAC Leaders** 3 **RAYAC Scholarship Winner** Membership Picnic Recap 3 Day of Action Recap Membership News Safety Tips Calendar of Events Save the Date 6 RAYAC Leadership 7 **Bright Statistics** 8&9 Online Resources 10 **Bright Training** 11 **Broker Course** 12 Legislative Link 13 **Executive Officer Column** 14 Practicing Professionalism 15 **Staff Contacts** 16 Bowlathon 16 Sentrilock Billing 16 Affiliate Member List 17

YPN Presents: A Day at the Ballpark!



Come join us for an afternoon of networking, delicious food and enjoy watching the Revs take on the Skeeters! Tickets are \$10 and that includes a 2-hour buffet. This is an event you do not want to miss!

Register Today!

Another Successful Year for the RAYAC Foundation Charity Golf Outing!

RAYAC's 24th Annual Charity Golf Outing raised \$24,706.54 for the RAYAC Foundation to support housing related charities in York and Adams Counties and the Robert Murphy Disaster Relief Fund. The Association appreciates the commitment of the committee members, sponsors, golfers, volunteers and Heritage Hills Golf Resort for their roles in making this outing such a success! An extra special thank you goes to our generous sponsors as well as Bartolo Enterprises for obtaining numerous donations for the golf outing.

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THANK YOU

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WINNING TEAMS Sponsor - Fulton Mortgage Company

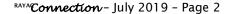
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CLUB Sponsor - Red Lion Elks

Check out more photos from the outing on our FACEBOOK page.



Thank You!

THANK YOU to everyone who contributed \$20,376 to RPAC including these RPAC leaders!

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RAYAC \$500 Scholarship Winner

Congratulations to Katelyn Godfrey who is the winner of the \$500 RAYAC Scholarship! RAYAC member, Ed Leckrone presented Katelyn with her check. Katelyn wrote a great essay on what home means to her. Congrats again, Katelyn! Everyone at RAYAC wishes you the best of luck as you begin your next chapter at Elizabethtown College!



Another Successful Membership Appreciation Picnic in the Books!

Thank you to everyone that came to the 2nd Annual RAYAC Membership Appreciation Picnic! A little rain didn't dampen our fun, and after a quick shower, the sun was shining and yard games resumed! We are very lucky to have such awesome members in our association!!







RAYAC Staff and Members Participate in the United Way Day of Action

RAYAC was proud to participate in the United Way Day of Action on Friday, June 21st. Staff along with members of the association washed windows in residents homes at SpiriTrust Lutheran in Shrewsbury. It was a pleasure meeting so many residents and hope they all enjoy their freshly

cleaned windows!







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Membership News

New Members

Anthony Burke, Berkshire Hathaway Cody Crumling, Century 21 Dale Janet Gates, Berkshire Hathaway (G) Jayda Miller, Berkshire Hathaway (W) Stephanie Niedererr, Berkshire Hathaway Anna Palmer, JA Myers Matthew Ray, Berkshire Hathaway Brandon Turner, Coldwell Banker Michael Wagner, Coldwell Banker Christopher Philip Westra, Keller Williams Keystone

Member Changes Rose Beaverson, Execu-EXP Realty Hanover Roberto Berlingo, Berkshire Hathaway (H) Theresa DePastina, Howard Hanna Amanda Lee Eisenhart, Keller Williams Kevstone Jennifer Corinne Goodyear-Counts, EXP Realty Sharon J Harris, Iron Valley Real Estate

Lorene P Jones, Iron Valley Real Estate Monica Jordan, JA Myers Robert Morgan, Iron Valley Real Estate Ashley Mott, EXP Realty Candice E Nelson, RE/MAX Patriots Cynthia Michelle Richardson, Berkshire Hathaway (SH) Stephanie Erin Weirich, Iron Valley Real Estate

New Affiliates

None

Affiliate Changes

Watermark Land Transfer 1512 E Market Street York, PA 17403 223-848-3546

Precise Inspecting LLC 2105 W Ridge Drive Lancaster, PA 17603 717-808-5997

Affiliate Drops

Membership Stats

(as of 6/21)							
•	2019	<u>2018</u>					
Designated REALTORS	122	120					
Primary REALTORS	1001	941					
Secondary REALTORS	71	56					
Pending Applicants	9	14					
Total REALTORS	1203	1131					
Affiliates	107	104					
Total Members	1310	1235					

Member Drops Steve Billet, McCallister & Myers

Jennifer M King, RE/MAX Patriots Cindy L Ness, Berkshire Hathaway (SH) Prudence F.I. Smith, Keller Williams Keystone Jennifer Tobias, Berkshire Hathaway (SH)

New Office/Brokerage

None

Office Changes

Office Drops



Settlements | Closings | Title Insurance | Landlord | Tenant

July

- 4 RAYAC office closed
- 8 Bowlathon Committee Meeting, 9:00 am
- 8 Hand on Helpers Committee Meeting, 2:00 pm
- 9 RAYAC Foundation Board Meeting, 9:00 am
- 10 YPN Committee Meeting, 10:30 am
- 11 Board of Directors Meeting, 9:00
- 12 New Member Orientation, 9:00 am
- 15 Bright Training: New Agent Training, 9:00 am
- 15 Bright Training: CMA Clinic, 11:30 am
- 16 Member Communications Committee Meeting, 9:30 am
- 16 Education Committee Meeting, 11:00 am
- 17 Leadership Development Committee Meeting, 9:00 am
- 18 Thirsty Thursday, Bridgewater Golf Club
- 24 YPN Networking Event, York Revolution, 11:00 am



July 18, 2018 - Thirsty Thursday, Bridgewater Golf Club, 601 Chestnut Hill Road, York, PA, 17402 Thank you to Alternate Ave LLC, AnnieMac Home Mortgage, and CGA Law Firm for sponsoring the event.

August 8, 2019 - Bowlathon, 5:00 pm, Suburban Bowlerama, **50's theme!**

October 17, 2019 - Annual Business Meeting, Wyndham Garden, York. Sponsored by: Cross Country Mortgage •

Safety Tips

Many real estate professionals have home offices. Whether you work at home or not, you might want to consider additional steps to secure your home. Burglars usually leave if they can't break in within ninety seconds. Anything that slows down a thief by even a minute or two can keep your house from being robbed.

- Make sure that all doors to the outside are metal or solid, 1 ³/₄" hardwood and have good, sturdy locks.
- Use the locks you have. Keep your doors and windows locked, even if you're at home. Get your children into this habit, too. And always lock up your home when you go out, even if it's only for a few minutes.
- Secure sliding glass doors with commercially available bars or locks, or put a wooden dowel or broomstick in the door track.
- Make sure your windows, especially at ground level, have good locks and use them.
- Make sure all porches and other possible entrances are well lit. Heat- or motion-sensing lights are a good choice for outdoor lights.
- Trim any bushes or trees that hide doors or windows. Keep ladders, tools, toys, and recreational equipment inside when you're not using them.
- Don't hand out keys to friends, even if they are trustworthy. Know the location of all your house keys all the time. Never use hide-a-keys or leave the key under the doormat, above the door, in a flowerpot, or anywhere outside the house. You may think you're being clever, but experienced thieves know all the tricks. Also, keep your car keys and house keys on a different ring if you ever use valet parking or leave your keys with parking lot attendants or even at a repair garage.
- Watch your trash: Just bought a new entertainment system? A bunch of empty boxes out by the curb triggers an alarm to would-be thieves.
 Instead of putting boxes out in plain sight, cut them down, and stuff them in trash bags.
- Keep written records of all furniture, jewelry and electronic products. If
 possible, keep these records in a safe deposit box, fireproof safe, or
 other secure place. Take pictures or a video, and keep purchase
 information and serial numbers if available. These help law enforcement
 agencies track recovered items.
- Clearly display your house number, so police and other emergency vehicles can find your home quickly.
- If you see a screen that has been cut, broken windows, or a door that's been left open, don't go in. Call the police from a neighbor's house or a public phone.

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

<u>Secretary</u>

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 Century 21 Core Partners 718-0748

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

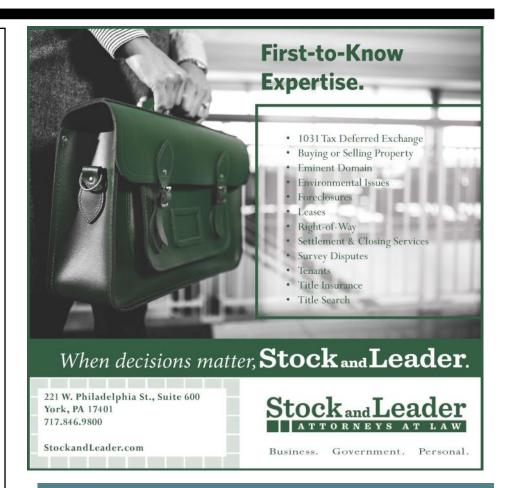
Lisa Merisotis Myers, '20 CB Residential, 854-9242

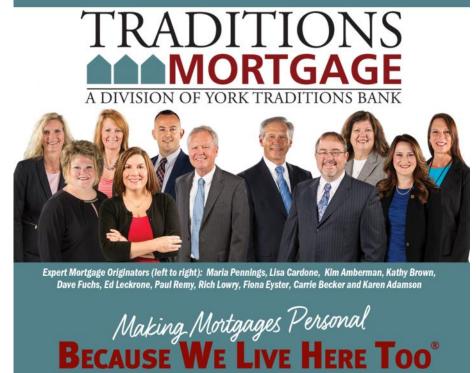
Mary Price, '20, GRI, e-PRO BH Homesale, 633-7300

Selina Robinson, '20 BH Homesale, 235-9050

John P. Wiga, '20, GRI Re/Max Patriots, 840-4848

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

 Price trend indicators for the two counties that comprise the RAYAC coverage area continued to rise above year ago levels. Sales slipped nominally over the same period.

York County Overall Monthly Core Metrics	May-19	MOM%	Apr-19	YOY%	May-18
Average Sales Price	\$205,933	5.7%	\$194,828	9.5%	\$188,075
Average Price Per Square Foot	\$103	4.0%	\$99	8.4%	\$95
Median Sales Price	\$190,750	9.0%	\$175,000	9.1%	\$174,900
Number of Sales	605	34.7%	449	-0.5%	608
Median Cumulative Days on Market	15	-31.8%	22	-25.0%	20
Average Days on Market (Previous)	47	-6.0%	50	-6.0%	50
Average Listing Discount (Previous)	1.3%		1.7%		1.5%
Sold Price/List Price	98.7%		98.3%		98.5%
Total Sales Volume	\$124,589,231	42.4%	\$87,477,827	9.0%	\$114,349,786
Total Listing Inventory	1,636	6.6%	1,535	-42.0%	2,822
New Listing Inventory	852	1.4%	840	-10.1%	948
Months of Supply	2.7	-20.6%	3.4	-41.3%	4.6
Adams County Overall Monthly Core Metrics	May-19	MOM%	Apr-19	YOY%	May-18
Average Sales Price	\$228,650	12.0%	\$204,064	5.2%	\$217,293
Average Price Per Square Foot	\$113	3.7%	\$109	2.7%	\$110
Median Sales Price	\$214,750	11.0%	\$193,450	10.1%	\$195,000
Number of Sales	114	35.7%	84	-0.9%	115
Median Cumulative Days on Market	26	-39.5%	43	0.0%	26
Average Days on Market (Previous)	64	-20.0%	80	-11.1%	72
Average Listing Discount (Previous)	2.9%		2.8%		2.5%
Sold Price/List Price	97.1%		97.2%		97.5%
Total Sales Volume	\$26,066,100	52.1%	\$17,141,344	4.3%	\$24,988,664
Total Listing Inventory	489	18.1%	414	-28.8%	687
New Listing Inventory	209	20.8%	173	-1.9%	213
Months of Supply	4.3	-12.2%	4.9	-28.3%	6.0

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties (RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

York County By School District	May-19	MOM%	Apr-19	YOY%	May-18
Central York School District (Median)	\$226,000	41.3%	\$159,950	42.6%	\$158,500
Central York School District (Closed Sales)	30	-11.8%	34	-45.5%	55
Dallastown Area School District (Median)	\$186,900	-18.7%	\$230,000	8.4%	\$172,450
Dallastown Area School District (Closed Sales)	55	34.1%	41	-32.9%	82
Dover Area School District (Median)	\$178,000	4.8%	\$169,900	5.7%	\$168,450
Dover Area School District (Closed Sales)	42	82.6%	23	5.0%	40
Eastern York School District (Median)	\$178,395	0.5%	\$177,450	19.3%	\$149,500
Eastern York School District (Closed Sales)	19	18.8%	16	0.0%	19
Hanover Public School District (Median)	\$148,950	-3.8%	\$154,888	-9.7%	\$165,000
Hanover Public School District (Closed Sales)	16	6.7%	15	-36.0%	25
Northern York County School District (Median)	\$290,000	26.1%	\$230,000	21.6%	\$238,450
Northern York County School District (Closed Sale	25	78.6%	14	-3.8%	26
Northeastern School District (Median)	\$185,000	10.5%	\$167,481	-7.5%	\$200,000
Northeastern School District (Closed Sales)	24	20.0%	20	-20.0%	30
Red Lion Area School District (Median)	\$200,000	13.0%	\$177,000	35.6%	\$147,500
Red Lion Area School District (Closed Sales)	50	61.3%	31	47.1%	34
South Eastern School District (Median)	\$237,718	-3.5%	\$246,250	16.0%	\$205,000
South Eastern School District (Closed Sales)	22	57.1%	14	46.7%	15
South Western School (Median)	\$229,950	7.0%	\$214,900	15.0%	\$199,900
South Western School (Closed Sales)	42	-2.3%	43	-17.6%	51
Southern York County School District (Median)	\$218,000	-0.9%	\$220,000	-2.0%	\$222,400
Southern York County School District (Closed Sale		87.5%	16	7.1%	28
Spring Grove Area School District (Median)	\$190,044	-6.9%	\$204,200	9.3%	\$173,950
Spring Grove Area School District (Closed Sales)	44	83.3%	24	4.8%	42
West Shore School District (Median)	\$221,000	-9.8%	\$244,900	13.4%	\$194,900
West Shore School District (Closed Sales)	33	43.5%	23	-37.7%	53
West York Area School District (Median)	\$159,900	3.2%	\$155,000	-2.7%	\$164,400
West York Area School District (Closed Sales)	31	106.7%	15	-32.6%	46
York City School District (Median)	\$64,000	6.7%	\$60,000	-24.3%	\$84,600
York City School District (Closed Sales)	41	10.8%	37	2.5%	40
York Suburban School District (Median)	\$182,450	4.3%	\$175,000	5.6%	\$172,700
York Suburban School District (Closed Sales)	32	77.8%	18	14.3%	28
Adams County By School District	May-19	MOM%	Apr-19	YOY%	May-18
Bermudian Springs School District (Median)	\$199,950	-13.5%	\$231,250	-7.0%	\$215,000
Bermudian Springs School District (Closed Sales)	8	100.0%	4	-60.0%	20
Conewago Valley School District (Median)	\$162,000	13.7%	\$142,500	-8.0%	\$176,025
Conewago Valley School District (Closed Sales)	31	40.9%	22	-3.1%	32
Fairfield Area School District (Median)	\$225,000	-6.6%	\$241,000	53.6%	\$146,500
Fairfield Area School District (Closed Sales)	13	225.0%	4	550.0%	2
Gettysburg School District (Median)	\$255,000	16.7%	\$218,485	17.5%	\$216,950
Gettysburg School District (Closed Sales)		65.0%	20	-2.9%	34
Littlestown Area School District (Median)	\$194,900	-3.4%	\$201,750	-4.9%	\$205,000
Littlestown Area School District (Closed Sales)		21.4%	14	0.0%	17
Upper Adams School District (Median)	\$167,250	-7.0%	\$179,900	166.7%	\$62,700
Upper Adams School District (Closed Sales)		-55.6%	9	-63.6%	11
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Bookmark These Online Resources

REALTORS® Association of York & **Adams Counties**

http://rayac.com/

Pennsylvania Association of **REALTORS®**

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National Association of REALTORS®

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RAYA Connection - July 2019 - Page 10



Bright Classes at RAYAC - July 15, 2019

Whether you're just getting started, or you're a more experienced agent who just wants to brush up and learn some new tips, you will benefit from attending our Bright training classes. Offered every month, this is your chance to keep up with the latest information, and bring your toughest questions.

Intro to Bright MLS

9:00 am - 11:00 am

Objectives:

• 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.

REGISTER TODAY

Bright CMA Clinic

11:30 am - 12:30 pm

Objectives:

Demonstrate the 3 locations where you can start a CMA * Selecting CMA Pages * Adding a Subject Property
 * Create a Cover Page * Adding Comps * Viewing the CMA Map * Adding Price Adjustments * View Optional Pricing Tab * Printing and Emailing CMA * Editing a Previous CMA *Quick "CMA alternatives"

REGISTER TODAY

For additional questions, 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.



BROKER COURSE—FALL 2019

Real Estate Law (Broker Required)

October 10, 15, 18, 25, 2019 30 hours Real Estate CE/2 Broker credits

9:00 AM-5:00 PM

Instructor: Brett M. Woodburn, Esquire

Cost: \$395.00 (lunch included)

Real Estate Law is one of two required course needed to fulfill your Broker's licensure 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
- Law of Agency

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





To register, please visit the Member Portal on our website: www.rayac.com.

For additional information or questions about Broker's licensure requirements, please contact Mireya Carlsen at mireya@rayac.com.

حصے Legislative Link حصے

National Association of Realtors® Files Amicus Brief Defending Labor Department's AHP Rule

The National Association of Realtors® filed an <u>amicus brief</u>(link is external)in defense of the Department of Labor's (DOL) Association Health Plan rule late last week. Amicus briefs are legal documents filed in appellate court cases by non-litigants that have a strong interest in the subject matter in question. Earlier this year, a federal court ruled that provisions of the DOL's rule were unlawful, a ruling adversely impacting Realtors® seeking more cost effective and comprehensive health insurance solutions through AHP options. The Department of Justice is appealing the ruling and NAR's amicus brief submission supports the DOJ's appeal.

"Passage of the Patient Protection and Affordable Care Act resulted in significant regulatory changes to the individual insurance market, some of which have benefited Realtors®," the brief reads. "However, ACA changes have also resulted in significant increases in health care costs, leaving many individuals to forgo coverage, which jeopardizes the health, safety and financial stability of their families and others."

NAR's amicus brief discusses DOL's lawful authority to expand access to AHPs by interpreting the working owner provisions to promote flexibility while not conflicting with existing statutes. NAR also describes the comprehensiveness of AHP coverage and the many successful plans already in place that are resulting in significant savings and benefits to many working owners.

"NAR is committed to ensuring our members can secure the health insurance coverage they need to provide for themselves and their families," said NAR President John Smaby, a second generation Realtor® from Edina, Minnesota. "However, affordability concerns continue to serve as a barrier to securing sufficient affordable, quality insurance options for America's 1.3 million Realtors®.

If the courts final ruling is adverse and pending any appeals, independent contractors may lose the ability to access insurance coverage through an AHP, sacrificing valuable savings on premiums, and broader network access with more comprehensive benefits. Overall, AHP plans have proven to have lower cost options and better overall coverage, leading countless sole proprietors and small employers alike to purchase association health plans over the past year.



From the Executive Officer

Immediate Kick-Out Clause

by Shanna Terroso, RCE, e-PRO

This has been a question that has come across my desk pretty frequently in the past couple of weeks. What status does a listing with an immediate kick-out clause go under?

When a listing goes under contract and has an addendum of an immediate kick-out clause, according to Bright MLS's Rules & Regs the listing must be placed in **ACTIVE UNDER CONTRACT** status. The property cannot remain in the Active status.

The next question I normally receive is what if I write in the addendum and the buyer agrees that the property will go in an Active Status in the MLS, then can I place the property in an Active status? The answer is NO. Bright MLS Rules & Regulations trump that addendum.

RAYAC has requested that Bright revisit this policy. The request has gone to a Bright Compliance Task Force and the Task Force has been reluctant to make a change to the policy. Bright is considering making a new status of Active-Kick-Out so properties with kick-out clauses whether 48 hours or immediate kick-out could be placed in this status. The Bright Task Force continues to evaluate all of the options.

For now, any listings with an immediate kick-out will need to be placed in a status of Active Under Contract. Please inform your sellers of this policy so they can make an informed decision when accepting an offer with a kick-out clause.



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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John Henry 717-487-4934



Sharon Palma 717-654-7568



Noelle Miller 717-891-4527

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



Practicing Professionalism

Case #16-2: Respect for Agency

Client A gave a 180-day exclusive right to sell listing of a commercial property to REALTOR® B, specifying that no "for sale" sign was to be placed on the property. REALTOR® B and his sales associates started an intensive sales effort which, after three months, had produced no offer to buy, but it had called attention to the fact that Client A's property was for sale. When REALTOR® C heard of it, he called on Client A, saying that he understood that his property was, or soon would be, for sale, and that if Client A would list the property with him exclusively he felt confident that he could provide prompt action. Client A said the property was exclusively listed with REALTOR® B under a contract that still had about 90 days to run.

"In that case," said REALTOR® C, "you are bound for the next 90 days to REALTOR® B. I have a really outstanding organization, constantly in touch with active buyers interested in this class of property. I am in a position to render you an exceptional service, and I will plan to call you again in 90 days or so."

The property remained unsold during the term of REALTOR® B's listing contract. REALTOR® C called again on Client A, and obtained his assurance that he would sign an exclusive listing of the property upon expiration of the listing contract.

When REALTOR® B called on Client A on the last day of the listing contract to seek its renewal, Client A told him of REALTOR® C's two visits. "I was impressed by REALTOR® C's assurance of superior service" Client A told REALTOR® B, "and in view of the fact that my listing with you produced no definite offer in the 180-day period, I have decided to give REALTOR® C a listing tomorrow."

REALTOR® B filed a complaint with the Grievance Committee of the Association, outlined the facts, and charged that REALTOR® C's conduct had been inconsistent with Article 16 of the

Code of Ethics.

The Grievance Committee referred the matter to the Professional Standards Committee.

At the conclusion of the hearing, the panel found that REALTOR® C had violated Article 16 by failing to respect the exclusive agency of REALTOR® B. The panel's decision advised that REALTOR® C's original time when he had no knowledge of REALTOR® B's exclusive listing, was not in itself unethical, but that as soon as he learned of REALTOR® B's status as the client's exclusive agent, he should have taken an attitude of respect for the agency of another REALTOR®, and refrained from any effort to get the listing until after the expiration date of the original contract.

REALTOR® C's attitude of regarding the client's relationship with REALTOR® B as a kind of misfortune, of presenting his own service as superior to REALTOR® B's, and of suggesting to the client that, having a better capacity to serve him, he could wait until REALTOR® B's listing had expired, was, the panel said, contrary to the respect for another REALTOR®'s exclusive agency required by Article 16.

The Hearing Panel's decision further advised REALTOR® C that he would have conducted himself in accord with Article 16 if, upon learning of REALTOR® B's status as exclusive agent, he had expressed his willingness to cooperate with REALTOR® B in the sale of Client A's property.

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