

RAYAC Connection

What's Inside

RPAC Leaders	2
Homeless Outreach Project	2
Designer Bag Bingo	3
YPN Cornhole Tournament Recap	4
Board of Directors Minutes	5
Membership News	6
Calendar of Events	7
RAYAC Leadership	8
Bright Statistics	9&10
Safety Checklist	11
Bright Training	12
Continuing Education	13-17
SmartPass	18
HomeSnap	19
Legislative Link	20
Executive Officer Column	21
Lockbox Rental Program	22
Change to Bylaws	22
Staff Contacts	23
RAYAC Store Calendars	23
Affiliate Member List	24

Don't Forget to Sign Up for the Biggest Event of the Year!



**2019 RAYAC
Annual Business
Meeting**

COME LISTEN TO TERRY WATSON TAKE YOUR
BUSINESS TO THE NEXT LEVEL!

DATE: OCTOBER 17 | REGISTRATION: 8:00 AM
MEETING: 9:00 AM | LOCATION: WYNDHAM GARDEN
FREE TO RAYAC MEMBERS

[REGISTER TODAY!](#)

Thank You!

THANK YOU to everyone who contributed \$26,141 to RPAC including these RPAC leaders!

Sterling R (\$1,000)

Patricia Carey
Kim Moyer
Ken Worley

Governor's Club (\$500-\$999.99)

Steve Brown
Lee Garlin
Jim Warfield

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Dave Bode
Mark Carr
Greg Clymer
Adam Flinchbaugh
Elle Hale
Tina Llorente
Tamra Peroni
Sue Pindle
Sue Reed
Bill Shanbarger
Drew Smith

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

Catherine Aguilar	Marie Arcuri
Bob Argento	Kevin Barnaba
Susan Becker	Tami Behler
Edward Bender	Dennis Berkebile
Brian Berkheimer	Ellen Biesecker
John Bowman	Naomi Brown
Peg Bucher	Lisa Calhoun
Suzanne Christianson	Jeff Cleaver
Barbara Deardorff	Chris Dell
Casey Dougherty	Brenda Drawbaugh
Nathan Elfner	Wade Elfner
Darvi Emenheiser	Melinda Eppolito
Ron Fimiani	Debbie Folmer
Judy Givens	Deborah Goodling
Paul Hayes	Judy Henry
George Herman	Lisa Hitchen
Tracy Imhoff	Joshua Jackson
Michele Jones	Anne Kahlbaugh
Glenda Kane	Richard Keller
Jennifer Kibler	Shane Laucks
John Linton	Cynthia Mann
Deborah McLaughlin	Debra McManus
Robin Mede-Butt	David Monsour
MJ Musser	Cinda Nease
Robyn Pottorff	Mary Price
Holly Purdy	Jodi Reineberg
Brenda Riddle	Selina Robinson
Michael Sabo	James Savard
Richard Smith	Marty Sowa
Amanda Stiles	Shanna Terroso
Jason VanDyke	Rich Vangel
Donna Walker	Shelley Walter
Judith Waltman-Bacon	

Homeless? Facing the possibility of being homeless?

Benefit assistance

Job services

Health screenings

Homeless Outreach Project

Housing assistance

We are here to help

All under one roof

Assistance to obtain a birth certificate

Thursday, October 24

9:00 am to 2:00 pm

Asbury United Methodist Church
340 E. Market St., York PA 17403

Questions, call 717-843-7891.

Sponsored by the REALTORS
Association of York & Adams Counties,
Bell Socialization Services
& other community partners.

Designer Bag Bingo

benefits the **RAYAC Foundation**

to support housing-related charities in York & Adams Counties including homeless shelters, domestic abuse shelters, children's homes and more.

Sunday, November 3, 2019

Dover Community Building

3700 Davidsburg Road, Dover

Doors open at 11:00 am. Bingo starts at 1:00 pm.



*Beautiful handbags from Coach, Dooney & Bourke,
Kate Spade, Michael Kors and more.*

20 games of bingo, 3 special games, 75 board, raffles, door prizes, and **COME HUNGRY**, there will be delicious food for lunch.

Tickets \$25

For tickets call the REALTORS® Association of York & Adams Counties, 717-843-7891.



YPN Cornhole Tournament Recap

Thank you to everyone that attended the 3rd Annual YPN Cornhole Tournament! This year we had a record breaking 33 teams that participated in the event! It was wonderful to have so many RAYAC members together for a fun-filled evening!

Thank you to the following sponsors for helping make the night such a success!

Community Settlement
Homeland Environmental
First American Home Warranty
Fulton Mortgage

Congratulations to Dave Monsour and Jay Schmitt for winning this years tournament! Both Dave and Jay generously donated their winnings to the RAYAC Foundation. Thank you both so much for your support of the RAYAC Foundation!!



Board of Directors Summary

September 12, 2019

Action Items

- The Board of Directors Approved the 2020 Budget and the 2020 Fees. The REALTOR® local dues and annual lockbox subscription fees for 2020 will remain unchanged.
- The Board of Directors approved lowering the monthly Sentrilock Subscription fee from \$30 to \$20 per month plus tax.
- The Board of Directors approved a new program where agents can rent a lockbox for \$20 per listing.
- The Board of Directors approved a motion to vote in the affirmative on amending Bright MLS Bylaws in regards to the Bright MLS Board of Directors terms.
- The Board of Directors approved the purchase of 4 computers to replace computers that were running on Windows 7. Windows 7 support expires in January 2021.

Reports

- Bright MLS - Kurt Miller, Bright MLS Regional Vice President, was in attendance at the meeting and gave a report on ongoing enhancements to Bright MLS. The board also addressed their concerns with compliance and public record issues with Bright MLS.

The mortgage company
You can bank on

At Fulton Mortgage Company, you can trust our local mortgage specialists to have the knowledge and expertise to guide your clients through the process of buying or building their home.

Contact us today:

 <p>Scott Martin Senior Mortgage Loan Officer NMLS #: 615778 717.891.8463</p>	 <p>Sam Miller Mortgage Loan Officer NMLS #: 167645 717.968.6676</p>
 <p>Connie Kern Mortgage Loan Officer NMLS #: 480617 717.968.1017</p>	 <p>Andy Berryman Senior Mortgage Loan Officer NMLS #: 144458 717.295.4728</p>

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



Membership News

New Members

Mary Accardo, Keller Williams Keystone (Y)
 Eric Adamson, Berkshire Hathaway (CD)
 Michael Allison, Re/Max Patriots
 Susan Anderson, EXP Realty LLC
 Lisa Beamer, Keller Williams Keystone (Y)
 Amanda Croumer, Berkshire Hathaway (W)
 Vicki Davis, Country Home Real Estate
 Darren Dickensheets, Re/Max Quality Service
 Julia Rose Gordillo, Iron Valley
 Jeanine Elisha Harris, Property Management Unlimited
 David Howe, Berkshire Hathaway
 Randy Krouse, Century 21 Dale
 Naresh Mirchandani, Iron Valley
 Martha Mitchell, Keller Williams Keystone (Y)
 Stephanie Mrozinski, Howard Hanna
 Steven Mundis, Keller Williams Keystone (Y)
 Brenda Ortiz, Country Home Real Estate
 Christina Otteni, Berkshire Hathaway (W)
 Erin Rogers, Keller Williams
 Heather Saylor, Property Management Unlimited
 Kostas Sgagias, EXP Realty
 Wanda Stover, Property Management Unlimited
 Greta Styles, Keller Williams Keystone (Y)
 Julie Whitecomb, Assist-2-Sell
 Melissa Yealy, HH PGH York

Member Changes

Emillie H Albrecht, EXP Realty LLC
 Nicholas Bair, Keller Williams Keystone (Y)
 Rachael Barber, Keller Williams Keystone (Y)
 DanYelle Batts, EXP Realty
 Veronique Benjamin Boensch, Iron Valley
 Michelle Agnew Buckley, Iron Valley
 Eric Ofoe Dadeboe, Coldwell Banker
 Theresa DePastina, Coldwell Banker
 Samantha Fair, Iron Valley
 John Friert, Iron Valley
 Kim Fujiwara-Lehr, EXP Realty LLC
 Paola Ernestina Glace, Keller Williams Keystone (Y)
 Laura Heydt-Adams, Keller Williams Keystone (Y)
 David L Johnson Jr, EXP Realty LLC
 Zakary A Klindedinst, EXP Realty LLC
 Erin Kuhn, York H-G Properties LLC
 Ashley Mott, EXP Realty
 David Pottle Jr., EXP Realty
 Zane M Roberts, EXP Realty LLC
 Paula Springer, Coldwell Banker

Member Drops

Diane Hagarman, Re/Max Quality Service
 William Heye Parde Jr., Parde Photography
 Mark W Saunders, Mark Saunders Appraiser
 Adam Joseph Trimmer, EXP Realty

New Office/Brokerage

EXP Realty
 2056 Springwood Rd
 York, PA 17403
 717-344-5577

Office Changes

None

Office Drops

None

New Affiliates

National Property Inspections
 1200 East Main Street
 Palmyra, PA 7078
 717-926-5778

McLean Mortgage Corporation

5283 Corporate Drive
 Ste. 102
 Frederick, MD 21703
 717-968-3848

Membership Stats

(as of 8/22)

	2019	2018
Designated REALTORS	126	123
Primary REALTORS	1038	970
Secondary REALTORS	73	66
Pending Applicants	8	13
Total REALTORS	1245	1172
Affiliates	109	106
Total Members	1354	1278

Affiliate Changes

None

Affiliate Drops

None

Real Estate Law

made simple,
no matter what.




(717) 848-4900 | cgalaw.com

Residential and Commercial Real Estate

Settlements | Closings | Title Insurance | Landlord | Tenant

October

- 1 Affiliate Committee Meeting, 9:30 am
- 3 Program Social Committee Meeting, 9:30 am
- 8 Oddballs: Pricing & Valuing Unusual Properties Class, 8:30 am
- 8 Understanding Assessments Class, 1:00 pm
- 8 Education Committee Meeting, 1:00 pm
- 10 Real Estate Law: Broker Class, 9:00 am
- 10 Board of Directors Meeting, 9:00 am
- 11 New Member Orientation, 8:30 am
- 14 Code of Ethics: Advertising & Property Management Class, 8:30 am
- 14 Drilling Down with RPR Class, 1:00 pm
- 15 Real Estate Law Broker Class, 9:00 am - Day 1
- 15 Designer Bag Bingo Committee Meeting, 11:00 am
- 17 Annual Business Meeting, 8:00 am, Wyndham Garden
- 18 Real Estate Law Broker Class, 9:00 am - Day 2
- 21 Bright Training - Intro to Bright, 9:00 am
- 21 Bright Training - Tips & Tricks, 11:30 am
- 23 Residential Real Estate 101 Class, 8:30 am
- 24 Homeless Outreach Project, 9:00 am, Asbury Church
- 25 Real Estate Law - Broker Class, 9:00 am - Day 3

"Locally Owned and Operated"



- | | |
|---|--|
| <p><u>FULL SERVICE</u></p> <ul style="list-style-type: none"> Radon Water Testing Septic Inspections Air Quality Testing Wood Destroying Insect Well Mechanical Testing | <p><u>INSPECTIONS INCLUDE</u></p> <ul style="list-style-type: none"> "Home Buyer Resource Guide" "Housemaster Cloud Report Delivery" "Buyer Benefits Package of Savings Offers" "Limited Repair Reimbursement Guarantee" |
|---|--|

Home Sweet Loan.

Whether you've found the home you love, or you're just getting started, our local and trusted team can help you find the right mortgage loan.



Frank Norris
Mortgage Loan Originator
NMLS ID: 575695
Phone: 717.339.5019



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



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



Barb Guise
Mortgage Loan Originator
NMLS ID: 631841
Phone: 717.339.5008

We offer several types of mortgage loans...

- Fixed & Adjustable Rate Mortgage Loans
- Construction Mortgage Loans
- USDA
- Temporary Loans

ACNB.com



Member FDIC. Loan rates, points, programs and terms are subject to change without notice. Standard underwriting criteria apply.

Bookmark These Online Resources

REALTORS® Association of York & Adams Counties

<http://rayac.com/>

Pennsylvania Association of REALTORS®

www.parealtor.org

National Association of REALTORS®

www.nar.realtor

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
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



First-to-Know Expertise.

- 1031 Tax Deferred Exchange
- Buying or Selling Property
- Eminent Domain
- Environmental Issues
- Foreclosures
- Leases
- Right-of-Way
- Settlement & Closing Services
- Survey Disputes
- Tenants
- Title Insurance
- Title Search

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

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

Stock and Leader
ATTORNEYS AT LAW

Business. Government. Personal.

StockandLeader.com

TRADITIONS MORTGAGE

A DIVISION OF YORK TRADITIONS BANK



Expert Mortgage Originators (left to right): Lisa Cardone, Brenda Hahn, Kathy Brown, Ed Leckrone, Kim Amberman, Dave Fuchs, Paul Remy, Karen Adamson, Rich Lowry, Fiona Eyster, Carrie Becker and Hardy Hill

Making Mortgages Personal
BECAUSE WE LIVE HERE TOO®

717.741.1770 | traditionsmortgage.com

Member FDIC | Equal Housing Lender

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

- Year over year price trends in York County showed mixed results with rising sales as Adams County price trends moved higher with stable sales.

York County Overall Monthly Core Metrics	Aug-19	MOM%	Jul-19	YOY%	Aug-18
Average Sales Price	\$196,042	-6.5%	\$209,584	-5.1%	\$206,659
Average Price Per Square Foot	\$102	0.0%	\$102	2.0%	\$100
Median Sales Price	\$183,850	-3.2%	\$190,000	-3.2%	\$189,900
Number of Sales	594	4.9%	566	2.4%	580
Median Cumulative Days on Market	17	-5.6%	18	-15.0%	20
Average Days on Market (Previous)	40	-7.0%	43	0.0%	40
Average Listing Discount (Previous)	1.5%		1.6%		1.5%
Sold Price/List Price	98.5%		98.4%		98.5%
Total Sales Volume	\$116,449,122	-1.8%	\$118,624,378	-2.8%	\$119,862,325
Total Listing Inventory	1,628	-7.0%	1,751	-15.5%	1,927
New Listing Inventory	734	-7.6%	794	-2.0%	749
Months of Supply	2.7	-12.9%	3.1	-18.2%	3.3
Adams County Overall Monthly Core Metrics	Aug-19	MOM%	Jul-19	YOY%	Aug-18
Average Sales Price	\$227,766	-3.6%	\$236,233	2.5%	\$222,125
Average Price Per Square Foot	\$112	-7.4%	\$121	2.8%	\$109
Median Sales Price	\$214,900	2.8%	\$209,000	8.5%	\$198,000
Number of Sales	127	5.0%	121	0.0%	127
Median Cumulative Days on Market	25	-10.7%	28	-21.9%	32
Average Days on Market (Previous)	50	-12.3%	57	-12.3%	57
Average Listing Discount (Previous)	2.2%		1.6%		2.1%
Sold Price/List Price	97.8%		98.4%		97.9%
Total Sales Volume	\$28,926,282	1.2%	\$28,584,190	2.5%	\$28,209,926
Total Listing Inventory	483	-5.3%	510	-2.0%	493
New Listing Inventory	151	-6.2%	161	-12.7%	173
Months of Supply	3.8	-9.5%	4.2	-2.6%	3.9

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

York County By School District	Aug-19	MOM%	Jul-19	YOY%	Aug-18
Central York School District (Median)	\$171,450	-7.3%	\$185,000	-23.8%	\$225,000
Central York School District (Closed Sales)	58	1.8%	57	0.0%	58
Dallastown Area School District (Median)	\$180,000	-11.5%	\$203,500	-16.0%	\$214,250
Dallastown Area School District (Closed Sales)	47	-16.1%	56	-16.1%	56
Dover Area School District (Median)	\$169,900	-5.1%	\$179,000	2.3%	\$166,000
Dover Area School District (Closed Sales)	41	20.6%	34	51.9%	27
Eastern York School District (Median)	\$135,250	-19.3%	\$167,500	-12.4%	\$154,450
Eastern York School District (Closed Sales)	12	-33.3%	18	-33.3%	18
Hanover Public School District (Median)	\$150,000	17.8%	\$127,300	13.6%	\$132,000
Hanover Public School District (Closed Sales)	21	16.7%	18	10.5%	19
Northern York County School District (Median)	\$234,000	-0.4%	\$235,000	-10.0%	\$260,000
Northern York County School District (Closed Sale)	25	0.0%	25	8.7%	23
Northeastern School District (Median)	\$183,000	-6.1%	\$194,900	12.3%	\$162,950
Northeastern School District (Closed Sales)	29	16.0%	25	31.8%	22
Red Lion Area School District (Median)	\$173,000	-9.2%	\$190,500	-8.9%	\$189,900
Red Lion Area School District (Closed Sales)	33	-13.2%	38	-26.7%	45
South Eastern School District (Median)	\$240,000	-2.8%	\$246,950	-4.9%	\$252,450
South Eastern School District (Closed Sales)	24	9.1%	22	71.4%	14
South Western School (Median)	\$204,900	7.8%	\$190,000	10.8%	\$185,000
South Western School (Closed Sales)	39	11.4%	35	18.2%	33
Southern York County School District (Median)	\$302,000	16.2%	\$259,900	25.8%	\$240,000
Southern York County School District (Closed Sale)	19	-42.4%	33	-29.6%	27
Spring Grove Area School District (Median)	\$191,500	-6.9%	\$205,665	-0.5%	\$192,450
Spring Grove Area School District (Closed Sales)	39	-4.9%	41	2.6%	38
West Shore School District (Median)	\$209,950	-6.7%	\$225,000	9.1%	\$192,500
West Shore School District (Closed Sales)	30	-21.1%	38	-31.8%	44
West York Area School District (Median)	\$143,950	-5.6%	\$152,500	-11.4%	\$162,450
West York Area School District (Closed Sales)	34	6.3%	32	30.8%	26
York City School District (Median)	\$69,000	-0.7%	\$69,500	10.5%	\$62,450
York City School District (Closed Sales)	19	-34.5%	29	-26.9%	26
York Suburban School District (Median)	\$180,000	-3.0%	\$185,555	6.6%	\$168,800
York Suburban School District (Closed Sales)	34	-17.1%	41	6.3%	32
Adams County By School District	Aug-19	MOM%	Jul-19	YOY%	Aug-18
Bermudian Springs School District (Median)	\$244,750	16.8%	\$209,500	24.3%	\$196,950
Bermudian Springs School District (Closed Sales)	12	-29.4%	17	-14.3%	14
Conewago Valley School District (Median)	\$165,538	-4.3%	\$173,000	-1.1%	\$167,450
Conewago Valley School District (Closed Sales)	34	9.7%	31	21.4%	28
Fairfield Area School District (Median)	\$211,000	-5.0%	\$222,000	0.0%	\$210,900
Fairfield Area School District (Closed Sales)	15	0.0%	15	0.0%	15
Gettysburg School District (Median)	\$215,000	-19.6%	\$267,400	2.9%	\$209,000
Gettysburg School District (Closed Sales)	29	3.6%	28	-17.1%	35
Littlestown Area School District (Median)	\$179,900	-20.9%	\$227,450	-4.8%	\$189,000
Littlestown Area School District (Closed Sales)	17	-5.6%	18	-10.5%	19
Upper Adams School District (Median)	\$206,500	-25.0%	\$275,300	14.1%	\$181,000
Upper Adams School District (Closed Sales)	12	20.0%	10	71.4%	7

Safety Checklist for Showings

Before the Appointment

When you're on the phone setting up an appointment to meet a prospect at a home, tell the prospect that you'll be arriving with a partner. Whether it's true or not, this statement plants the seed that there will be more than one person present—and that's not good news for a criminal.

Arrive at the appointment early, before your client has arrived, and make sure to:

- **Open the windows.** If you find yourself needing to make a fast escape but you're not near a door, a window may be your only exit.
- **Unlock all doors.** You lose precious time if you have to fiddle with locks to get out.
- **Open the lockbox.** The point here is to retrieve the key before your prospect shows up. That way, you won't have to turn your back to him or her to get the key out.
- **Wait in your car with the doors locked.** The danger here is that your car confines you into a small space, but in some cases, the weather dictates that you take shelter. Waiting in the car is still much safer than waiting in the property.
- **Send a text to your office.** Alert someone to where you are and all of the information you have on the prospect. If you need help, that person will know pertinent information to give authorities.

When the Prospect Arrives

Once your prospective client is in the space with you, pay very close attention to his or her behavior. Small details can clue you in to whether something is wrong:

- Watch for anything suspicious such as a man wearing a long coat on a hot summer day. He could be concealing a weapon. If it feels like something is awry, trust that feeling and depart ASAP.
- If everything appears OK at the start, exit your car but stay well out of arm's reach. The odds of an attack are reduced outside the property rather than inside, but keeping a distance makes it even more difficult for an assailant to jump you.
- Hold your phone up and say, "I'm sorry, but my boss is really strict on safety. Would you please move over to your license plate so I can send in a photo?" Quickly take the shots and send them in. Bad guys will probably object, which is your cue to return to your car and leave. Law-abiding citizens will have no problem with it at all.
- Ask for a photo ID. Take the ID, keeping an arm's length between yourself and the prospect, and then step back a few steps to take a photo of it to send to your office. Ideally, move to the other side of your car so there is a barrier between the two of you while you take the photo. Remember, do not trust or accept anything other than a photo ID. A business card could easily have a fake name, address, and phone number. It's a common practice for criminals to give false information to mislead and get you to soften your defenses.
- Because the lockbox is open and the door already unlocked, say, "I like for clients to enter the home alone as though you were coming home from work. Go ahead. You lead the way." Give them about 10 seconds of lead time, but not so much that you lose sight of them.
- Once you enter the property, keep the prospect in your "10 and 2" range of vision at all times.
- Position yourself close to a quick exit as much as you can. However, if your back is to the exit, the bad guy may have a partner who surprises you. Be aware.
- Remind the prospect that your partner is on the way. Again, this statement is a huge deterrent.
- The key to making this work is to use it consistently. Studies show that it takes 21 to 30 days to develop a new habit. Stick to the ASP for a few weeks, and like most everything in this business, it will become natural to you.

Bright Classes at RAYAC – October 21, 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.

Bright Custom Clinic - Tips & Tricks

11:30 am – 1:00 pm

Objectives:

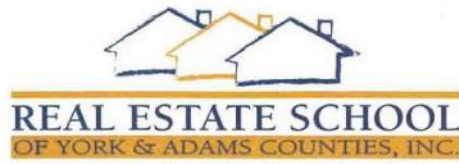
- Maximize your effectiveness by learning some tips and tricks of the trade.

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](#).



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

RAYAC Course Catalog Fall 2019

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

New Agents: must complete (2) Module courses by May 31, 2020 for license renewal

Association Members: NAR Biennial Code of Ethics training must be completed by December 31, 2020

Real Estate, Broker/Designation, & Ethics Classes

Real Estate Continuing Education

See the last page of this catalog to find out how to save money with the SMARTPASS!

Tuesday, October 8, 2019	Oddballs: Pricing & Valuing Unusual Properties	Cost: \$40.00
8:30 AM - 12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE

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 unusual properties is a challenge for appraisers and agents alike. Appraisers are charged with valuing a property in terms of definitions of fair market value, which usually includes 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 - we will explore the use of portfolio lenders, and how this often applies to oddballs. Come get some great tips for how to price the oddballs in your world!

Tuesday, October 8, 2019	Understanding Assessments	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE

How do tax assessments work in Pennsylvania? In this class, you 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, October 14, 2019 **Drilling Down with RPR (Residential)** **Cost: \$40.00**

1:00 PM - 4:30 PM **Instructor: Melanie McLane** **3.5 hours Real Estate CE**

Learn how to use the technology available through the REALTORS® Property Resource (RPR), an AVM available to agents, to not just price a property, but to understand neighborhood trends. At the end of the course, students will be able to: identify the resources found in the RPR tool for residential use; correlate the questions consumers have about real estate, neighborhoods, schools, etc. with the data available in RPR; understand how to use RPR as a tool to answer consumers' questions and provide better service; incorporate into their practice the use of RPR as a tool for buyers and sellers.

Wednesday, November 13, 2019 **What Do I Do When?** **Cost: \$80.00**

8:30 AM - 4:30 PM **Instructor: Melanie McLane** **7 hours Real Estate CE**

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 side, or the selling side. Topics include: what should you do when you suspect coercion or fraud, when you 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? 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.

REQUIRED FOR THE 2020 RENEWAL CYCLE

For the 2018—2020 license renewal cycle, the Pennsylvania State Real Estate Commission has mandated that all licensees complete 2 hours of education in the area of Advertising, and 1.5 hours in the area of Property Management, before renewing their licenses in 2020.

The RAYAC course Advertising & Property Management meets this Real Estate Commission requirement.

In addition, it meets the NAR Biennial Ethics requirement, which is due by December 31, 2020

Wednesday, December 4, 2019 **COE: Advertising & Property Management** **Cost: \$ 40.00**

8:30 AM - 12:00 Noon **Instructor: Melanie McLane** **3.5 hours Real Estate CE**

Spring 2020: March 10 from 8:30 am—12:00 noon, and April 7 from 1:00—4:30 pm (Feb and May dates TBD)

Complete ALL your mandatory course requirements in one 3.5 hour course!

In this required class, we will review the Pennsylvania State Real Estate Commission rules and regulations, as well as Federal laws, such as Regulation Z, HUD guidelines, social media, and what agents must do to comply with these laws. We will also review RELRA regulations regarding requirements to manage property in Pennsylvania, and review Fair Housing guidelines. In addition, we will correlate state laws, regulations, and the responsibilities agents have to the REALTOR® Code of Ethics.

This course will provide the mandatory 2 hours of review of real estate advertising guidelines, both from RELRA and other regulators, and the required 1.5 hours of review of RELRA regarding property management. The NAR mandatory Code of Ethics training has also been incorporated into this class.

HANOVER & GETTYSBURG MEMBERS!

ATTEND FALL CLASSES AT THE HANOVER COUNTRY CLUB!

Complete **half** of your educational requirements in Hanover! We will hold a day of classes on November 14, 2019, including the RAYAC course which covers both the required NAR Biennial Code of Ethics training , **AND** the topics mandated by the Real Estate Commission for license renewal this cycle. Earn 7 of your 14 required CE hours.

Classes will be held at the Hanover Country Club, 200 Water Street, Abbottstown.

NOTE: We will be offering classes in both Hanover and Gettysburg in the spring, so watch for those dates to be released by the end of the year!

Thursday, November 14, 2019

COE: Advertising & Property Management

Cost: \$ 40.00

8:30 AM - 12:00 Noon

Instructor: Melanie McLane

3.5 hours Real Estate CE

Complete ALL your mandatory course requirements in one 3.5 hour course!

In this required class, we will review the Pennsylvania State Real Estate Commission rules and regulations, as well as Federal laws, such as Regulation Z, HUD guidelines, social media, and what agents must do to comply with these laws. We will also review RELRA regulations regarding requirements to manage property in Pennsylvania, and review Fair Housing guidelines. In addition, we will correlate state laws, regulations, and the responsibilities agents have to the REALTOR® Code of Ethics.

This course will provide the mandatory 2 hours of review of real estate advertising guidelines, both from RELRA and other regulators, and the required 1.5 hours of review of RELRA regarding property management. The NAR mandatory Code of Ethics training has also been incorporated into this class.

Thursday, November 14, 2019

Oddballs: Pricing & Valuing Unusual Properties

Cost: \$40.00

1:00 PM - 4:30 PM

Instructor: Melanie McLane

3.5 hours Real Estate CE

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 unusual properties is a challenge for appraisers and agents alike. Appraisers are charged with valuing a property in terms of definitions of fair market value, which usually includes 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 - we will explore the use of portfolio lenders, and how this often applies to oddballs. Come get some great tips for how to price the oddballs in your world!

REQUIRED FOR NEW AGENTS

Real Estate Essentials (General Module)

Cost: \$80.00

8:30 AM - 4:30 PM

Instructor: Mike Perry

7 hours Real Estate CE

Spring 2020 Dates: March 11 and April 14

REQUIRED FOR ALL NEW AGENTS: This is one of the two required 7-hour courses that all agents licensed after 12/1/17 must complete. Topics include: duties of licensees, closing costs for buyers and sellers, the agreement of sale and addenda, title reports, zoning, agency relationships, and environmental concerns. This class fulfills the Real Estate Commission requirement for agents renewing their licenses for the first time. Lunch included.

Wednesday, October 23, 2019

Residential Real Estate 101 (Residential Module)

Cost: \$80.00

8:30 AM - 4:30 PM

Instructor: Melanie McLane

7 hours Real Estate CE

Spring 2020 Dates: March 25 and April 30

REQUIRED FOR NEW RESIDENTIAL AGENTS: This is the second required course for agents licensed after 12/1/17 (who are doing primarily residential work). Topics covered include: the Uniform Construction Code and zoning, environmental issues, types of construction, land development, home inspections and warranties, mortgage information, foreclosure and short sales, fair housing, and the agreement of sale. Lunch included.

Wednesday, March 18, 2020

Commercial Real Estate 101 (Commercial Module)

Cost: \$80.00

8:30 AM - 4:30 PM

Instructor: Jim Helsel

7 hours Real Estate CE

REQUIRED FOR NEW COMMERCIAL AGENTS: This is the second required course for those agents licensed after 12/1/17 who primarily do commercial work. Topics covered in this course include the letter of intent, the commercial agreement of sale, environmental issues, leases and clauses, property management, 1031 exchanges, tenant fit out, floor measurement and load factors, and zoning issues. Lunch included.

License Renewal Information

The current license renewal cycle started on June 1, 2018 and runs through May 31, 2020. All licensees must complete 14 hours of continuing education by May 31, 2020 in order to renew their licenses.

For this current cycle, the PA Real Estate Commission has mandated that, of those 14 hours, 2 hours must be in the area of Advertising, and 1.5 hours must be in the area of Property Management.

New Agents: All agents renewing their licenses for the first time are required by the PA Real Estate Commission to complete 2 seven-hour courses. The first course, required for **ALL** agents, is the General Module. The second required class is **EITHER** the Residential Module, **OR** the Commercial Module, depending on which type of real estate you practice. Each course is approved for 7 hours of Real Estate CE, so that would complete the 14 hour renewal requirement. Agents who must complete these modules are exempt from the Real Estate Commission mandate to take education in the areas of Advertising/Property Management.

If a license is/was issued between December 1, 2017 and November 30, 2019, the agent must complete the modules to meet the CE requirement for renewal.

If a license is issued between December 1, 2019 and February 29, 2020, the agent must renew their license by May 31, 2020, but will be exempt from the CE requirement.



BROKER COURSES — FALL 2019

Real Estate Law (Broker Required)

Oct. 15, 18, 25, Nov. 4, 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)**

Working on your Broker's license? Real Estate Law is one of two courses required to fulfill your Broker 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.



Real Estate Finance (Broker Elective)

Instructor: Mike Perry **Cost: \$395.00 (lunch included)**

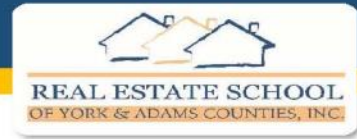
December 3, 5, 10, 12, 17, 19, 2019 **30 hours Real Estate CE/2 Broker credits** **9:00 AM—2:30 PM**

Broker Candidates: Real Estate Finance is one of the required electives needed to fulfill your Broker licensure educational requirements. Topics include:

Sources of Mortgage Funds, Government Influences in the Financial Market, Anatomy of Real Estate Finance Instruments, Alternative Instruments of Real Estate Finance, Defaults, Foreclosures, and Redemptions, and Mortgage Placement Procedures

Everything you need to know about finance in the real estate industry!

To register, please visit the Registrations tab at www.rayac.com. For additional information or questions about Broker licensure requirements, please contact Mireya Carlsen at mireya@rayac.com.



SMARTPASS FOR REAL ESTATE CE

SMARTPASS Unlimited CE for Limitless Knowledge!

TAKE UNLIMITED 3.5 HOUR AND 7 HOUR CONTINUING EDUCATION COURSES FOR ONLY \$125

- ❖ The SMARTPASS is an affordable way to complete your 2018-2020 continuing education requirements, **PLUS** take additional courses you feel would benefit your career.
- ❖ The SMARTPASS is available to all RAYAC primary and secondary members. SMARTPASS holders will save \$35 on their mandatory 14 hours of CE, and can take additional 3.5 hour and 7 hour CE classes during this renewal cycle at no extra cost. The more classes you take, the more you save!

HOW CAN I GET THE SMARTPASS?

- ❖ The SMARTPASS can be purchased until February 29, 2020, through the RAYAC Member Portal under EVENTS, for \$125

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

- ❖ You **MUST** pre-register by contacting Mireya Carlsen at mireya@rayac.com at least 24 hours prior to the course date. Please note: Late registrations and walk-ins may not be accepted

TERMS & EXCLUSIONS

- ❖ The SMARTPASS can only be used for 3.5 hour and 7 hour continuing education courses held during the current renewal cycle (between September 1, 2019 and May 31, 2020)
- ❖ The SMARTPASS cannot be used for broker courses, designation or certification courses, online courses, or StraightTALK sessions
- ❖ The SMARTPASS cannot be applied to classes that have already been completed
- ❖ The SMARTPASS is non-refundable and non-transferrable

Available for a limited time – get yours today and start saving NOW!

KNOW MORE. DO MORE.

HOMESNAP PRO IS FREE!



**JOIN US FOR TRAINING!
RAYAC
901 SMILE WAY, YORK PA
NOVEMBER 18 @ 2-3PM**

REGISTER TODAY!



Legislative Link



Realtors® Applaud White House Efforts to Advance Fannie, Freddie Reform Discussions

National Association of Realtors® President John Smaby issued the following statement commending the Trump administration for its efforts to reform America’s housing finance system. The White House in September released a proposal to reform operations of the Government Sponsored Enterprises and the Department of Housing and Urban Development that it had been working towards since the President made the issue a top priority earlier this year.

“The National Association of Realtors® thanks President Trump and his administration for initiating thoughtful, genuine effort toward housing finance reform. We look forward to reviewing the proposal in more detail and are optimistic that, at a minimum, the White House’s efforts will shed light on the remaining mile markers on the path to reform, along with the critical role the GSEs and Federal Housing Administration play in America’s housing market,” said Smaby, a second-generation Realtor® and broker at Edina Realty in Edina, Minnesota.

[FAQs on White House GSE Reform Proposal](#)

“NAR continues working with the White House and Congress as we move closer to securing palatable, pragmatic improvements to our housing finance system, and we maintain our belief that NAR’s blueprint for GSE reform represents the best path forward for this system and our economy. Our proposed utility model, as any successful reforms must, highlights competition, protects taxpayers and remedies the failures of the pre-crisis system while ensuring equal access for responsible, mortgage-ready Americans in every market, safeguarding the role the GSEs were intended to play in our housing market.”

Republished from NAR.REALTOR



Partner with us to close more deals in 2019 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, 100% 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



John Henry
717-487-4934



Sharon Palma
717-654-7568



Noelle Miller
717-891-4527

www.peoplesbanknet.com

Member FDIC

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





From the Executive Officer

The RAYAC Annual Business Meeting is a Can't Miss Event!

by Shanna Terroso, RCE, e-PRO

Fall is in full swing and that also means RAYAC is busy planning our Annual Business Meeting. The Business Meeting is the one time each year we bring all our members together in fellowship to give you a State of the Union on the Association.

We also showcase a fabulous keynote speaker each year and this year's speaker, Terry Watson will not disappoint. Terry Watson is one of the most sought out speakers in the real estate industry. Terry has been called on to speak by many of the big franchise companies and the National Association of REALTORS®. Terry brings an energy and enthusiasm to the stage that is simply unmatched. This year's keynote will be on *The Yelp Effect* and *Pleasing the Empowered Customer*.

Here are the Top 3 Reasons Why You Need to Be There:

1. Terry Watson, obviously.
2. 325 of your fellow agents were at the event last year and said what a great event it was. This is an awesome networking opportunity with your peers. You don't want to be one of the few who missed it.
3. FREE Breakfast. Most doctors will agree that breakfast is the most important meal of the day, and we are giving you a delicious family style meal for free.

So there you have it. There is no reason I won't see you at the Annual Business Meeting. Please be sure to register by clicking [here](#).

RAYAC's Annual Business Meeting

Wyndham Garden Hotel

Thursday, October 17th

Registration opens at 8:00 AM. Program Begins at 9:00 AM.



PROFESSIONAL SHORT SALE NEGOTIATIONS

Servicing all of Pennsylvania & Maryland

For more information contact Chad Gelsinger

at (717) 460-7001 or via email at chad@myclosing.com

- Buyers Receive Added Incentives
- Hassle-Free Closings, Anytime, Anywhere
- Honesty & Integrity
- Full Disclosure, No Hidden Fees

Phone: (877) 299-0251
Fax: (888) 990-7652
info@myclosing.com
www.myclosing.com

RAYAC is Now Offering a Lockbox Rental Program to its Members!

RAYAC offers the opportunity to rent a SentiLock Lockbox to new agents and out-of-area agents who may not be able to incur the cost of purchasing lockboxes. The Rent-a-Lockbox Program would be aimed at agents who only list one or two properties per year.

The process for renting a lockbox is as follows:

- 1) The cost of a lockbox rental is \$20+tax.
- 2) The rental must be paid by credit card. The credit card information will be securely held by RAYAC until the lockbox is returned.
- 3) The Agent must provide the address for the property and the date the property will be placed in Bright MLS.
- 4) The Lockbox must be returned to RAYAC within 10 business days of the listing closing or expiring.
- 5) The agent must complete and sign a Lockbox Rental Form acknowledging that if the lockbox is not returned by the agent as agreed, the agent's credit card will be charged for the entire cost of replacing the lockbox.
- 6) The Lockbox Rental Form must also be signed by the Brokerage Company guaranteeing that if RAYAC is not able to collect payment from the Agent, the Broker would be held liable for the costs of replacing the lockbox.
- 7) The Lockbox must be picked up at RAYAC. RAYAC staff will assign the lockbox to the listing and remove the shackle so that the agent can place the lockbox at the listing.
- 8) After closing, or when the listing has expired, the agent will contact RAYAC for a shackle release code to remove the lockbox from the listing and return the lockbox to RAYAC.

Please fill out [Lockbox Rental Agreement](#) and return to staff@rayac.com.
If you have any questions, please call the RAYAC office. 717-843-7891.

Proposed RAYAC Bylaws Change

The RAYAC Board of Directors has approved a change to the RAYAC Bylaws outlined below. This change will be presented to the RAYAC membership for approval during the RAYAC Annual Business Meeting on Thursday, October 17th.

Article XIV-COMMITTEES Section 1.

(a.) Budget/Finance Committee: This shall be composed of the Association President; the Association Treasurer; the ~~Multiple Listing Service Committee Chairperson~~; the Association Vice President and ~~two~~ three other persons.

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

2020 Calendars Have Arrived!

Be sure to stop by the RAYAC store to stock up on calendars. They are the perfect gift to distribute to your clients, and they are only 50 cents apiece!



Familiar Faces Guiding Your Clients Home



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



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



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



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



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

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

www.RSMortgage.com/York

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

Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 6
[Stock and Leader](#) - ad pg. 8

Builders

Merani Construction
York Builders Association

Home Improvement/Repairs

AdvantaClean-Lower Susquehanna
Basement Waterproofing Solution
Bleecker St. Development
C.A.R.E. Property Services
Dale Miller & Son Septic
Martin Water Conditioning

Home Warranties

First American Home Warranty

Insurance

McKee Agency-Allstate
Metro Public Adjustment, Inc.
US Health Advisors LLC

Inspectors

Absolute Radon Mitigation LLC
All Pro Inspections
Allied Home Inspections Inc
American Property Examiners
Amerispec Home Inspection
BH Home Inspection
Buyers Eyes Home Inspections, LLC
Capital V Inspections LLC
Central Penn Radon Inc
Clear to Close Renovations
Extra Mile Home Inspection
Gettysburg Home Inspection
GRW Home Inspection LLC
Home Land Environmental
Homechek Inc
Homepro Home Inspections
HomeRite Inspections

[HouseMaster Home Inspections](#) - ad pg. 7

Mason Dixon Home Inspection
Mike Sheely Home Inspections
National Property Inspections of
Palmyra
New Leaf Home Inspection
Pillar to Post Home Inspection
Pillar to Post Inspections
Precision Inspections & Radon
Precise Inspecting LLC
Real Services Inc
Rife Home Inspections
S.A.F.E. Inspection Services
The Mitigator
The Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Tri-M Home & Building Inspections
Valjerns, LLC

Lenders

Academy Mortgage Corporation
[ACNB Bank](#) - ad pg. 7
AnnieMac Home Mortgage
Bay Capital Mortgage Corp
BB&T Mortgage
Caliber Home Loans
Concierge Mortgage, LLC
Cross Country Mortgage
Fidelis Mortgage Corporation
First Alliance Home Mortgage
First National Bank
[Fulton Mortgage Company](#) - ad pg. 5
Guardian Mortgage
Heritage Valley Federal Credit
Union
Homebridge Financial Services
Homesale Mortgage, LLC
J.G. Wentworth Home Lending
McLean Mortgage Corporation
M & T Bank Mortgage Division
Members 1st Credit Union
Moneyline Lending, LLC

Mortgage Network
Movement Mortgage
Northpointe Bank
Orrstown Bank
[Peoplesbank, A Codorus Valley Co](#)
- ad pg. 20
PrimeLending
[Residential Mortgage Services](#) - ad pg. 23
Union Community Bank
Union Home Mortgage
[Traditions Mortgage](#) - ad pg. 8

Media, Marketing & Photography

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

Other

TailBanger's Pet Resort, LLC

Pest Control

All American Termite/Pest Control
Lynn Pest Management

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

Title/Settlement Co.

Abstracting Co. of York County
Alternate Avenue, LLC
Anchor Abstracting Co. Inc.
Apple Leaf Abstracting & Settlement
Bryn Mawr Abstract, Inc.
Community Settlement LLC
Complete Closing Services
Even Par Settlement Services
Guardian Transfer Corp.
Homesale Settlement Services
[MYclosing](#) - ad pg. 21
Preferred Service Settlements
Quality Service Settlements
Real Estate Settlement Co
Watermark Land Transfer
White Rose Settlement
Services
Yorktowne Settlement Co



901 Smile Way
York, PA 17404
Phone (717) 843-7891
Toll-free in PA 1-866-288-9306
Fax (717) 854-0720



rayac.com
www.OpenThisWeek.com
www.facebook.com/RAYACRealEstate
& check out RAYAC's Facebook group exclusively for members