

RAYAC Connection

What's Inside

RPAC Leaders	2
Thirsty Thursday Recap	2
Affiliate Trade Show	2
RAYAC Dues Billing	3
Get Involved	4
Board of Directors Minutes	5
Thank You RAYAC Leaders	6
Membership News	7
Calendar of Events	8
Holiday Office Closings	8
RAYAC Leadership	9
25 Years in Business	10
RAYAC Foundation Snack Bar	10
Legislative Link	11
Bright Statistics	12&13
Continuing Education	14-22
Broker/Designation Course	23
SmartPass	24
Book Club	25
Executive Officer Column	26
Staff Contacts	27
RAYAC Store Calendars	27
Bag Bingo Recap	28
Affiliate Member List	29

Installation & Awards Breakfast

Honoring 2020 RAYAC officers, directors, and award winners!



President Sue Pindle, Vice President Tina Llorente, Secretary Melinda Eppolito, and Treasurer Ed Bender

Thursday, January 16, 2020

9:00 am, Registration begins 8:30 am

Out Door Country Club

1157 Detwiler Drive - York, PA 17404

\$10 per person. [Register online](#) or call RAYAC 717-843-7891.

Thank You!

THANK YOU to everyone who contributed
\$32,004 to RPAC including these RPAC
leaders!

Sterling R (\$1,000)

Patricia Carey
Elle Hale
Kim Moyer
Ken Worley

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

Steve Brown
Wade Elfner
Lee Garlin
Dan Scott
Bill Shanbarger
Jim Warfield

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Dave Bode
Mark Carr
Greg Clymer
Adam Finchbaugh
Tina Llorente
Tamra Peroni
Sue Pindle
Sue Reed
Drew Smith
Lori Walker

\$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
Susan Borror	John Bowman
Carolyn Bradley	Naomi Brown
Peg Bucher	Lisa Calhoun
Suzanne Christianson	Marty Clayton
Jeff Cleaver	Constance Cole
Barbara Deardorff	Chris Dell
Casey Dougherty	Brenda Drawbaugh
Nathan Elfner	Darwi Emenheiser
Melinda Eppolito	Ron Fimiani
Bridget Floyd	Debbie Folmer
Amy Fry	Gail Gardner
Jane Ginter	Judy Givens
Deborah Goodling	Michael Hackenberger
Terri Harmon	Paul Hayes
Judy Henry	George Herman
Susan Hilterbrick	Lisa Hitchen
Ray Hoover	Tracy Imhoff
Joshua Jackson	Michele Jones
Anne Kahlbaugh	Glenda Kane
Richard Keller	Jennifer Kibler
Heather Kreiger	Charles Krotzer
Nathan Krotzer	Shane Laucks
John Linton	Joseph Mancuso
Cynthia Mann	Deborah McLaughlin
Debra McManus	Robin Mede-Butt
Sharron Minnich	David Monsour
MJ Musser	Cinda Nease
Tom Pendergast	Robyn Pottorff
Mary Price	Holly Purdy
Stacey Raffensberger	Jodi Reineberg
Brenda Riddle	Selina Robinson
Jill Romine	Michael Sabo
James Savard	Richard Smith
Marty Sowa	Andrew Spangenberg
Sam Stein	Amanda Stiles
Karen Tavenner	Shanna Terroso
Jason VanDyke	Rich Vangel
Donna Walker	Shelley Walter
Judith Waltman-Bacon	Cheryl Yerger
Petula Yingling	Julie Zimmerman

Thirsty Thursday Recap

Seven Sports Bar & Grille

Sponsors:

BB&T

CGA Law Firm



Congratulations to our \$25 gift card winners!

Ed Bender
Martin Heaps

Kim Moyer
Marty Sowa

Congratulations to our 50/50 winner, **Ed Bender!**
\$210 was raised and Ed donated \$60 back to the
RAYAC Foundation!

Mark your calendars now for the 2020 Affiliate Trade Show!

When: Wednesday, February 12, 2020

Where: Wyndham Garden, York

Time: 12:00 pm - 2:00 pm

This year the Affiliate Trade Show will be paired with the mandatory Ethics class. The Ethics class will be held from 8:30 am - 12:00 pm. After class, please head over to the trade show for a light lunch and networking with the affiliate members of RAYAC. Our affiliate members are the backbone of the Association, so come learn how they can help you with your business!

More details to come!





Invoices for annual dues were emailed on Monday, November 4th and are due by Thursday, January 2nd, 2020.

Dues Invoices

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

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

RAYAC's fees for 2020 are unchanged.

NAR dues	\$150	RAYAC dues	\$225
NAR public image campaign	\$ 35	Total	\$560*
PAR dues	\$150	<i>*does not include optional RPAC contribution</i>	



Partner with us to close more deals 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
717-747-2437



Sharon
Palma
717-654-7568



Maggie
Medice
717-747-2406



Noelle
Miller
717-891-4527

www.peoplesbanknet.com

Member FDIC

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





RAYAC WANTS YOU!

Sign Up for a Committee

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

Fax to RAYAC (717) 854-0720 or email to cathy@rayac.com.

Name _____

Company _____

Phone number _____

E-mail _____

Limited Vacancies for 2020 for REALTOR Members:

☐ **Consumer Protection** - 3 vacancies, 3-year terms, must have representation from a variety of offices, 5 continuous years experience necessary. *This committee usually meets once in the beginning of the year for instruction.* A member of the committee is notified when RAYAC receives a consumer call voicing a concern/complaint. The committee member calls the consumer, listens and discusses the options available if they wish to pursue the matter.

☐ **Grievance** - 2 vacancies for 3 year term, 1 vacancy for 2 year term, only one committee member from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Serves as a "grand jury" that reviews arbitration requests and ethics complaints for possible Professional Standards hearing.

☐ **Professional Standards** - 5 vacancies for 3 year terms, only two committee members from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Conducts all arbitration and ethics hearings in accordance with the policies and procedures of NAR.

Limited Vacancies for 2020 for REALTOR & Affiliate Members:

☐ **RAYAC Foundation Board of Directors** - 2 board members for 2 year term. May not exceed 4 years of continuous service. *Meets quarterly* (unless otherwise needed). Members are required to participate in at least one other RAYAC Committee which raises funds for the Foundation.

Unlimited Vacancies for 2020 for REALTOR & Affiliate Members:

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

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

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

☐ **Community Relations** - *Meets as needed.* Oversees RAYAC's external communications and marketing to the public.

☐ **Education Committee** - *Meets every other month.* Oversees educational opportunities for RAYAC and the Real Estate School including CE and the Straight Talk series. Must have taken a course with the school in the last three years.

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

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

☐ **Lockbox Committee** - *Meets as needed.* Evaluates lockbox system and related policies, rules and regulations. Holds preliminary hearing for alleged violations.

☐ **Member Communications** - *Meets monthly.* Oversees communications with membership including newsletter, email, website, surveys, texts, etc.

☐ **Political Affairs/PPAC** - *Meets monthly.* Reviews legislative information and advocates for real estate issues. Raises funds for PPAC and conducts candidate interviews to support candidates who promote real estate and property rights.

☐ **Program Social** - *Meets monthly.* Plans events and activities which include Installation & Awards Breakfast, & Annual Membership Meeting, Thirsty Thursdays and other social activities throughout the year. Committee members also volunteer at these events.

☐ **Revenue Task Force** - *Meets as needed.* Brainstorm new revenue sources for the Association.

☐ **Spring Fling Task Force** - *Meets as needed.* Oversees all details of this social charity event to benefit the RAYAC Foundation. Task force members also volunteer at the event.

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

Board of Directors Summary

November 14, 2019

Action Items

- The board elected the following individuals as the 2020 RAYAC Officers: Tina Llorente - Vice President, Ed Bender - Treasurer, Melinda Eppolito - Secretary, Sue Pindle as the Vice President in 2019 automatically ascends to the 2020 President.
- The board approved 2020 Committee and Taskforce Chairs.
- The board reviewed two Ethics complaints and adopted verbatim the hearing panel recommendations.

Reports

- The board received a report from the NAR Annual Conference. NAR as adopted a clear cooperation policy for all association MLS in the country to go into effect on May 1, 2020. The new policy indicates listings need to be inputted into the MLS within 1 business day of publicly marketing the property for sale. NAR also changed the Code of Ethics training requirement from a 2 year cycle to a 3 year cycle.
- The board discussed in detail the Bright MLS Off MLS policy which requires a listing to be placed in the MLS within 1 business day of publicly marketing the property. If the seller does not wish for the property to go into the MLS they have the right to waive the property being placed in the MLS, however, they are also then waiving their right to publicly market the property for sale. If it is not in the MLS it can only be marketed to the listing agents internal brokerage company.
- The board reviewed progress and action steps of obtaining strategic goal #5 with the objective to lead a nationally respected REALTORS association.

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.



THANK YOU 2019 RAYAC Leaders!

Thank you to the following RAYAC members for stepping up and leading the association this year.

2019 RAYAC Officers

Heather Kreiger - President
Sue Pindle - Vice President
Cindy Mann - Treasurer
Brenda Riddle - Secretary

2019 RAYAC Foundation Officers

Stacey Trimmer - President
Sam Miller - Vice President
Pat Carey - Secretary/Treasurer

2019 RAYAC Directors

Marie Arcuri
Mark Carr
Bridget Floyd
Elle Hale
Tina Llorente
Lisa Myers
Mary Price
Selina Robinson
John P. Wiga
Ken Worley
Cheryl Yerger

2019 RAYAC Foundation Directors

Judy Givens
Bill Hoyer
Tina Llorente
Tamra Peroni
Kim Ziegler

2019 Committee Chairs

Affiliate	Melissa Kline
Bowlathon	Stacey Trimmer
Budget Finance	Cindy Mann
Community Relations	Michele Jones
Consumer Protection	Katie Horne
Designer Bag Bingo	Karen Tavenner
Education	Paula Musselman
Golf Outing	Mike Kosko & Sam Miller
Grievance	Bob Stambaugh
Hands On Helpers	Selina Robinson
Leadership Development	Ken Worley
Lockbox	Marty Sowa
Member Communications	Tina Llorente
Political Affairs	Kim Moyer
Professional Standards	Wade Elfner
Program Social	Elle Hale & Brenda Riddle
Spring Fling	Stacey Trimmer
YPN	Elle Hale

Thank You!

RAYAC extends a special thank you to

2019 RAYAC President Heather Kreiger

and ALL 2019
volunteers for a
great year!



Thank you to the following members whose term on the Board of Directors expires at the end of this month. We truly appreciate your service to RAYAC!

Marie Arcuri
Cindy Mann
Brenda Riddle
Cheryl Yerger

Membership News

New Members

Sharon Crisafulli, Coldwell Banker Westminster
Nakia Monique Evans, NRT Mid-Atlantic, LLC
Richard Hinebaugh, Cummings & Cough
Crystal Elizabeth Murphy, EXP Realty
Jeffrey Schwenk, House Broker Realty, LLC
Desiree Snider, Coldwell Banker
Aimee Stern, Country Home Real Estate
Ragaa Thabet, Berkshire Hathaway (CD)

Office Drops

None

New Affiliates

None

Affiliate Changes

None

Membership Stats

(as of 10/22)

	2019	2018
Designated REALTORS	126	123
Primary REALTORS	1044	989
Secondary REALTORS	72	68
Pending Applicants	6	10
Total REALTORS	1248	1190
Affiliates	111	109
Total Members	1359	1299

Member Changes

Robert Biancuzzo, Real Broker, LLC
John Brunner, Country Home Real Estate
Kimberly B Burton, Iron Valley
Megan Cellucci, Jeff A Shaffer Real Estate
James R Ekdahl, Jeff A Shaffer Real Estate
Darice France, Coldwell Banker
Dorothy Gray, Taylor Properties
Ayana Herbert, York H-G Properties, LLC
Kevin A Murphy, Re/Max Patriots
Francis O'Connor Jr., Iron Valley
Neil J Reichart, Keller Williams
Jabbar Sease, Keller Williams
Jeff A Shaffer, Jeff A Shaffer Real Estate
Roxanne Whitaker, Keller Williams
 Gettysburg

Affiliate Drops

None

Member Drops

Frantz Luther Benjamin, Real Broker, LLC
Kathy L Flynn, Flynn Appraisal Services, Inc
Mary Janice Gallart, Century 21 Redwood Realty Frederick
Nancy J Kurtz, Howard Hanna Shrewsbury
Alysse Prisco, Re/Max Patriots
Adrienne R Taukulis, Exit Results Realty
Abigail Wagner, Keller Williams
Nicholas Wagner, Re/Max Patriots
Rebecca J Witzig, Joseph A Myers

New Office/Brokerage

Jeff Shaffer Real Estate
 963 Biglerville Rd
 Gettysburg, PA 17325
 717-420-2981

Office Changes

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

December

- 2 Hands on Helpers, 2:00 pm
- 2 Real Estate Practice Pre-Licensing Starts, 6:00 pm
- 3 Real Estate Finance, Broker Elective, 9:00 am
- 3 Affiliate Committee Meeting, 9:30 am
- 4 Advertising and Property Management Class, 8:30 am
- 4 Advertising and Property Management Class, 1:00 pm
- 4 Community Relations Committee Meeting, 1:00 pm
- 5 Real Estate Finance, Broker Elective, 9:00 am
- 5 Program Social Committee Meeting, 9:30 am
- 9 YPN Committee Meeting, 9:30 am
- 11 Staff Christmas Party, 9:30 am - 3:00 pm, RAYAC office closed during those hours
- 12 Real Estate Finance, Broker Elective, 9:00 am
- 12 Board of Directors Meeting, 9:00 am
- 13 New Member Orientation, 8:30 am
- 17 Real Estate Finance, Broker Elective, 9:00 am
- 17 Member Communications Committee Meeting, 9:30 am
- 17 RAYAC Foundation Board Meeting, 10:00 am
- 18 Volunteer Appreciation Event, 2:00 pm
- 19 Real Estate Finance, Broker Elective, 9:00 am
- 24 RAYAC office closed
- 25 Merry Christmas, RAYAC office closed
- 31 RAYAC office closes at Noon

RAYAC HOLIDAY CLOSINGS

Tuesday, December 24
CLOSED

Wednesday, December 25
CLOSED

Tuesday, December 31
CLOSE at 12:00 noon

Wednesday, January 1
CLOSED

"Locally Owned and Operated"



FULL SERVICE

Radon
Water Testing
Septic Inspections
Air Quality Testing
Wood Destroying Insect
Well Mechanical Testing

INSPECTIONS INCLUDE

"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 Livelsberger
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.

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

StockandLeader.com

Stock and Leader
ATTORNEYS AT LAW


Business. Government. Personal.

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, 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

25 Years in the Business!

Are you getting ready to celebrate your 25th year in the real estate business? If so, we want to help you celebrate this milestone. Please let Shanna Terroso know by Friday, December 15th if this marks your 25th year in the business. You can email Shanna at shanna@rayac.com.



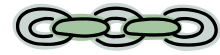
The RAYAC Foundation is excited to bring you a brand new concession stand!

Next time you are in the RAYAC office, stop by the kitchen area and check out the new concession stand we have created just for you! Every item is \$1 and all profits benefit the RAYAC Foundation. This area will always be fully stocked with your favorite drinks and snacks! If there is anything you are craving and would like to have offered in the snack area, let us know! Happy snacking!





Legislative Link



Congratulations to the 3 RPAC supported candidates on their successful campaign for York County Commissioner - **REALTOR® member, Julie Wheeler, Doug Hoke, and Ron Smith.**

FAQ: National Flood Insurance Program Expires December 20, 2019

What is the issue?

NFIP's authority to provide flood insurance is currently set to expire at midnight on Friday, December 20, 2019. NAR is making every effort to secure a long-term reauthorization of the program. Here are answers to frequently asked questions about what this means for upcoming closings and several proactive steps your clients can take in the interim.

What is the latest?

The House of Representatives has not scheduled a vote on the NFIP Reauthorization Act (HR 3167) that unanimously passed the Financial Services Committee on June 11 and is supported by NAR policy. Several other bills have been introduced in the Senate, but no further action has been taken. Congressional and White House leaders have attached an NFIP extension to the Continuing Resolution to keep the federal government operating until there is agreement on 2020 appropriation bills. NAR is urging the longest extension possible while Congress continues working toward a 5-year reauthorization measure.

What is NAR doing?

- NAR is in regular communication with Congressional leaders and the White House.
- NAR is coordinating with a broad coalition of industry groups to support a long-term reauthorization.
- Flood insurance was a [priority talking point](#) for meetings with members of Congress over August recess.
- Hundreds of members of Congress were contacted about [NFIP's importance to every state in the U.S.](#)
- NAR has raised the issue's profile with multiple calls for action, talking points, op-eds and state letters.

What happens if there is a lapse?

- NFIP cannot sell new or renew flood insurance policies after 11:59 pm (Eastern) on December 20.
- Existing NFIP policies will remain in effect until their expiration date (i.e., the renewal date plus a 30-day grace period), and claims will continue to be paid as long as FEMA has the funds on hand.
- Renewal policies are generally issued as long as the application is received prior to a lapse and the premium is received within the 30-day grace period. Other renewals must wait for reauthorization.
- During a lapse, property buyers can assume existing/renewal policies. "Assignment of policies" (page 3 [her \(link is external\)](#)) allows insurers to substitute the buyer's name for the seller's without having to reissue the policy.
- Private flood insurance backed by a source other than NFIP (e.g., Lloyd's of London) are not affected. Visit the [Pennsylvania Insurance Department page\(link is external\)](#) and the [Florida Office of Insurance Regulation page\(link is external\)](#) for options. Please remind your clients to read the fine print of any insurance policy.
- The federal requirement to purchase flood insurance is suspended, which means it is up to lenders to decide whether to make loans in special flood hazard areas while NFIP insurance is not available.

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

- The number of sales in both counties rose year over year. Price trend indicators in York County showed robust gains but showed mixed trends in Adams County over the same period.

York County Overall Monthly Core Metrics	Oct-19	MOM%	Sep-19	YOY%	Oct-18
Average Sales Price	\$205,782	-6.3%	\$219,503	12.0%	\$183,730
Average Price Per Square Foot	\$102	-2.9%	\$105	7.4%	\$95
Median Sales Price	\$189,900	-2.2%	\$194,250	11.8%	\$169,900
Number of Sales	517	-7.3%	558	3.6%	499
Median Cumulative Days on Market	20	11.1%	18	-28.6%	28
Average Days on Market (Previous)	40	-7.0%	43	-20.0%	50
Average Listing Discount (Previous)	1.9%		1.8%		1.9%
Sold Price/List Price	98.1%		98.2%		98.1%
Total Sales Volume	\$106,389,351	-13.1%	\$122,482,826	16.0%	\$91,681,325
Total Listing Inventory	1,672	22.4%	1,366	-12.8%	1,918
New Listing Inventory	706	-16.5%	846	-3.9%	735
Months of Supply	3.2	33.3%	2.4	-15.8%	3.8
Adams County Overall Monthly Core Metrics	Oct-19	MOM%	Sep-19	YOY%	Oct-18
Average Sales Price	\$222,482	-4.0%	\$231,780	-3.7%	\$230,927
Average Price Per Square Foot	\$115	-2.5%	\$118	0.0%	\$115
Median Sales Price	\$209,950	-4.4%	\$219,700	-2.8%	\$216,000
Number of Sales	102	-3.8%	106	21.4%	84
Median Cumulative Days on Market	36	16.1%	31	16.1%	31
Average Days on Market (Previous)	72	12.5%	64	22.0%	59
Average Listing Discount (Previous)	2.7%		1.8%		2.0%
Sold Price/List Price	97.3%		98.2%		98.0%
Total Sales Volume	\$22,693,185	-7.6%	\$24,568,679	17.0%	\$19,397,840
Total Listing Inventory	456	19.1%	383	-1.7%	464
New Listing Inventory	142	-31.7%	208	-2.7%	146
Months of Supply	4.5	25.0%	3.6	-18.2%	5.5

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

York County By School District	Oct-19	MOM%	Sep-19	YOY%	Oct-18
Central York School District (Median)	\$180,950	-2.2%	\$185,000	7.3%	\$168,700
Central York School District (Closed Sales)	44	-85.4%	302	-8.3%	48
Dallastown Area School District (Median)	\$182,950	-14.9%	\$214,950	-2.2%	\$187,000
Dallastown Area School District (Closed Sales)	36	-37.9%	58	-25.0%	48
Dover Area School District (Median)	\$189,950	2.7%	\$185,011	5.6%	\$179,900
Dover Area School District (Closed Sales)	28	-20.0%	35	-17.6%	34
Eastern York School District (Median)	\$149,250	-25.5%	\$200,450	-15.9%	\$177,400
Eastern York School District (Closed Sales)	18	12.5%	16	-10.0%	20
Hanover Public School District (Median)	\$184,400	-7.8%	\$199,900	5.4%	\$174,900
Hanover Public School District (Closed Sales)	19	11.8%	17	26.7%	15
Northern York County School District (Median)	\$253,000	-9.3%	\$279,000	19.4%	\$211,950
Northern York County School District (Closed Sale)	20	-39.4%	33	42.9%	14
Northeastern School District (Median)	\$194,900	13.0%	\$172,500	29.9%	\$149,995
Northeastern School District (Closed Sales)	24	-20.0%	30	-17.2%	29
Red Lion Area School District (Median)	\$205,000	9.1%	\$187,950	11.6%	\$183,767
Red Lion Area School District (Closed Sales)	39	-27.8%	54	14.7%	34
South Eastern School District (Median)	\$288,750	20.7%	\$239,150	40.9%	\$204,900
South Eastern School District (Closed Sales)	22	0.0%	22	83.3%	12
South Western School (Median)	\$191,135	-11.1%	\$215,000	3.4%	\$184,900
South Western School (Closed Sales)	40	-14.9%	47	14.3%	35
Southern York County School District (Median)	\$230,000	4.6%	\$219,900	15.0%	\$199,950
Southern York County School District (Closed Sale)	25	8.7%	23	150.0%	10
Spring Grove Area School District (Median)	\$190,000	3.9%	\$182,950	5.6%	\$179,900
Spring Grove Area School District (Closed Sales)	29	20.8%	24	-6.5%	31
West Shore School District (Median)	\$190,000	-10.6%	\$212,500	-5.0%	\$199,900
West Shore School District (Closed Sales)	36	-7.7%	39	-2.7%	37
West York Area School District (Median)	\$152,700	0.2%	\$152,350	-23.6%	\$199,900
West York Area School District (Closed Sales)	34	21.4%	28	-8.1%	37
York City School District (Median)	\$59,500	-12.9%	\$68,278	-8.5%	\$65,000
York City School District (Closed Sales)	34	21.4%	28	9.7%	31
York Suburban School District (Median)	\$195,450	5.1%	\$186,000	1.5%	\$192,500
York Suburban School District (Closed Sales)	38	2.7%	37	52.0%	25
Adams County By School District	Oct-19	MOM%	Sep-19	YOY%	Oct-18
Bermudian Springs School District (Median)	\$242,000	12.6%	\$215,000	29.1%	\$187,400
Bermudian Springs School District (Closed Sales)	19	111.1%	9	137.5%	8
Conewago Valley School District (Median)	\$177,500	-2.4%	\$181,945	-20.2%	\$222,450
Conewago Valley School District (Closed Sales)	20	-41.2%	34	11.1%	18
Fairfield Area School District (Median)	\$212,450	-3.4%	\$219,900	-5.5%	\$224,700
Fairfield Area School District (Closed Sales)	12	9.1%	11	9.1%	11
Gettysburg School District (Median)	\$262,000	17.2%	\$223,500	31.1%	\$199,900
Gettysburg School District (Closed Sales)	22	0.0%	22	46.7%	15
Littlestown Area School District (Median)	\$197,500	-20.9%	\$249,750	-24.0%	\$259,900
Littlestown Area School District (Closed Sales)	10	-50.0%	20	-37.5%	16
Upper Adams School District (Median)	\$145,000	-10.2%	\$161,450	-6.5%	\$155,000
Upper Adams School District (Closed Sales)	9	125.0%	4	28.6%	7



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

RAYAC Course Catalog 2019—2020

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, 2021

Real Estate, Broker/Designation, Appraisal, & Ethics Classes

ATTENTION APPRAISERS— 2020 USPAP IS HERE!

Tuesday, January 21, 2020

National USPAP

Cost: \$117.10

8:30 AM—4:30 PM

Instructor: Melanie McLane

7 hours Appraisal & RE CE

This **required** course will bring appraisers up to date on the changes in this year's USPAP, help explain how to implement USPAP into daily appraisal practice, and fulfill the Pennsylvania 7 hour USPAP requirement.

Cost includes the required workbook. Students **MUST** have their own copy of the 2020-2021 USPAP Manual, which can be ordered through RAYAC for \$79.50 (includes tax). Students who do not have their own copy will not receive credit for the course. Please contact Mireya Carlsen at Mireya@rayac.com if you would like to order one. Lunch is included.

Code Of Ethics: Advertising & Property Management

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 how 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 provides the mandatory 2 hours of Advertising, and the required 1.5 hours of review of Property Management. The NAR mandatory Code of Ethics training has also been incorporated into this class. NAR Training is due by December 31, 2021.

Upcoming Dates:

December 4, 2019 from 1:00—4:30 PM, in the RAYAC Classroom

February 12, 2020 from 8:30 AM—12:00 Noon, at the Wyndham Garden Hotel

March 17, 2020 from 1:00 — 4:30 PM, in the RAYAC Classroom

April 6, 2020 from 1:00—4:30 PM, in the RAYAC Classroom

May 21, 2020 from 8:30 AM—12:00 Noon, in the RAYAC Classroom

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.

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.

Tuesday, March 24, 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.

Real Estate Continuing Education

Tuesday, February 11, 2020	Pricing in a Competitive Market	Cost: \$40.00
----------------------------	---------------------------------	---------------

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

In this class, you will be introduced to the concepts of appraisal versus a CMA, and the general descriptions of each, as well as the legal obligations that an agent has in Pennsylvania with respect to a CMA—when it can be done, which disclaimers apply, etc. With close to 60% of all agents, nationwide, having tenure of less than 5 years in the real estate business, many of them have not experienced what some call a ‘down’ market, and others call a ‘normal’ market. Students will learn how to read supply and demand in a market, calculate absorption rate, and critically evaluate what comparable data is still germane. The goal is to learn how to price properly, to avoid carrying listings for a long time, and also, to not disappoint property owners.

Tuesday, February 11, 2020	Financing and Closing the Real Estate Transaction	Cost: \$40.00
----------------------------	---	---------------

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

This course will discuss the basics of financial qualification, review lender ratios, the three C’s of credit, how to assist a buyer in deciding upon a mortgage, how amortization works, and the basic financial skills needed by a real estate licensee. It is recommended that before attending class, students either bring a financial calculator that can calculate mortgages and outstanding balances, or download an app that does this to their smart phones. We will also review lenders’ requirements for various loan programs, how lenders are valuing properties for mortgages, and how to shepherd a sale to a successful closing.

REQUIRED FOR THE 2020 RENEWAL CYCLE

For the 2018—2020 license renewal cycle, the PA 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 requirement. In addition, it meets the NAR Biennial Ethics requirement, which is due by December 31, 2021.

Wednesday, February 12, 2020	COE: Advertising & Property Management	Cost: \$40.00
------------------------------	--	---------------

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

LOCATION: Wyndham Garden Hotel, 2000 Loucks Road, York, PA 17408

REQUIRED Class - this course provides the mandatory 2 hours of Advertising, and 1.5 hours of Property Management. The NAR Code of Ethics training has also been incorporated into this class (due by 12/31/21).

Wednesday, February 12, 2020	Ten Stupid Things Real Estate Agents Do	Cost: \$40.00
------------------------------	---	---------------

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

LOCATION: RAYAC Classroom

This course is designed to cover common pitfalls and mistakes agents make in the real estate business. You will learn the basics of a good business reputation, identify situations which lead to an agent violating the Code of Ethics and license laws, identify the basics, and best practices of customer service, identify the ramifications of careless behavior, and understand the concept of time management and business planning as it applies to customer service.

Tuesday, February 18, 2020	Digital World: Ethics & Laws	Cost: \$40.00
-----------------------------------	---	----------------------

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

This course will review the digital elements of your business, including current RELRA regulations regarding advertising and social media posts. It will also incorporate sections of the NAR Code of Ethics, especially Articles 12 and 15, and will review general guidelines concerning advertising, including Internet sources such as Facebook, Twitter, LinkedIn, Instagram, Pinterest, etc. You will learn to identify ethical and legal dilemmas in the Internet age, privacy concerns for both agents and consumers, understand the purpose of blogging for licensees, and learn how to create and follow an ethical and safe policy with respect to use of the Internet for marketing.

Tuesday, February 18, 2020	Who's Your Client?	Cost: \$40.00
-----------------------------------	---------------------------	----------------------

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

In this class, we will cover the always thorny question of agency. PA's Act 112 will be covered in detail, as will the Code of Ethics of the National Association of REALTORS®. Much confusion still exists about agency issues among licensees in Pennsylvania regarding dual agency, designated agency, and transaction licensee transactions. We will also review the new standards forms in use by most licensees, and discuss single agency, dual agency, designated agency, changing an agency role, confidential information before and after an agency relationship, writing and presenting offers, escalation clauses, multiple offer situations and specific difficult situations for agents.

Wednesday, February 26, 2020	Agreements of Sale	Cost: 40.00
-------------------------------------	---------------------------	--------------------

8:30 AM - 12:00 Noon	Instructor: Brett Woodburn, Esq.	3.5 hours Real Estate
-----------------------------	---	------------------------------

A great review on everything you need to know about the Agreement of Sale. The class will include a discussion on contract requirements, interpretations, statutes of fraud, and State Real Estate Commission requirements. You will then examine the Standard Agreement for the Sale of Real Estate contract (PAR form ASR). Make sure you fully understand this contract and all its guidelines and uses.

Wednesday, February 26, 2020	Commercial Forms & Foibles	Cost: 40.00
-------------------------------------	---------------------------------------	--------------------

1:00 PM - 4:30 PM	Instructor: Brett Woodburn, Esq.	3.5 hours Real Estate
--------------------------	---	------------------------------

This course will give commercial agents a great update and refresher on standard commercial forms. We will also cover standard and non-standard addenda, modifications, and legal and ethical ramifications. The course will not only cover SREC rules and regulations on proper use of forms and contract law, but also how the NAR Code of Ethics applies closely to those regulations and how a violation of one is typically a violation of the other.

Thursday, February 27, 2020	What Do I Do When	Cost: 80.00
------------------------------------	--------------------------	--------------------

8:30 AM - 4:30 PM	Instructor: Michelle Bradley	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 and regulations. Lunch is included.

Tuesday, March 17, 2020	Oddballs: Pricing 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. 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. Another 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, March 17, 2020	COE: Advertising & Property Management	Cost: \$40.00
--------------------------------	---	----------------------

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

REQUIRED Class - this course provides the mandatory 2 hours of Advertising, and 1.5 hours of Property Management. The NAR Code of Ethics training has also been incorporated into this class (due by 12/31/21).

Monday, March 23, 2020	Cyber Threats, Liability & Security	Cost: \$80.00
-------------------------------	--	----------------------

8:30 AM - 4:30 PM	Instructors: Brett M. Woodburn, Esq.	7 hours Real Estate
	Guest Speakers: Jesse Biretz & Chad Nagle	

Cyber security is a major cause of fraud and liability. Don't become a victim of it in your personal or professional life! This course will examine types of data breaches and cyber-attacks, duties and obligations of the agent involved, a broker's duty to adequately supervise technology in their office, processes and protections to put in place, and how insurance may or may not cover you if a data breach occurs. Instructed by an attorney, and insurance specialist, and a security expert, this three-pronged approach to protecting yourself and your clients is a hot topic you should not miss! Lunch is provided.

Tuesday, March 31, 2020	PA Real Estate Transactions: Disclosures, Contracts, Addendums	Cost: \$40.00
--------------------------------	---	----------------------

8:30 AM - 12:00 Noon	Instructor: Peter T. Ruth, Esq.	3.5 hours Real Estate CE
-----------------------------	--	---------------------------------

This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Seller Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates.

Tuesday, March 31, 2020	Best of the Hotline	Cost: \$40.00
--------------------------------	----------------------------	----------------------

1:00 PM - 4:30 PM	Instructor: Peter T. Ruth, Esq.	3.5 hours Real Estate
--------------------------	--	------------------------------

The Legal Hotline provides you the opportunity to have all your legal questions answered. Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Also learn about current trends occurring in today's real estate market. A fascinating look at what goes on in our business today!

Wednesday, April 1, 2020	1031 Exchanges & Tax Reform	Cost: \$40.00
8:30 AM - 12:00 Noon	Instructor: Margo McDonnell	3.5 hours Real Estate

This session will provide a good overview of 1031 like-kind exchanges. Upon completion, participants will be able to recognize the opportunity to suggest 1031 exchanges to their clients when their situation warrants it, feel comfortable discussing 1031 exchanges with their clients, understand the basic requirements of a successful exchange, and understand how Section 1031 was impacted by the Tax Cuts and Jobs Act and its problems and opportunities.

Wednesday, April 1, 2020	Understanding Municipal Impacts on Commercial Sales & Leasing	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Peter T. Ruth, Esq.	3.5 hours Real Estate CE

This commercial class will explore how municipal considerations impact commercial sales and leases. Topics will include the choice of entity, types of leases, lease provisions, purchase due diligence, municipal ordinances, codes and regulations, zoning classifications and procedures, and municipal tax abatement ordinances. Gain an in-depth understanding as to how commercial transactions are affected by these policies, procedures and guidelines.

Thursday, April 2, 2020	So Sue Me!	Cost: \$40.00
8:30 AM - 12:00 Noon	Instructor: Brett Woodburn, Esq.	3.5 hours Real Estate CE

Real estate licensees will examine how to deal with lawsuits and threats of lawsuits from clients, consumers, and others. It is a benefit to the public for real estate licensees to be aware of the PA laws and complaint process so that they can fully inform the public of the process and implications. Agents must fully understand the law, so they can help ensure that the public is not harmed in any way. The course will include an example of how a complaint is filed, investigated, and resolved, with examples of all types of resolution included.

Thursday, April 2, 2020	Fair Housing—Is It Really Fair?	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Brett Woodburn, Esq.	3.5 hours Real Estate CE

This course will examine several aspects of the Fair Housing Act, including its scope, protected classes at both the State and Federal level, disparate impact and criminal records, and state laws and prohibitions. You will also cover advertising prohibitions and exceptions, statistics and prosecutions, and Pennsylvania's "bad words." Finally, you will learn the definition of "service animal," laws and required training, and "reasonable accommodations." Stay up-to-date with the newest guidelines so you will remain compliant.

Monday, April 6, 2020	Ten Stupid Things Real Estate Agents Do	Cost: \$40.00
8:30 AM - 12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE

This course is designed to cover common pitfalls and mistakes agents make in the real estate business. You will learn the basics of a good business reputation, identify situations which lead to an agent violating the Code of Ethics and license laws, identify the basics, and best practices of customer service, identify the ramifications of careless behavior, and understand the concept of time management and business planning as it applies to customer service.

Monday, April 6, 2020	COE: Advertising & Property Management	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE

REQUIRED Class - this course provides the mandatory 2 hours of Advertising, and 1.5 hours of Property Management. The NAR Code of Ethics training has also been incorporated into this class (due by 12/31/21).

HANOVER & GETTYSBURG MEMBERS!

ATTEND SPRING CLASSES AT THE HANOVER COUNTRY CLUB!

Complete **half** of your educational requirements in Hanover! We will hold a day of classes on April 7, 2020, at the Hanover Country Club, 200 Water Street, Abbottstown.

Tuesday, April 7, 2020	Pricing in a Competitive Market	Cost: \$ 40.00
8:30 AM - 12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE
LOCATION: Hanover Country Club, 200 E. Water Street, Abbottstown, PA 17301		

In this class, you will be introduced to the concepts of appraisal versus a CMA, and the general descriptions of each, as well as the legal obligations that an agent has in Pennsylvania with respect to a CMA—when it can be done, which disclaimers apply, etc. With close to 60% of all agents, nationwide, having tenure of less than 5 years in the real estate business, many of them have not experienced what some call a ‘down’ market, and others call a ‘normal’ market. Students will learn how to read supply and demand in a market, calculate absorption rate, and critically evaluate what comparable data is still germane. The goal is to learn how to price properly, to avoid carrying listings for a long time, and also, to not disappoint property owners.

Tuesday, April 7, 2020	Financing & Closing the Real Estate Transaction	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE
LOCATION: Hanover Country Club, 200 E. Water Street, Abbottstown, PA 17301		

This course will discuss the basics of financial qualification, review lender ratios, the three C’s of credit, how to assist a buyer in deciding upon a mortgage, how amortization works, and the basic financial skills needed by a real estate licensee. It is recommended that before attending class, students either bring a financial calculator that can calculate mortgages and outstanding balances, or download an app that does this to their smart phones. We will also review lenders’ requirements for various loan programs, how lenders are valuing properties for mortgages, and how to shepherd a sale to a successful closing.

Tuesday, April 21, 2020	Cyber Threats, Liability & Security	Cost: \$80.00
8:30 AM - 4:30 PM	Instructors: Brett M. Woodburn, Esq. Guest Speakers: Jesse Biretz & Chad Nagle	7 hours Real Estate
LOCATION: RAYAC Classroom		

Cyber security is a major cause of fraud and liability. Don’t become a victim of it in your personal or professional life! This course will examine types of data breaches and cyber-attacks, duties and obligations of the agent involved, a broker’s duty to adequately supervise technology in their office, processes and protections to put in place, and how insurance may or may not cover you if a data breach occurs. Instructed by an attorney, and insurance specialist, and a security expert, this three-pronged approach to protecting yourself and your clients is a hot topic you should not miss! Lunch is provided.

8:30 AM - 12:00 Noon	Instructor: Craig Grant	3.5 hours Real Estate CE
-----------------------------	--------------------------------	---------------------------------

Wednesday, April 22, 2020	Data Security, Risk Management & Tech Safety	Cost: 40.00
----------------------------------	---	--------------------

Today's REALTOR® utilizes many technologies in their daily business, including computers, mobile devices, the Internet, cloud-based tools, social media, messaging/communication platforms, and more. However, if used without the proper safeguards in place, this can put an agent, their company, and the consumers they serve in a vulnerable position. This course will teach you how to protect yours and your clients' identity and sensitive information. Plus explore many other ways technology can put you in harm's way including legal, NAR policies, and digital etiquette. We will identify solutions and best practices you can easily implement to create a data security policy to further protect yourself and your business.

Thursday, April 23, 2020	Who's Your Client?	Cost: \$40.00
---------------------------------	---------------------------	----------------------

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

In this class, we will cover the always thorny question of agency. PA's Act 112 will be covered in detail, as will the Code of Ethics of the National Association of REALTORS®. Much confusion still exists about agency issues among licensees in Pennsylvania regarding dual agency, designated agency, and transaction licensee transactions. We will also review the new standards forms in use by most licensees, and discuss single agency, dual agency, designated agency, changing an agency role, confidential information before and after an agency relationship, writing and presenting offers, escalation clauses, multiple offer situations and specific difficult situations for agents.

Thursday, April 23, 2020	Digital World: Ethics & Laws	Cost: \$40.00
---------------------------------	---	----------------------

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

This course will review the digital elements of your business, including current RELRA regulations regarding advertising and social media posts. It will also incorporate sections of the NAR Code of Ethics, especially Articles 12 and 15, and will review general guidelines concerning advertising, including Internet sources such as Facebook, Twitter, LinkedIn, Instagram, Pinterest, etc. You will learn to identify ethical and legal dilemmas in the Internet age, privacy concerns for both agents and consumers, understand the purpose of blogging for licensees, and learn how to create and follow an ethical and safe policy with respect to use of the Internet for marketing.

Tuesday, April 29, 2020	Best of the Hotline	Cost: \$40.00
--------------------------------	----------------------------	----------------------

8:30 AM - 12:00 Noon	Instructor: Peter T. Ruth, Esq.	3.5 hours Real Estate CE
-----------------------------	--	---------------------------------

The Legal Hotline provides you the opportunity to have all your legal questions answered. Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Also learn about current trends occurring in today's real estate market. A fascinating look at what goes on in our business today!

Tuesday, April 29, 2020	PA Real Estate Transactions: Disclosures, Contracts, Addendums	Cost: \$40.00
--------------------------------	---	----------------------

1:00 PM - 4:30 PM	Instructor: Peter T. Ruth, Esq.	3.5 hours Real Estate
--------------------------	--	------------------------------

This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Seller Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates.

Tuesday, May 5, 2020	Fair Housing—Is It Really Fair?	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Brett Woodburn, Esq.	3.5 hours Real Estate CE
<p>This course will examine several aspects of the Fair Housing Act, including its scope, protected classes at both the State and Federal level, disparate impact and criminal records, and state laws and prohibitions. You will also cover advertising prohibitions and exceptions, statistics and prosecutions, and Pennsylvania's "bad words." Finally, you will learn the definition of "service animal," laws and required training, and "reasonable accommodations." Stay up-to-date with the newest guidelines so you will remain compliant.</p>		
Tuesday, May 5, 2020	So Sue Me!	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Brett Woodburn, Esq.	3.5 hours Real Estate CE
<p>Real estate licensees will examine how to deal with lawsuits and threats of lawsuits from clients, consumers, and others. It is a benefit to the public for real estate licensees to be aware of the PA laws and complaint process so that they can fully inform the public of the process and implications. Agents must fully understand the law, so they can help ensure that the public is not harmed in any way. The course will include an example of how a complaint is filed, investigated, and resolved, with examples of all types of resolution included.</p>		
Wednesday, May 20 , 2020	Financing and Closing the Real Estate Transaction	Cost: \$40.00
8:30 AM - 12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE
<p>In this class, you will be introduced to the concepts of appraisal versus a CMA, and the general descriptions of each, as well as the legal obligations that an agent has in Pennsylvania with respect to a CMA—when it can be done, which disclaimers apply, etc. With close to 60% of all agents, nationwide, having tenure of less than 5 years in the real estate business, many of them have not experienced what some call a 'down' market, and others call a 'normal' market. Students will learn how to read supply and demand in a market, calculate absorption rate, and critically evaluate what comparable data is still germane. The goal is to learn how to price properly, to avoid carrying listings for a long time, and also, to not disappoint property owners.</p>		
Wednesday, May 20, 2020	Pricing in a Competitive Market	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE
<p>This course will discuss the basics of financial qualification, review lender ratios, the three C's of credit, how to assist a buyer in deciding upon a mortgage, how amortization works, and the basic financial skills needed by a real estate licensee. It is recommended that before attending class, students either bring a financial calculator that can calculate mortgages and outstanding balances, or download an app that does this to their smart phones. We will also review lenders' requirements for various loan programs, how lenders are valuing properties for mortgages, and how to shepherd a sale to a successful closing.</p>		
Thursday, May 21, 2020	COE: Advertising & Property Management	Cost: \$40.00
8:30 AM - 12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE
<p>REQUIRED Class - this course provides the mandatory 2 hours of Advertising, and 1.5 hours of Property Management. The NAR Code of Ethics training has also been incorporated into this class (due by 12/31/21).</p>		
Thursday, May 21, 2020	Ten Stupid Things Real Estate Agents Do	Cost: \$40.00
1:00 PM - 4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE
<p>This course is designed to cover common pitfalls and mistakes agents make in the real estate business. You will learn the basics of a good business reputation, identify situations which lead to an agent violating the Code of Ethics and license laws, identify the basics, and best practices of customer service, identify the ramifications of careless behavior, and understand the concept of time management and business planning as it applies to customer service.</p>		



BROKER/DESIGNATION/CERTIFICATION COURSES—WINTER 2019

Real Estate Finance (Broker Elective)

December 3, 5, 12, 17, 19, 2019

30 hours Real Estate CE/2 Broker credits

9:00 AM—3:30 PM

Instructor: Mike Perry

Cost: \$395.00 (lunch included)

Working on your Broker's license? Real Estate Finance is one of the elective courses required to complete your 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 & Redemptions, and Mortgage Placement Procedures.

Become an expert in all things financial, while fulfilling your Broker licensing requirements!

Pricing Strategies Advisor (PSA Designation)

Instructor: Melanie McLane

Cost: \$395.00 (lunch included)

February 17, 2020

7 hours Real Estate CE

8:30 AM—5:00 PM

The Pricing Strategy Advisor (PSA) certification is designed to enhance your skills in pricing properties, creating CMAs, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values.

You will learn: the purpose and benefits of CMAs, how to guide clients through them, terminology of pricing and valuation, how to identify appropriate comparables, where to find information about them, the role of supply and demand in pricing, and how to work with appraisers.

How to earn it: Complete this one-day class, attend two, one-hour webinars.

Enhance your pricing skills by earning this NAR Designation!

Accredited Staging Professional (ASP Designation)

Instructor: Bette Vos

Cost: \$295.00 (lunch included)

March 3—4, 2020

14 hours Real Estate CE

8:30 AM—5:00 PM

We've partnered with StagedHomes.com to bring you this 2-day course which earns you the designation that gives you the best marketing edge over your competitors. Objectives include:

Effectively communicate the benefits of staging with your sellers, create a more powerful listing presentation, understand the criteria of ASP® Home Staging and learn staging concepts and ideas, better price your staged listings, create a more value added service, participate in an occupied or vacant home staging exercise.

You will also receive 1 year complimentary membership in the International Association of Home Staging Professionals®. To register, visit www.stagedhomes.com. NOTE: This course does **NOT** offer Broker licensure credit.

To register, please visit the Registration 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



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.

The RAYAC Book Club returns in 2020!

with four select topics that will support and enhance you, both personally and professionally. Update your skills to help improve your business!

New Location: Belmont Bean, 18 S. Belmont Street, York

Day/Time: Thursdays from 9:00—10:30 am

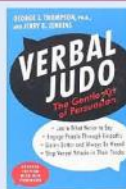
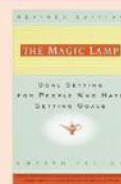
Moderators: Barbie Miller & Adam McCallister

Cost: \$10 (plus cost of book), limited to 15 participants per session

Setting Goals: January 9

“The Magic Lamp: Goal Setting for People Who Hate Setting Goals”

by Keith Ellis



Body Language: April 9

“Verbal Judo: The Gentle Art of Persuasion”

by George J. Thompson

Negotiation: July 9

“Never Split the Difference: Negotiating as if Your Life Depended on It”

by Chris Voss



Leadership: October 8

“Extreme Ownership: How US Navy SEALs Lead and Win”

by Jocko Willink and Leif Babin

Reserve your spot now, for one or all! Space is limited, so register today through your Member Portal on the RAYAC website (www.rayac.com, click **Registration**, then **Events**), or by visiting www.rayac.com/book-club



From the Executive Officer

A Heartfelt Thank You

by Shanna Terroso, RCE, e-PRO

Thanksgiving has come and gone, along with its delicious leftover stuffing. The holiday flew by much like the entire year of 2019. Before we gather around to watch the ball drop in Times Square, I wanted to take this opportunity to share my thanks with everyone at RAYAC.

I'm thankful for the philanthropic nature of the RAYAC membership. In October, the RAYAC Foundation awarded more than \$30,000 to housing related charities in York & Adams Counties. Kudos to the Spring Fling, Golf Outing, Bowl-a-thon and Bag Bingo task forces who raised so much money on behalf of the Foundation. October also marked a month where REALTORS continued to give back to the community in a big way. The Hands-on Helpers Task Force pulled off the fourth annual Homeless Outreach Event in York County. Many of our offices generously donated items to this event. Those items were given to members of our community who were most in need. 170 homeless or near homeless individuals were also provided services that day.

I'm thankful for the dedicated volunteer leadership of RAYAC. With 15 elected board members, and over 140 committee and task force volunteers, many RAYAC members have donated countless hours to further our mission and services to our members. We cannot do what we do without their dedication to RAYAC. A special thank you to Heather Kreiger, our 2019 RAYAC President for her leadership. I cannot miss the opportunity to thank all 20 of our 2019 chairpersons. Their names are listed on page 6. Without their leadership and guidance at the committee level we could not be the great association we are today.

Last but certainly not least, I'm thankful for the RAYAC staff. Each day they are committed to providing top notch service to all our members and work tirelessly on their behalf.

I hope you will all take the time during the hustle and bustle of the holiday season to reflect and give thanks for the blessings in your life.



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 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!



RMS
Residential Mortgage Services
We'll Guide You Home

Familiar Faces Guiding Your Clients Home

Tom Lutz	Diane Leib	Kevin Wivagg	Rob Frey	Shawn Kelly
Branch Manager NMLS# 135170 717-891-0685	Sr. Loan Officer NMLS# 137018 717-487-4622	Sr. Loan Officer NMLS# 311080 717-891-1989	Sr. Loan Officer NMLS# 147464 717-873-0753	Sr. Loan Officer NMLS# 615649 717-542-5005

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

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



Fundraising in Style!

The final fundraiser of the year was quite the stylish event! The 3rd Annual Designer Bag Bingo was held at the Dover Community Building on Sunday, November 3rd. All profits benefited the RAYAC Foundation. There were 25 beautiful designer handbags from Coach, Dooney and Bourke, Kate Spade, and more.

The event raised more than \$11,000 for local housing-related charities in York and Adams Counties thanks to the generosity of sponsors and attendees. RAYAC and the RAYAC Foundation extend thanks to the following sponsors:

Special Bag Sponsors:

Community Settlement
Homechek, Inc.
McLean Mortgage Corporation
Watermark Land Transfer
White Rose Settlement Services
Harmony Hutman

Bag Sponsors:

Bob Aldinger, Berkshire Hathaway
Joe Bartolo, Bartolo Enterprises
Elle Hale, Century 21 Core Partners
Fulton Mortgage Company
Hanover Auto Team
Heather Kreiger, Rock Commercial
Jaclyn Eriksen, RAYAC
Karen Tavenner, RE/MAX Quality Service
Ken Worley, Berkshire Hathaway
Lisa Cardone, Traditions Mortgage
Melissa Kline, Northpointe Bank
PeoplesBank
Bill Hoyer, PrimeLending
Melinda Eppolito, Remace
Shanna Terroso, RAYAC
Sue Reed, Cross Country Mortgage



Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 7

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

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

Key Estates 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. 8

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

Valjerno, LLC

Lenders

Academy Mortgage Corporation

[ACNB Bank](#) - ad pg. 8

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

Guaranteed Rate

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. 3

PrimeLending

[Residential Mortgage Services](#) - ad pg. 27

Union Community Bank

Union Home Mortgage

[Traditions Mortgage](#) - ad pg. 9

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. 26

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