

# RAYAC Connection

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## \$20 in 2020 Campaign Recap

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Thank you to everyone that participated in the \$20 in 2020 Campaign for the RAYAC Foundation! 2020 was a very challenging year, and due to the pandemic, the Foundation was not able to host any of their normal fundraising events.

The \$20 in 2020 Campaign was the key to raising funds so that the Foundation could award monetary donations to housing related charities throughout York and Adams Counties. **The campaign raised over \$10,000!!**

A special thank you goes to **McLean Mortgage** for their generous donation of \$5,000! The RAYAC Foundation is incredibly grateful for the support from all of our REALTOR® and Affiliate members.

Everyone that contributed to the \$20 in 2020 Campaign is listed [HERE](#). You all helped make such a difference in our community.

Due to your generosity, the RAYAC Foundation was able to award \$20,000 to 11 housing related charities in York and Adams Counties. The contributions made from all RAYAC members helped to fund projects at Bridge of Hope, Cornerstone Youth Home, Crispus Attucks, Hoffman Homes for Youth, House of Hope York, Miss Bobbi's Place, New Hope Ministries, Servants, Veteran's Helping Hand, YWCA Hanover, and YWCA York.

The RAYAC Foundation would not be able to do all that it does without the support of all of our members. Thank you to everyone for making 2020 successful for the Foundation despite all of the challenges that 2020 brought us. Here is hoping 2021 is a much brighter and healthier year for everyone!



## Thank You!

THANK YOU to everyone who contributed \$29,113 to RPAC already in 2020 including these RPAC leaders!

### Sterling R (\$1,000)

Dave Bode  
Steve Brown  
Patricia Carey  
Kim Moyer  
Ken Worley

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

Wade Elfner  
Elle Hale  
Jim Warfield

### Capitol Club (\$250-\$499.99)

Bob Aldinger  
Dolly Bailey  
Mark Carr  
Gregg Clymer  
Adam Flinchbaugh  
Tina Llorente  
Sue Pindle  
Bill Shanbarger  
Andrew Smith

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

Catherine Aguilar	Jackie Altland
Allison Altman	Marie Arcuri
Bobby Argento	Kevin Barnaba
Christine Barrick	Jonathan Bausman
Susan Becker	Polly Beckner Lewis
Tami Behler	Ed Bender
Dennis Berkebile	Hazel Bertholdt
Ellen Biesecker	John Bowman
Carolann Bradley	Marguerite Bucher
Lisa Calhoun	Jeffrey Cleaver
Barbara Deardorff	Christine Dell
Kathleen Dougherty	Brenda Drawbaugh
Nathan Elfner	Melinda Eppolito
Ron Fimianai	Bridget Floyd
Debbie Folmer	Tereasa Forbes
Kathy Fugate	Jeffrey Garber
Judd Gemmill	Deborah Goodling
Michael Hackenberger	Teri Harmon
Judy Henry	George Herman
Ahmed Islam	Michele Jones
Glenda Kane	Richard Keller
Jennifer Kibler	Nathan Krotzer
Charles Krotzer	Shane Laucks
John Linton	Cindy Mann
Deborah McLaughlin	Debra McManus
Robin Mede-Butt	Sharron Minnich
Ashley Motter	Cinda Nease
Tamra Peroni	Robyn Pottorff
Mary Price	Holly Purdy
Jodi Reineberg	Brenda Riddle
Selina Robinson	Mike Rogers
Jill Romine	Michael Sabo
James Savard	Samuel Stein
Roxanne Stevens	Shanna Terroso
Donna Troupe	David VanArsdale
Jason VanDyke	Richard Vangel
Donna Walker	Shelley Walter
Tracy Wandress	Reid Weinbrom
Julie Wheeler	Michael Wheeler
Cheryl Yerger	Julie Zimmerman

## Installation & Awards Breakfast

Honoring 2021 RAYAC officers, directors and award winners



President Tina Llorente, Vice President Elle Hale, Secretary Melinda Eppolito and Treasurer Ed Bender

Thursday, January 21, 2021  
9:00 am

The Awards and Installation will be streaming live through the [RAYAC Facebook page](#) and the [RAYAC YouTube channel](#).

## 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.



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Mortgage Loan Originator  
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Phone: 717.339.5019



**Jack Bowers**  
Mortgage Loan Originator  
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Phone: 717.339.5203



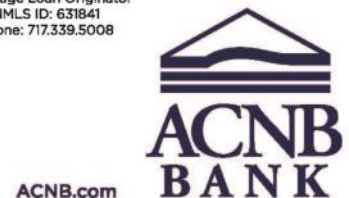
**Barbara Livelsberger**  
Mortgage Loan Originator  
NMLS ID: 587706  
Phone: 717.339.5015



**Barb Guise**  
Mortgage Loan Originator  
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# Board of Directors Summary

## December 10, 2020

### Action Items

- All 2021 committee chairs and committee members were approved by the Board of Directors.

### Reports

- RAYAC staff continues to work remotely with at least one person in the office daily.
- Bright MLS dues have been reduced. The new rate is \$35 per month.
- Real Estate Appraisal courses have been approved to be offered virtually.



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  
Noelle Miller 717-891-4527

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



# 2021 Magnetic Calendar



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**Sam Miller**  
Mortgage Loan Officer  
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**Connie Kern**  
Mortgage Loan Officer  
NMLS #: 480617  
717.968.1017



**Andy Berryman**  
Senior Mortgage Loan Officer  
NMLS #: 144458  
717.295.4728

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# Membership News

## New Members

\*A REALTOR applicant to RAYAC has their name published in the newsletter after they have completed new member orientation. As a result of COVID-19, in-person new member orientation is currently on a pause.

Alexander Ryan Tomarchio, Assist 2 Sell

## Member Changes

Nicole Butcher-Cameron, Coldwell Banker  
 Tanya L Cook, Iron Valley  
 Alberta R Elliott, Property Management Unlimited  
 Donna Gibellino, Berkshire Hathaway  
 Graham Guy, Iron Valley  
 Crystal Elizabeth Murphy, Iron Valley  
 James O'Brien, Keller Williams  
 Jackie Robertson, Re/Max 1st Class  
 Robert J Smith Sr., Monument Sotheby's  
 Jennifer Staub, Coldwell Banker  
 Ragaa Thabet, Century 21 Core Partners  
 Randall L Tuner, Iron Valley

## Member Drops

Matthew D Binko, Berkshire Hathaway (E)  
 Suzanne Prince Caffaro, ExecuHome Realty  
 Erica Isenock, Iron Valley  
 Nicole Waldt, ExecuHome Realty

## New Office/Brokerage

Re/Max 1st Class  
 924 Colonial Ave  
 Building N, Suite 309  
 York, PA 17403  
 717-893-0130

## Office Changes

None

## Office Drops

None

## New Affiliates

None

## Affiliate Changes

None

## Affiliate Drops

None

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Membership Stats		
(as of 12/21)		
	2021	2020
Designated REALTORS	121	127
Primary REALTORS	1034	1045
Secondary REALTORS	87	71
Pending Applicants	21	4
Total REALTORS	1263	1247
Affiliates	101	112
Total Members	1364	1359

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"Home Buyer Resource Guide"  
 "Housemaster Cloud Report Delivery"  
 "Buyer Benefits Package of Savings Offers"  
 "Limited Repair Reimbursement Guarantee"

## RAYAC Leadership

### President

**Tina Llorente** '22, ABR,  
City-Savvy, AHWD, C2EX  
Re/Max Patriots, 840-4848

### Vice President

**Elle Hale**, '21, YCLC, AHWD, PSA,  
ASPRE, C2EX, e-PRO, SRS  
Century 21 Core Partners  
718-0748

### Secretary

**Melinda Eppolito** '22  
Remace LTD, 843-5104

### Treasurer

**Ed Bender**, '22, GRI  
Howard Hanna, 846-6500

### Solicitor

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

### Directors

**Patricia Carey**, '21, GRI,  
City-Savvy, e-PRO  
Berkshire Hathaway, 757-9487

**Bridget Floyd**, '21  
CB Residential, 854-9242

**Nathan Krotzer**, '22, City-Savvy  
Re/Max Pinnacle, 295-1515

**Al Oussoren**, '22  
Re/Max Quality, 632-5111

**Simon Overmiller**, '22  
Iron Valley Real Estate, 316-8777

**Brad Shafer**, '22  
Sites Realty, Inc, 334-4674

**Reid Weinbrom**, '22  
Keller Williams Keystone, 755-5599

**Tony White**, '22  
Berkshire Hathaway, 757-7811



## From the Executive Officer New Year

*by Shanna Terroso, RCE, e-PRO*

In a country that has been so divided, the one thing that probably unites us all is that we are happy to be turning the page in the calendar to a new year. By all accounts, experts are predicting that 2021 will be an excellent year for the real estate industry.

NAR Chief Economist, Dr. Lawrence Yun is predicting interest rates around 3%, continued increases in median home sale prices and increases in the number of home sales in 2021. Plus, this winter could be the best winter for home sales in our history. That is all excellent news for our industry.

But the big question for all of you will be are you prepared to take on this historic year in real estate? Do you have the training and tools in place to ensure that you are best equipped to serve your clients? There is a saying by Jon Gordon that goes something like this. "Navy Seals believe in times of crisis you don't rise to the level of the occasion, but you fall to the level of your training."

Train well. Take the time to ensure to train yourself to make the most out of this market. The old Irish saying is "you need to make hay while the sun is shining." We are about to receive a whole lot more sunshine, are you ready to make the most of it?



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# 2020 RAYAC Ethics & Mediation Case Summary

## Ethics Cases

In 2020, RAYAC saw a small decrease in the number of Ethics cases filed. There were 10, compared with 14 cases filed in 2019. In 4 of the 5 cases that have concluded, REALTOR members were found Not in Violation, while in the 5<sup>th</sup> case, the REALTOR member was found In Violation of some, but not all of the alleged articles. Due to Covid-related delays, 4 cases will be heard in February and March 2021. One case was withdrawn:

Case #	Alleged Articles	Conclusion
#E1-20	1, 2	Not in Violation
#E2-20	1, 2	Not in Violation
#E3-20	1, 2	Case Withdrawn by Complainant
#E4-20	1, 6, 9	Not in Violation
#E5-20	1, 2, 8, 9	In Violation of 1, 9; Not in Violation of 2, 8
#E6-20	1, 2	Not in Violation
#E7-20	1, 3, 12	Hearing will be held in March 2021
#E8-20	1, 2, 3, 12, 16	Hearing will be held in February 2021
#E9-20	1, 3	Hearing will be held in March 2021
#E10-20	1, 9, 10	Hearing will be held in February 2021

## Mediation Cases

In 2020, RAYAC also saw a slight decrease in Mediation cases filed - 39 cases, down from 43 in 2019.

Of those 39 cases, 3 were withdrawn, 14 did not reach mediation because the Defending Party did not respond, and 10 cases remain open. Of the 12 that went to mediation, 5 were successful, and 7 were not - a 42% success rate.



## 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](mailto:shanna@rayac.com)

### Mireya Carlsen

Director of Professional  
Development  
Ext. 109

[mireya@rayac.com](mailto:mireya@rayac.com)

### Doug Clark

Business & Finance Director  
Ext. 111

[doug@rayac.com](mailto:doug@rayac.com)

### Jaclyn Eriksen

Public Relations Director  
Ext. 110


[jaclyn@rayac.com](mailto:jaclyn@rayac.com)

### Deb Kottmyer

Clerk (PT)

[deb@rayac.com](mailto:deb@rayac.com)

**\*\*RAYAC staff is currently working remotely. All calls and emails are still being answered live by RAYAC staff during normal business hours.**



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**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

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# Monthly Housing Statistics



## RAYAC Housing Snapshot

*A review of the residential real estate market in York & Adams Counties*

### November 2020 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,135 homes were sold in Adams County through the end of November 2020, a 2% increase from 2019. In York County 6,026 homes were sold during the first eleven months of 2020, which is a 2% increase from last year.

The median sales price in Adams County was \$223,500 a 12% increase from 2019. The median sales price in York County was \$200,000, an 8% increase from last year.

“2020 has been an incredible year in real estate. It started off strong and then the COVID-19 pandemic hit the country slowing down the pace of the real estate market tremendously during what would normally be a busy spring market season. Since June the market took a quick turn upward and has not let up since. As of November, both the number of home sales and median home sales price have increased in year to date comparisons over 2019 sales. We are on pace to close out the end of the year setting record high median home sales prices and record high number of home sales in both York & Adams Counties.” said RAYAC President Heather Kreiger.

**RAYAC Statistics by School District  
2020-2019 (January 1-November 30) Comparison**

School District	2020 Median Sale Price	2019 Median Sale Price	% Change	2020 Number Sold	2019 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$237,250	\$209,000	14%	141	123	15%
Conewago Valley	\$185,000	\$172,000	8%	291	302	-4%
Fairfield	\$230,000	\$229,400	0%	113	104	9%
Gettysburg	\$252,000	\$219,300	15%	289	294	-2%
Littlestown	\$233,450	\$201,000	16%	192	193	-1%
Upper Adams	\$207,000	\$179,900	15%	109	93	17%
<b>Total Adams County</b>	<b>\$223,500</b>	<b>\$200,000</b>	<b>12%</b>	<b>1135</b>	<b>1109</b>	<b>2%</b>
<b>York County</b>						
Central	\$202,500	\$184,950	9%	508	501	1%
Dallastown	\$215,000	\$199,900	8%	601	589	2%
Dover	\$192,450	\$175,000	10%	360	384	-6%
Eastern York	\$185,500	\$167,000	11%	201	201	0%
Hanover	\$164,900	\$150,000	10%	210	197	7%
Northeastern	\$209,000	\$185,000	13%	377	344	10%
Northern York	\$258,000	\$255,000	1%	219	252	-13%
Red Lion	\$205,750	\$193,000	7%	459	457	0%
South Eastern	\$240,000	\$239,900	0%	228	252	-10%
South Western	\$222,950	\$200,000	11%	532	478	11%
Southern York	\$266,000	\$235,000	13%	347	307	13%
Spring Grove	\$206,100	\$190,000	8%	397	375	6%
West Shore	\$233,300	\$215,000	9%	374	402	-7%
West York	\$160,500	\$152,800	5%	342	344	-1%
York City	\$78,200	\$64,850	21%	442	424	4%
York Suburban	\$200,000	\$185,000	8%	424	390	9%
<b>Total York County</b>	<b>\$200,000</b>	<b>\$185,000</b>	<b>8%</b>	<b>6026</b>	<b>5897</b>	<b>2%</b>

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## Bell Socialization Donation Drive Recap

Thank you so much to all of our amazing members that worked so hard to collect items for the Bell Socialization donation drive. Bell Socialization was overwhelmed with all of your generosity, and whether you donated physical items, or made monetary donations, you have all helped to make the lives of the families staying at the shelter a little brighter.

The generosity of the RAYAC membership is so heartwarming and everyone at Bell Socialization sends their warmest thanks and wishes everyone a safe and healthy New Year!



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## RAYAC Course Catalog Winter—Spring 2021

Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2021 for license renewal  
REALTOR members: 2.5 hours of Ethics training must be completed by December 31, 2021  
Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2022 for license renewal

### UPDATED SCHOOL POLICIES

#### RAYAC SCHOOL POLICIES—UPDATED FOR COVID-19

Due to pandemic restrictions, we are not able to hold live classes at RAYAC.  
The Appraisal Board has approved ALL of our classes for distance learning and we will hold them via Zoom webinar.  
If the Covid situation improves, we will consider holding live classes again.  
All current School Policies will remain in place.  
Register for classes [HERE](#)

### 2021 Renewal Requirements

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

#### Educational Requirements due by June 30, 2021 - 28 hours of CE, including:

7-Hour National USPAP Course for 2020-2021

Offered on January 27 and March 30, 2021

**and**

2 Hours of Pennsylvania Law Update

Offered through 10 Stupid Things Appraisers Do to Mess up their Lives\*

on February 4, March 17, and May 18, 2021

**\* NOTE: "10 Stupid Things" also fulfills your mandatory Triennial NAR Ethics requirement, due by December 31, 2021**

## APPRAISAL CLASSES

### National USPAP 2020—2021

Wednesday, January 27, 2021

National USPAP

Cost: \$196.60

8:30 AM—4:30 PM

Instructor: Melanie McLane

7 hours Appraisal & RE CE

This required course will bring students up to date on the changes to this year's USPAP, and help explain how to best implement USPAP into daily appraisal practice.

Cost includes the required workbook **AND** the 2020-2021 USPAP Manual. All students **MUST** have their own copy of the current manual in order to receive credit for the class.

**If you have your own copy of the 2020-2021 USPAP manual, please call Mireya Carlsen at 717.843.7891 to register, and have this cost removed from your tuition.**

If you order a copy from RAYAC, you can stop by our office during business hours to pick it up (Monday—Thursday from 8:30 am—5:00 pm, Friday from 8:30 am—4:00 pm).

If you can't pick one up in-person, you can order one from the Appraisal Foundation.

Thursday, February 4, 2021

Ten Stupid Things Appraisers Do to Mess up their Lives

Cost: \$80.00

8:30 AM—4:30 PM

Instructor: Melanie McLane

7 hours Appraisal CE

This required course incorporates the mandatory 2 hours of PA law. Other topics include: federal laws, regulations, underwriting guidelines, general business practices, and the management of an appraiser's business and time. In addition, you will review disciplinary actions by the PA State Appraisal Board, Dodd-Frank, Fannie Mae, Freddie Mac, and other entities and regulations, how to avoid risk in the appraisal business, and how to deal with clients and those who are NOT clients.

This course also incorporates your NAR Ethics training, which is due by 12/31/21.

#### Required Courses—Additional Dates

##### National USPAP

Tuesday, March 30

##### Ten Stupid Things Appraisers Do

Wednesday, March 17

Tuesday, May 18



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<b>Wednesday, February 17, 2021</b>	<b>Appraising in an Overheated Market</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Appraisal &amp; RE CE</b>
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This course will help both appraisers and agents navigate the challenges presented by this very overheated market, with extremely low inventory, and multiple offers above listing price. Our current market has created friction between appraisers, who must follow USPAP and lender guidelines, and can only use the comparable sales that exist, and agents, who are seeing multiple offers, all above list price. Agents are also using escalation clauses, as well as an appraisal contingency. Both groups must learn the other side's role, as well as consider the inevitable change to this market, and what effect that will have on sellers who bought at the height of the market.

<b>Wednesday, February 17, 2021</b>	<b>A Field Guide to American Houses</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Appraisal &amp; RE CE</b>
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This course will discuss the common architectural styles of homes throughout the US. You will learn to identify architectural styles and time periods. Many buyers and sellers don't realize that history helps to sell their homes. Appraisers will explore the actual style and construction of American homes, beyond the "does it fit in the box?" descriptions for Fannie Mae, and be able to clearly define the architectural styles and features of a house.

<b>Tuesday, February 23, 2021</b>	<b>Market Analysis Reboot</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Appraisal</b>
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This course will discuss the concepts and techniques of market analysis, including the use of software programs, automated valuation models, and other technical tools available to appraisers. You will also discuss the level of market analysis, and look at locational analysis, within the context of the productivity, the urban structure, and the economic base. We'll review market delineation, estimating real estate demand, and competitive supply, as well as data sources. We will also evaluate market dynamics, market conditions, and marketability.

<b>Tuesday, February 23, 2021</b>	<b>Boo! Stigmatized Properties</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Appraisal &amp; RE CE</b>
------------------------	-----------------------------------	--

This course will delve into the challenges faced by both appraisers and agents when pricing and valuating stigmatized properties. Students will learn disclosure laws, how stigma can affect the price of a home, and the six common types of stigmatized properties. You will also learn about iconic stigmatized properties, as well as techniques and best practices for making adjustments when dealing with these types of properties.

Wednesday, March 17, 2021      Ten Stupid Things Appraisers Do to Mess up their Lives      Cost: \$80.00

8:30 AM—4:30 PM      Instructor: Melanie McLane      7 hours Appraisal CE

This required course incorporates the mandatory 2 hours of PA law. Other topics include: federal laws, regulations, underwriting guidelines, general business practices, and the management of an appraiser's business and time. In addition, you will review disciplinary actions by the PA State Appraisal Board, Dodd-Frank, Fannie Mae, Freddie Mac, and other entities and regulations, how to avoid risk in the appraisal business, and how to deal with clients and those who are NOT clients.

This course also incorporates your NAR Ethics training, which is due by 12/31/21.

## **National USPAP 2020—2021**

Tuesday, March 30, 2021      National USPAP      Cost: \$196.60

8:30 AM—4:30 PM      Instructor: Melanie McLane      7 hours Appraisal & RE CE

This required course will bring students up to date on the changes to this year's USPAP, and help explain how to best implement USPAP into daily appraisal practice.

Cost includes the required workbook **AND** the 2020-2021 USPAP Manual. All students **MUST** have their own copy of the current manual in order to receive credit for the class.

**If you have your own copy of the 2020-2021 USPAP manual, please call Mireya Carlsen at 717.843.7891 to register, and have this cost removed from your tuition.**

If you order one from RAYAC, you can stop by the RAYAC Office during business hours to pick it up (Monday—Thursday from 8:30 am—5:00 pm, Friday from 8:30 am—4:00 pm).

If you are not able to pick up a copy, you can order one from the Appraisal Foundation.

Tuesday, April 13, 2021      Boo! Stigmatized Properties      Cost: \$40.00

8:30 AM—12:00 Noon      Instructor: Melanie McLane      3.5 hours Appraisal & RE CE

This course will delve into the challenges faced by both appraisers and agents when pricing and valuating stigmatized properties. Students will learn disclosure laws, how stigma can affect the price of a home, and the six common types of stigmatized properties. You will also learn about iconic stigmatized properties, as well as techniques and best practices for making adjustments when dealing with these types of properties.

Tuesday, April 13, 2021      Market Analysis Reboot      Cost: \$40.00

1:00 PM—4:30 PM      Instructor: Melanie McLane      3.5 hours Appraisal CE

This course will discuss the concepts and techniques of market analysis, including the use of software programs, automated valuation models, and other technical tools available to appraisers. You will also discuss the level of market analysis, and look at locational analysis, within the context of the productivity, the urban structure, and the economic base. We'll review market delineation, estimating real estate demand, and competitive supply, as well as data sources. We will also evaluate market dynamics, market conditions, and marketability.

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<b>Tuesday, April 20, 2021</b>	<b>Historic American Houses</b>	<b>Cost: \$80.00</b>
<b>8:30 AM—4:30 PM</b>	<b>Instructor: Robert Heiserman</b>	<b>7 hours Appraisal &amp; RE CE</b>

Students will obtain a working knowledge of the National Register of Historic Places, what it is, its eligibility requirements, benefits and restrictions, and local ordinances. You will also learn about financial incentives for historic properties, including those at the Federal, State and Local level. In addition, appraisers will receive a thorough presentation of historic architectural styles that are common to south central Pennsylvania, along with handouts that will help identify their listings and sales for a more professional marketing presentation. Finally, special considerations for valuing or pricing historic properties will be reviewed.

<b>Tuesday, May 18, 2021</b>	<b>Ten Stupid Things Appraisers Do to Mess up their Lives</b>	<b>Cost: \$80.00</b>
<b>8:30 AM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>7 hours Appraisal CE</b>

This required course incorporates the mandatory 2 hours of PA law. Other topics include: federal laws, regulations, underwriting guidelines, general business practices, and the management of an appraiser's business and time. In addition, you will review disciplinary actions by the PA State Appraisal Board, Dodd-Frank, Fannie Mae, Freddie Mac, and other entities and regulations, how to avoid risk in the appraisal business, and how to deal with clients and those who are NOT clients.

This course also incorporates your NAR Ethics training, which is due by 12/31/21.

<b>Thursday, May 27, 2021</b>	<b>A Field Guide to American Houses</b>	<b>Cost: \$40.00</b>
<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Appraisal &amp; RE CE</b>

This course will discuss the common architectural styles of homes throughout the US. You will learn to identify architectural styles and time periods. Many buyers and sellers don't realize that history helps to sell their homes. Appraisers will explore the actual style and construction of American homes, beyond the "does it fit in the box?" descriptions for Fannie Mae, and be able to clearly define the architectural styles and features of a house.

<b>Thursday, May 27, 2021</b>	<b>Appraising in an Overheated Market</b>	<b>Cost: \$40.00</b>
<b>1:00 PM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Appraisal &amp; RE CE</b>

This course will help both appraisers and agents navigate the challenges presented by this very overheated market, with extremely low inventory, and multiple offers above listing price. Our current market has created friction between appraisers, who must follow USPAP and lender guidelines, and can only use the comparable sales that exist, and agents, who are seeing multiple offers, all above list price. Agents are also using escalation clauses, as well as an appraisal contingency. Both groups must learn the other side's role, as well as consider the inevitable change to this market, and what effect that will have on sellers who bought at the height of the market.

## Bright Classes via Webinar – January 7, 2021

### Intro to Bright MLS

9:00 am – 11:00 am

#### Objectives:

- Designed for beginners, this session will help you learn how to set up the Bright system, and contact Bright management and support. Topics include Search, and the Basics of Emailing.

[REGISTER HERE](#)

### Bright MLS Updates

12:00 pm – 1:00 pm

#### Objectives:

- Learn about and/or review all of the many updates implemented in Bright MLS in the last few months. There's lots to learn, and so much to keep up with.

[REGISTER HERE](#)

For additional questions, please contact Mireya Carlsen at [mireya@rayac.com](mailto:mireya@rayac.com)



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## Media, Marketing & Photography

360 Tour Designs Southern PA  
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Real Estate Exposures  
Welcome Home Photography by Melanie

## Other

LHOP At York Housing Opportunity Center

## Pest Control

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