

# RAYAC Connection

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## RAYAC Honors Members for Their Wonderful Service

RAYAC recently presented awards to outstanding members at its Installation and Awards event. Although the event looked very different this year due to Covid-19, it was still a terrific event that the membership was able to watch via Facebook Live and YouTube.

Congratulations to the following award winners who are dedicated to the real estate industry, the association, and the community.

**REALTOR® of the Year – Heather Kreiger, Rock ▶**  
Commercial.



◀ **Community Service Award - Selina Robinson, Berkshire Hathaway**



**Young Professional Network Award – Nathan Krotzer, Re/Max Pinnacle ▶**





◀Affiliate Appreciation Award - Peter Ruth, Stock and Leader

Presidential Plaque – Heather Kreiger, Rock Commercial.▶



Twelve members were honored with 25 years of membership - **Helen Fausnaught, Judy Forry, George Karanicolas, Debra McManus, Bill Reaver, Cindy Sarver, Janet Short, Drew Smith, Eric Trent, Bruce VanDyke, Donna Walker, Petula Yingling.**

Three members received REALTOR® Emeritus status for 40 years of membership – **Patricia Carey, Cinda Nease and Dave Smith.**

**Jim Warfield was honored with 50 years of membership.**



Additionally, Peter Ruth, RAYAC Solicitor installed RAYAC's officers and directors - **Al Oussoren, Brad Shafer, President, Tina Llorente, Patricia Carey, Simon Overmiller, Tony White, Treasurer, Ed Bender, Nathan Krotzer, Reid Weinbrom, Secretary, Melinda Eppolito, Vice President, Elle Hale, (not pictured) and Bridget Floyd (not pictured.)**

# RPAC Office Challenge Winners

## Small Offices

**Third Place**  
York H-G Properties

**Second Place**  
Jim Warfield Realty

**First Place**  
Brown Appraisers  
\$1,000 raised

## Large Offices

**Third Place**  
Berkshire Hathaway North Hanover

**Second Place**  
Rock Commercial Real Estate

**First Place**  
Berkshire Hathaway Cinema DR  
\$2,797 raised

## Medium Offices

**Third Place**  
Re/Max Pinnacle

**Second Place**  
Assist-2-Sell Keystone Realty

**First Place**  
Property Management Unlimited  
\$250 raised

## Extra Large Offices

**Third Place**  
Re/Max Quality Service

**Second Place**  
Berkshire Hathaway East

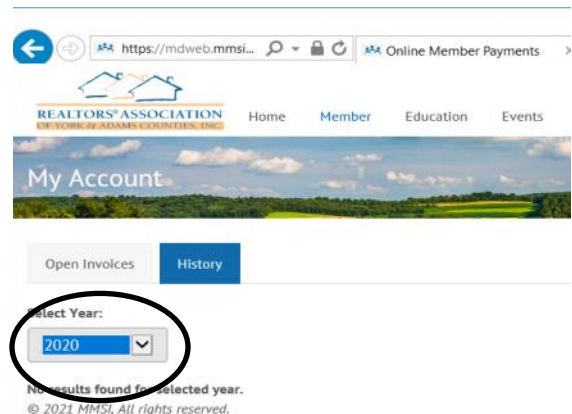
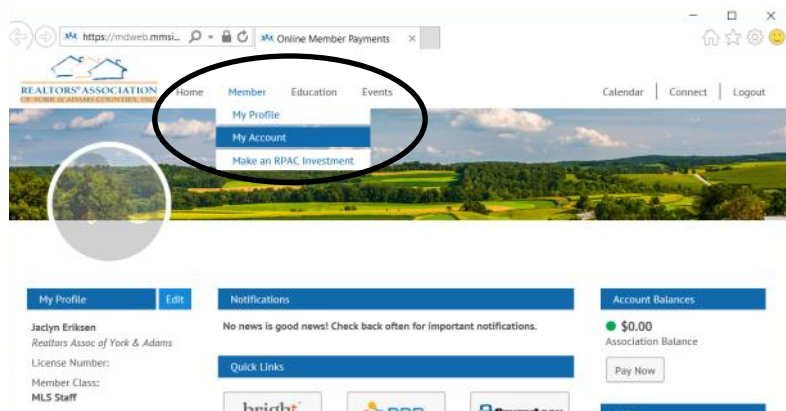
**First Place**  
Berkshire Hathaway West York  
\$2,615

## Filing Your 2020 Taxes

All receipts from purchases you made at RAYAC, such as member dues, store purchased, continuing education can easily be printed from your Member Portal account.

Please follow the steps below to print your receipts:

- 1) Visit the RAYAC website (<https://rayac.com/>)
- 2) Click on Member Portal (<https://mdweb.mmsi2.com/york/>)
- 3) Log into the Portal
- 4) Scroll over the member button along the top of the screen. From the drop-down member click on My Account.
- 5) Click on the History Tab
- 6) Select the year 2020 from the dropdown menu.
- 7) Any document type labeled P is they payments you made. You can simply click on the document number and print from there.



## Thank You!

THANK YOU to everyone who contributed  
\$19,955 to RPAC already in 2021  
including these RPAC leaders!

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

Steve Brown

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

Sue Reed

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

Bob Aldinger  
Dolly Bailey  
Gregg Clymer  
Adam Flinchbaugh  
Tina Llorente  
Ken Worley

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

Wendy Allen	Jackie Altland
Marie Arcuri	Gian Baum
Susan Becke	Tami Behler
Ed Bender	Dennis Berkebile
John Bowman	Lisa Calhoun
Marty Clayton	Barbara Deardorff
Chris Dell	Casey Dougherty
Brenda Drawbaugh	Nathan Elfner
Melinda Eppolito	Bridget Floyd
Debbie Folmer	Teresa Forbes
Jeff Garber	Mike Hackenberger
Judy Henry	George Herman
Michele Jones	Glenda Kane
Rick Keller	Jenny Kibler
Scott Kopp	Nathan Krotzer
Shane Laucks	John Linton
Cindy Mann	Deb McLaughlin
Debra McManus	Robin Mede-Butt
Sharron Minnich	Cinda Nease
Robyn Pottorf	Mary Price
Holly Purdy	Jodi Reineberg
Brenda Riddle	Selina Robinson
Jim Savard	Andrew Spangenberger
Kayla Sterling	Roxanne Stevens
Donna Troupe	Jason VanDyke
Richard Vangel	Donna Walker
Reid Weinbrom	Julie Wheeler
Michael Wheeler	Julie Zimmerman

## York & Adams Counties 2020 Real Estate Market Recap

**Date:** Wednesday, February 3rd

**Time:** 1:00 pm

Streaming Live on the [RAYAC Facebook page!](#)

Join RAYAC CEO, Shanna Terroso as she provides an in depth dive into the real estate market in 2020 and provides some predictions for 2021.



### **RAYAC Annual Market Reports**

[2020 York County Report](#)

[2020 Adams County Report](#)



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# Board of Directors Summary

## January 14, 2021

### Action Items

- 2021 committee members were approved. A couple of changes will need to be made to the Leadership Development Committee and the Young Professional Network committee.
- The Board reviewed and approved an anti-trust resolution.

### Reports

- The home sale statistics showed 2020 to be record breaking in both York and Adams Counties with the highest median sale prices ever.
- New member orientation will be held on February 12, 2021 at the Wyndham Garden.

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 <p><b>Connie Kern</b> Mortgage Loan Officer NMLS #: 480617 717.968.1017</p>	 <p><b>Andy Berryman</b> Senior Mortgage Loan Officer NMLS #: 144458 717.295.4728</p>

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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 was on pause and will resume this month.*

**Valli R Golden**, Century 21 Dale  
**Michael P Gross**, Iron Valley  
**Courtenay A Lesniak**, Berkshire Hathaway (G)  
**Julianne Lesniak**, Berkshire Hathaway (G)  
**Stanley R Lesniak**, Berkshire Hathaway (G)  
**Denise L Parsons**, Hagan Realty  
**Susan L Thompson**, Keller Williams

## Member Changes

**Raymond M Abboud**, Re/Max Patriots  
**Bryton Abel**, Re/Max 1st Class  
**Mary L Beier**, Berkshire Hathaway (E)  
**Nakia Monique Evans**, EXP Realty  
**Cynthia J Forry**, Berkshire Hathaway (H)  
**Judith G Forry**, House Broker Realty  
**Leigh Heist**, Re/Max Patriots  
**Joseph Hill**, Keller Williams  
**Sandy Milburn**, Keller Williams  
**Bonnie K Olcus**, Re/Max Quality  
**Deborah L Smith**, Berkshire Hathaway (CD)  
**Erica E Smith**, EXP Realty  
**Stanley R Watson**, Highland Realty Group  
**Kristen Wolfe**, Iron Valley

## Member Drops

**Lindsay Baugher**, Keller Williams  
**Lisa Blum**, Keller Williams  
**Charline B Bookmiller**, Berkshire Hathaway (CD)  
**Michael J Carew**, Carew Realty  
**Timothy Cross**, Howard Hanna  
**Crystal Czapp**, Re/Max Quality  
**Eley Downes**, Howard Hanna  
**Jon Dubbs**, Re/Max Quality  
**Wendy M Dunn**, American Eagle Realty  
**Stephanie D Eldridge**, Country Home  
**Rhonda B Fisher**, Keller Williams  
**Lisa Gorman**, Century 21 Core Partners  
**Todd L Hale**, Howard Hanna  
**Carmen Ibrahim**, EXP Realty  
**Lynn Lauver**, Joseph A Myers  
**Jared Lighty**, Berkshire Hathaway (CD)  
**Amy Linton**, Iron Valley  
**Samuel Machiz**, Berkshire Hathaway  
**Marie Jo Musser**, Coldwell Banker  
**Lawrence B O'Brien**, Mid Atlantic Valuation Group  
**Ron Pfeiffer**, Manor West Realty  
**Steven V Rotz**, Rotz Commercial Realty  
**Martin Rouse**, Re/Max Advantage  
**Deborah L Sebour**, Re/Max New Beginnings  
**Tammy L Sipe**, Tammy L Sipe Appraiser  
**Ashley Snyder**, Century 21 Core Partners

**Jami M Spell**, Keller Williams  
**Bryan G Stough**, Cavalry Realty LLC  
**Greta Styles**, Keller Williams  
**Theodore K Turnbull**, Rock Commercial  
**Amanda Watroba**, Boxlty Realty  
**Julie Whitecomb**, Assist-2-Sell  
**Deena A Wojtkowiak**, Berkshire Hathaway (SH)  
**John F Wolf**, Keller Williams

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## New Affiliates

None

## Affiliate Changes

None

## Affiliate Drops

None

## Membership Stats

(as of 1/21)

	2021	2020
Designated REALTORS	117	121
Primary REALTORS	1016	1021
Secondary REALTORS	82	71
Pending Applicants	44	4
Total REALTORS	1259	1217
Affiliates	91	97
Total Members	1350	1314

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## 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

106

*by Shanna Terroso, RCE, e-PRO*

In real estate we know the importance of numbers. Number of bedrooms, number of baths, number of days on market and that all important offering price. One number that sometimes does not get enough attention in York & Adams Counties is 106. There are 106 municipalities in York & Adams Counties. Let me say it again 106 municipalities.

Sometimes when I read that number I think that sounds crazy. This large number can be interpreted as a very good thing, like the government is truly in reach of its local citizens. I can absolutely reach out and speak to my elected official when I have a concern. But it can also mean a whole lot of confusion in the real estate industry.

With that being said, having many municipalities means there are 106 different sets of rules and regulations that REALTORS need to know. Rules that dictate whether you can put up an open house directional sign. Rules that can charge fees to license and inspect rental properties. Rules on stormwater management. Rules on if you need to get a septic certification completed prior to the property transferring hands.

All important rules that all REALTORS need to know. With so many different variations out there between 106 municipalities, how can you as a REALTOR know all of those rules and regs? RAYAC has made it easy for you and has created a municipal database that provides a comprehensive snapshot of the real estate-related regulations and ordinances for all 106 municipalities. Everything from taxes, municipal contacts, stormwater management ordinances, SALDOs and the public utility contact information for that municipality can be found by visiting the membership login page of RAYAC.com and clicking on municipal database.

It's one of the best membership benefits you receive as a RAYAC member. I hope you are using this tool frequently. One tip is to print out the municipal database and hand it to your buyers. It has all the information they need to transfer utilities over to their name, as well as all of the contact information for the municipality. It also lists all of the taxes they will pay living in that municipality, not just real estate taxes but earned income tax and per capita taxes too. What a great and easy service you can provide to your clients and all you had to do was click the print button.

By: Solicitor Peter T. Ruth, Esq.

## **SHOW ME THE [DEPOSIT] MONEY!**

By today's standards, most would agree that five days is all but an eternity. With extremely low inventory and buyers willing to pay over asking price for a property the inside of which they haven't even seen, it has become generally accepted that if a property remains on the market for longer than five days, it's either overpriced or there is something else wrong. Knowing this, it's hard to understand why agents habitually fall back on the five day default timeline for a buyer to provide the deposit to the seller's agent.

Paragraph 2(A)(1) of the Pennsylvania Association of Realtors® Agreement of Sale, form ASR, requires the deposit to be paid within a certain number of days of the execution of the Agreement. Five is the default if no other timeline is provided, "if not included with [the] Agreement." In light of recent issues with the United States Postal Service and the delivery, or lack thereof, of mail, several listing agents have found themselves in the same position: a fully ratified Agreement but no deposit money five days later.

The excuses seem just as endless as the seller's and listing agent's wait: "We put it in the mail the day we signed the Agreement", "My client doesn't want to write another check because what if the first arrives and is deposited as well", "It costs \$40.00 to cancel a check", and so on. What happens though when the deposit doesn't arrive? The short answer is the buyer is likely in default and the seller can potentially terminate the agreement. What about the deposit money?

First, read paragraph 26(G). If this box has been checked, the seller has agreed that if the buyer should breach the Agreement the seller's damages are limited to "retaining sums paid by buyer, including deposit monies..." If the buyer hasn't paid any sums, it becomes increasingly difficult for the seller to recover in the event of a buyer default.

Had the buyer actually paid the deposit money to the listing agent as required in the ASR and the seller is successful in litigating the deposit dispute, it is simply a matter of providing that Court Order to the listing agent, who in turn provides it to the seller (in accordance with Paragraph 26(B) of the ASR). If that money is never paid to the listing agent, the seller must likely undertake collection efforts to get those funds directly from the buyer, a much more time-intensive and costly undertaking. With typical residential deposits ranging anywhere from \$1,000 to \$20,000, saving money on any collection efforts is essential.

As a final note, licensees and brokers can rest assured that they are not responsible for unpaid deposits, per paragraph 26(I) of the ASR. Best practice, however, is to make sure that deposit is included with the signed Agreement because without it, your seller may not have an Agreement at all.



## 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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**Diane Leib**  
Sr. Loan Officer  
NMLS# 137018  
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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  
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# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### December 2020 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,253 homes were sold in Adams County through the end of December 2020, a 2% increase from 2019. In York County 6,696 homes were sold during the duration of 2020, which is a 4% increase from last year.

The median sales price in Adams County was \$224,000 a 12% increase from 2019. The median sales price in York County was \$200,000, an 8% increase from last year.

“Despite a worldwide pandemic and a 9 week government shutdown of in-person real estate activity, York and Adams Counties had a record breaking year, said 2021 RAYAC President Tina Llorente. Both York and Adams Counties recorded the highest median home sale price in their history in 2020. York County recorded the largest number of home sales in one single year. Adams County recorded the second largest number of home sales in one single year, missing the top mark set in 2018 by only 8 sales. There were three driving factors that set the tone for 2020 real estate sales, increased buyer demand, record low mortgage interest rates and a lack of inventory. As we move into 2021 the real estate market continues with those same 3 trends.”

**RAYAC Statistics by School District**  
2020-2019 (January 1-December 31) 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	\$238,100	\$209,700	14%	154	140	10%
Conewago Valley	\$185,900	\$173,000	7%	317	339	-6%
Fairfield	\$229,950	\$228,500	1%	126	114	11%
Gettysburg	\$252,150	\$219,300	15%	326	320	2%
Littlestown	\$224,900	\$202,000	11%	215	214	0%
Upper Adams	\$209,900	\$179,900	17%	115	100	15%
<b>Total Adams County</b>	<b>\$224,000</b>	<b>\$200,000</b>	<b>12%</b>	<b>1253</b>	<b>1227</b>	<b>2%</b>
<b>York County</b>						
Central York	\$204,950	\$187,500	9%	566	551	3%
Dallastown	\$214,700	\$199,900	7%	651	643	1%
Dover	\$194,950	\$175,000	11%	402	418	-4%
Eastern York	\$187,200	\$166,000	13%	226	218	4%
Hanover	\$164,900	\$153,000	8%	237	220	8%
Northeastern	\$209,450	\$188,900	11%	420	382	10%
Northern York	\$259,450	\$254,700	2%	258	278	-7%
Red Lion	\$205,000	\$190,500	8%	496	504	-2%
South Eastern	\$240,000	\$239,900	0%	260	277	-6%
South Western	\$223,550	\$199,900	12%	578	509	14%
Southern York	\$270,750	\$239,400	13%	386	330	17%
Spring Grove	\$204,250	\$190,000	8%	437	410	7%
West Shore	\$230,000	\$216,000	6%	410	431	-5%
West York	\$161,950	\$154,900	5%	376	377	0%
York City	\$79,900	\$65,000	23%	509	455	12%
York Suburban	\$200,000	\$185,000	8%	479	438	9%
<b>Total York County</b>	<b>\$200,000</b>	<b>\$185,000</b>	<b>8%</b>	<b>6,696</b>	<b>6,441</b>	<b>4%</b>



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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 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

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.

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**Wednesday, February 17, 2021**                      **Appraising in an Overheated Market**                      **Cost: \$40.00**

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

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.

**Wednesday, February 17, 2021**                      **A Field Guide to American Houses**                      **Cost: \$40.00**

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

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.

**Tuesday, February 23, 2021**                      **Market Analysis Reboot**                      **Cost: \$40.00**

**8:30 AM—12:00 Noon**                      **Instructor: Melanie McLane**                      **3.5 hours Appraisal**

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.

**Tuesday, February 23, 2021**                      **Boo! Stigmatized Properties**                      **Cost: \$40.00**

**1:00 PM—4:30 PM**                      **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.

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.

<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.

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## Real Estate Trends 2021: What You Need to Know

Wow, 2020 was a challenging year. With so much that happened across the country, you might be wondering how it'll impact real estate trends in 2021.

While the pandemic did disrupt home sales in the spring of 2020 (which is usually considered the hottest season for real estate), the market quickly made an impressive rebound. Real estate experts have reported that the surge in home sales toward the end of 2020 actually made up for the spring market losses.<sup>1</sup>

Will we see more of the same results in 2021? How will the housing market shake out in our current economic climate? Whether you're selling, buying or staying put, here are the 2021 real estate trends you need to know!

Click [HERE](#) to read the entire informative article by Dave Ramsey!



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## Builders

York Builders Association  
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## Home Improvement/Repairs

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Basement Waterproofing Solution  
Bleecker St. Development  
C.A.R.E. Property Services  
Dale Miller & Son Septic  
Dellco Contracting Services Inc

## Home Warranties

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## Media, Marketing & Photography

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Atlas Rubber Stamp & Printing  
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Media One PA  
Open.Tours  
Real Estate Exposures  
Welcome Home Photography by Melanie  
Vincent and Morgan Real Estate Media

## Other

LHOP At York Housing Opportunity Center

## Pest Control

All American Termite/Pest Control  
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