

RAYAC Connection

What's Inside

Covid-19 Vaccination Info	2
Portal Information for Taxes	2
NAR Legislative Meetings	2
RPAC Leaders	3
RAYAC Scholarship	3
Board of Directors Summary	4
Membership News	5
Peter Ruth Article	6-8
Covid-19 Update	8
Staff Contacts	9
Housing Snapshot	10
Shred Event	11
RAYAC Leadership	12
Executive Officer Column	12
Bright Training Classes	12
RAYAC Course Catalog	13-16
RAYAC Foundation Golf Event	17
Executive Connections	17
Affiliate Member List	18

Don't Miss the Upcoming Very Informative Zoom Webinar with Hank Lerner!

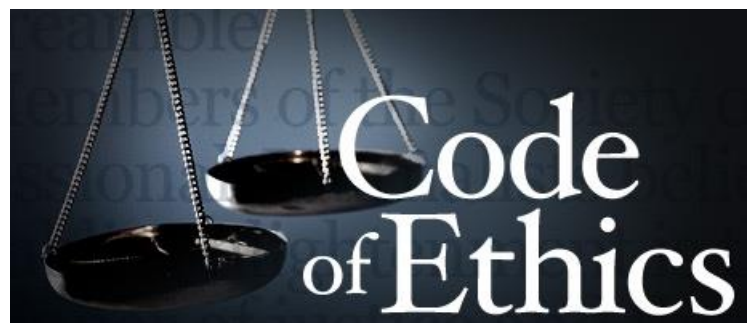
Title: Separating Fact from Fiction in the Changes to the REALTORS Code of Ethics

Description: In November of 2020 the National Association of REALTORS Board of Directors approved substantial changes to the REALTORS Code of Ethics regarding discriminatory speech and conduct. Join the Pennsylvania Association of REALTORS General Counsel Hank Lerner as he breaks down these changes and separates the fact from fiction.

Date: March 23rd

Time: 2:00 PM via [Zoom Webinar](#)

Registration: There is no fee to attend but advanced registration is required.



Covid-19 Vaccination Information

[WellSpan](#) has a web portal and phone number to sign up and register for the COVID-19 vaccine. According to WellSpan, patients may call their WellSpan primary care provider to schedule an appointment.

- Patients without a WellSpan primary care provider, or who do not have a MyWellSpan account, can schedule through the COVID-19 Hotline: (855) 851-3641.
- For help scheduling 2nd dose appointments, call (866)-638-1842 (select option 1 and then select option 2). More information can be found [here](#).

Furthermore, UPMC provided an update to local lawmakers this week with their rollout to individuals in Phase 1A. You can access their COVID-19 vaccine information [here](#).

***PAR has confirmed with the administration in Pennsylvania that REALTORS would qualify to receive the vaccine under Phase 1 C.*

Join #NARLegislative May 3-14. 2021

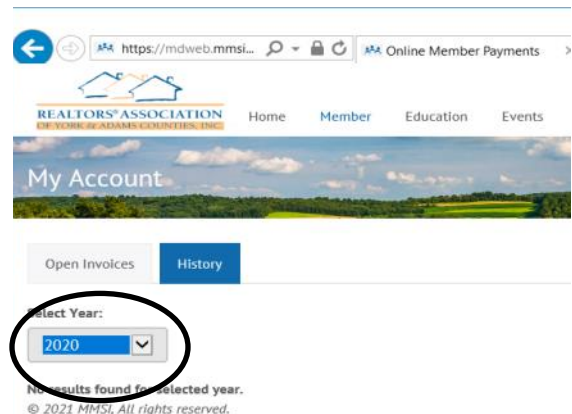
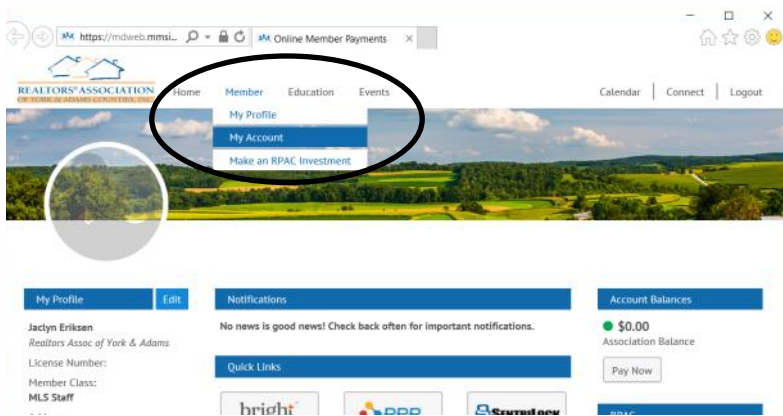
Registration is now open for the virtual [2021 REALTOR® Legislative Meetings & Trade Expo](#). It's complimentary for members, but registration is required. Members are encouraged to sign up for access to sessions and speakers focused on advancing issues important to REALTORS®, as well as valuable networking opportunities.

Filing Your 2020 Taxes

All receipts from purchases you made at RAYAC, such as member dues, store purchases, and 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 menu 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 are the payments you made. You can simply click on the document number and print from there.



Thank You!

THANK YOU to everyone who contributed
\$20,431 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 Becker	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
Shanna Terroso	Donna Troupe
Jason VanDyke	Richard Vangel
Donna Walker	Reid Weinbrom
Julie Wheeler	Michael Wheeler
Julie Zimmerman	



SCHOLARSHIP OPPORTUNITY

One \$500 scholarship will be awarded to a high school senior who is an immediate family member of a RAYAC member and who will be pursuing a post-secondary education.

Please prepare an essay – [What Does Home Mean to You?](#)

This form and essay should be submitted by April 30th to jaclyn@rayac.com.

If you have any questions, please contact Jaclyn Eriksen at (717) 843-7891 ext. 110 or jaclyn@rayac.com.



HouseMaster
Home Inspections. Done Right. Guaranteed.™

717-256-4400 / admin529@HouseMaster.com
HouseMaster.com/529

INSPECTIONS INCLUDE

- "Home Buyer Resource Guide"
- "HouseMaster Cloud Report Delivery"
- "Buyer Benefits Package" of savings offers
- "Limited Repair Reimbursement Guarantee"

ADDITIONAL SERVICES

- Wood Destroying Insect
- Well Mechanical
- Air-Quality/Mold
- Water Testing
- Septic
- Radon
- and more

Board of Directors Summary

February 11, 2021

Action Items

- The YPN committee would like to apply for a Placemaking Grant from NAR to create the first-ever municipal park in Freedom Township. The grant is in the amount of \$5,000 and the local association would need to provide a \$500 matching contribution. The Board approved providing the \$500 matching contribution if the grant is approved by NAR.

Reports

- The annual Shred Event will be held on Saturday, June 12, 2021 and the RAYAC Charity Golf Outing will be held on Tuesday, June 22, 2021 at Heritage Hills.

Real Estate Law

made simple,
no matter what.



CGA
LAW FIRM

(717) 848-4900 | cgalaw.com

Residential and Commercial Real Estate

Settlements | Closings | Title Insurance | Landlord | Tenant

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:



Scott Martin

Senior Mortgage Loan Officer
NMLS #: 615778

717.891.8463



Sam Miller

Mortgage Loan Officer
NMLS #: 167645

717.968.6676



Connie Kern

Mortgage Loan Officer
NMLS #: 480617

717.968.1017



Andy Berryman

Senior Mortgage Loan Officer
NMLS #: 144458

717.295.4728

Fulton Mortgage Company

A Division of
Fulton Bank, N.A.

fultonmortgagecompany.com

Fulton Bank, N.A. Member FDIC. Subject to credit approval.



Membership News

New Members

Penny Alio, Howard Hanna
 Charles Ayers III, Berkshire Hathaway (SH)
 Kristal Bassett Posada, Berkshire Hathaway (E)
 Jeannette Bianco, Berkshire Hathaway (SH)
 Ryan Boone-McCreesh (EXP Realty)
 Sara Cain, EXP Realty
 Andrew Clayton, Coldwell Banker
 Kaleb Corwell, House Broker Realty LLC
 Gregory Deaner, Sites Realty, Inc.
 David Dubs, Keller Williams
 Demetta Q Dumeng, Majestic Realty Group, LLC
 Troy Engle, Berkshire Hathaway (E)
 Ashley Erkek, Keller Williams
 Allison Fleming, Berkshire Hathaway (H)
 Valli R Golden, Century 21 Dale
 Jennifer Goodling, Coldwell Banker
 Kaitlyn Heffner, Berkshire Hathaway (E)
 Cassidy Hershey, EXP Realty
 Dylan A Hurst, Century 21 Core Partners
 Susan I Johnston, Iron Valley
 Matthew Knee, Keller Williams
 Brian Kocsi, Century 21 Core Partners
 Britni Kuhn, Re/Max Quality
 Tina Lorek, All Ameridream Real Estate
 Ralphy Louis, Iron Valley
 Shane Myers, Berkshire Hathaway
 Travis Myers, Keller Williams
 Alexandra Nave, Coldwell Banker
 Victoria Ott, Keller Williams
 Brittany L Shirk, House Broker Realty LLC
 Ali Smith, Keller Williams
 Kimberly Smith, Berkshire Hathaway (H)
 William Stevens, Lime House LLC
 Susan Thompson, Keller Williams
 Kettybel Velazquez-Diaz, Keller Williams

Member Changes

Erin Aspito, Iron Valley
 Cristian DeLaCruz, EXP Realty
 Chad William Decker, Keller Williams
 Brenda L Franz, Iron Valley
 Christopher B Gambrill, EXP Realty
 Jessica Gray, Iron Valley
 Katherine Hayes, EXP Realty
 Paul Hayes, EXP Realty
 Lisa D Hitchen, EXP Realty
 Holly Hollister, EXP Realty
 Dominic Jones, Realty One Group
 Alexander Kane, Realty One Group
 Glenda M Kane, Realty One Group
 Taylor Kapterian, Realty One Group
 Adam Kautz, Realty One Group
 Debbra N Leiphart, Realty One Group
 Daniel Melhorn, Coldwell Banker
 Aaron Pendergast, Realty One Group
 Stacey Raffensberger, Re/Max 1st Class
 Christina M Rosensteel, Keller Williams
 Zachery J Strausbaugh, Realty One Group

Greta Styles, Realty One Group
 Kristen Wolfe, Iron Valley

Member Drops

Sharon Crisafulli, Coldwell Banker
 Theresa DePastina, Coldwell Banker
 Samantha Dunn, Howard Hanna
 Nicole Gale, Owners.com
 Thomas Hand, Howard Hanna
 Charles P Hawley, Keller Williams
 Ryan M Hubb, Principle Real Estate
 Darryl Kemp, Kemp & Associates Real Estate
 Ian Lichty, Berkshire Hathaway (E)
 Justin Myers, Keller Williams
 Danica Nicklaus, Keller Williams
 Christos Sacarellos, Keller Williams
 Amanda Sanders, Berkshire Hathaway (W)
 Terry K Sears, Apex Appraisal
 Robert J Smith Jr, Monument Sotheby's
 Christopher Philip Westra, Howard Hanna

New Office/Brokerage

Realty One Group
 3995 E Market Street
 York, PA 17402
 717-650-1284

Office Changes

None

Office Drops

None

New Affiliates

None

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 2/21)

	2021	2020
Designated REALTORS	114	117
Primary REALTORS	1083	1004
Secondary REALTORS	75	68
Pending Applicants	23	8
Total REALTORS	1295	1197
Affiliates	90	99
Total Members	1385	1296

*Helping build dreams
of home ownership*

BECAUSE WE LIVE HERE TOO!

- Experienced Mortgage Originators who know the local market
- Competitive mortgage products including BorrowSmart: a first-time homebuyer program exclusive in this area to Traditions Mortgage
- Local underwriting and processing
- Simple online mortgage application

**TRADITIONS
MORTGAGE**
A DIVISION OF YORK TRADITIONS BANK

traditionsmortgage.com

Member FDIC | Equal Housing Lender

By: Solicitor Peter T. Ruth, Esq.

Just What Kind of Agent Are You, Anyway?
Part II – Myths Surrounding Designated Agency

In November of 2019, I submitted an article called Just What Kind of Agent Are You, Anyway? In this article, I discussed the various types of agency in which a client can engage a real estate licensee. Of particular note, the article contained the following bolded statement: **Designated agency can only occur when both the agent representing the seller and the agent representing the buyer are from the same brokerage.** Truth be told, that may have been a well-deserved simplification of designated agency. Why, you may ask, would your humble solicitor, lead the membership astray? The answer is that only in the rarest of instances would a licensee in an out-of-house transaction be a designated agent. More importantly, when a licensee marks the designated agency box on page 1 of the ASR, it's usually based on a misunderstanding of designated agency (broker and licensee alike), as well as the obligations and fiduciary duties imposed upon that licensee and his or her broker.

How rare is the use of out-of-house designated agency? One need look no further than the Consumer Notice, which itself is the licensee's very first foray into the agency discussion with the consumer and that licensee's prospective client. Specifically, the CN provides:

“Designated Agent. As a designated agent, the broker of the selected real estate company designates **certain licensees within the company to act exclusively as the seller/landlord agent and other licensees within the company to act exclusively as the buyer/tenant agent in the transaction.** Because the **broker supervises all of the licensees,** the broker automatically serves as a dual agent. Each of the designated licensees are required to act in the applicable capacity explained previously [Seller Agent or Buyer Agent]. Additionally, the broker has the duty to take reasonable steps to assure that confidential information is not disclosed **within the company.** [Emphasis added].

In the foregoing definition, which is explained to the potential client in the initial interview, designated agency is only applicable if both the seller's and buyer's agent are “within the company.” Similarly, prominent pre-licensing literature explains designated agency as follows:

“Designated agency is a process that **accommodates an in-house sale** in which **two different affiliated licensees are involved.** The broker designates one licensee to represent the seller and one licensee to represent the buyer. The broker is still a dual agent. Two licensees from the same real estate company might end up representing opposite sides in a property sale. Disclosure of such status is required. While license law states that licensees employed by a broker bear the same relationship to the consumer as the broker, designated agency is an exception to the rule.” [Emphasis added]. *Modern Real Estate Practice in Pennsylvania*, 14th Ed., Thomas J. Bellairs, James L. Helsel, Jr., and James L. Goldsmith, Esquire, Dearborn Real Estate Education.

In each of the above definitions of designated agency, both licensees are affiliated, or within the same brokerage. These definitions exemplify the purpose of designated agency, which purpose was explained in my prior article: allowing a brokerage to keep both the selling and listing side of a transaction when a consumer would otherwise not consent to dual agency while still allowing those licensees to advocate independently for their respective clients.

Doesn't the ASR provide "Buyer Agent with Designated Agency (only Licensee(s) named above represent Buyer . . . [and] Seller Agent with Designated Agency (only Licensee(s) named above represent Seller)"? That is correct, and perhaps the very root of the problem. This is likely the reason some licensees check this box instead of checking the buyer agent or seller agent box, respectively. While it is true that the licensee may be the only licensee providing real estate services to the consumer, that doesn't mean that the licensee's broker has designated the licensee for that transaction. As *Modern Real Estate Practice in Pennsylvania* explains above, when a consumer hires a brokerage, they hire all licensees within that brokerage. The parenthetical language quoted above is only meant to further clarify that in the instances of an in-house transaction where a licensee has been designated, that licensee and ONLY that licensee is working for the consumer.

When might a licensee in an out-of-house transaction be identified as a designated agent?

In some rare instances where a brokerage is practicing this type of out-of-house designated agency, that broker may technically designate one (and only one) licensee in the brokerage to provide real estate services for the consumer. This action would prevent any of the other licensees within the brokerage from providing any services to that consumer, and furthermore, places a fiduciary duty upon the broker to make sure any and all communication between the consumer and the licensee named as designated agent remains confidential, completely unavailable to any other licensee or administrative personnel within the brokerage. This is obviously a difficult task from the outset, as the broker has an obligation to maintain this confidentiality but should not be, him or herself, privy to any of that information. Unlike on an in-house transaction where the broker can have oversight of both licensees within the same brokerage, on an out-of-house transaction, the broker will not have the same opportunity to monitor the transaction from both sides. Accordingly, even though the law might make the broker a dual agent in cases of designated agency, this is extremely difficult, if not impossible, with out-of-office transactions, making this use of designated agency all the more difficult and far less frequently utilized.

What if your Buyer or Seller Agency Agreement does not identify the licensee as a designated agent but the licensee checks the designated agency box on the ASR? To an educated consumer, the licensee has some explaining to do. If at the time the licensee explained the Consumer Notice to the consumer, did that licensee explain that he or she was a designated agent? What if the consumer had worked with several of licensee's team members or other licensees in that brokerage, possibly sharing confidential information on potential but unconfirmed material defects, negotiation strategy, or the outline of an expected offer or counteroffer? If the licensee now identifies themselves as a designated agent on the ASR and any of the foregoing information was discussed with anyone other than the designated agent, the broker may have breached its fiduciary duties owed to the consumer.

What if a licensee who has been designated in an out-of-house transaction is on a team? Pennsylvania license and agency law does not recognize team designation. Therefore, on an in-house

or out-of-house transaction, if a licensee has been designated no one else on that licensee's team may provide any real estate services to that consumer unless the original licensee, as designated agent, is removed and the team member is replaced as designated agent. This designation is usually accomplished through the Addenda to Listing or Buyer Agency Agreement. As a result, designated agency should be a top concern of the more than seventy (70%) percent of all licensees who are participating on a team.

If I am a buyer or seller agent, and I make a mistake, will every other licensee in the brokerage be responsible? It's very unlikely, unless any of those licensees also made mistakes or somehow contributed to your mistake. It's important to note that the brokerage may have some liability because when the consumer "hires" the licensee, they are essentially hiring the brokerage. That liability, however, does not flow through to all licensees within that brokerage.

What if a licensee identifies him or herself as a designated agent without the broker's knowledge? As previously discussed, becoming a designated agent imposes additional requirements and obligations on the broker. If the broker is unaware that the licensee has made such a designation, there could be potential liability for the broker for failing to take reasonable steps to assure that confidential information is not disclosed within the brokerage. From a practical perspective, it is only the broker who can designate a licensee within a brokerage to act for a buyer or seller. From a legal perspective, the consumer is at best now confused as to the agency relationship. At worst, both licensee and broker may be liable for breaching their respective fiduciary duties owed to that consumer and client.

The conclusion most licensees should draw from this article is that out-of-house designated agency is extremely rare and should only be done under close supervision. Licensees should not be identifying themselves as such without having a discussion with, and being directed to do so by, his or her broker. As supported by the relevant and substantial literature on the topic, as well as the definitions in the Consumer Notice itself, the development and implementation of designated agency was meant to allow affiliated licensees to advocate zealously for their clients on an in-house transaction, while navigating the inherent conflict that arises with dual agency. When used correctly, it helps to avoid that conflict and protects both broker and licensee from liability. When used incorrectly, it can have the exact opposite outcome.

Gov. Wolf Revises Mitigation Order on Gatherings and Lifts Out-of-State Travel Restrictions

Governor Wolf has revised his Covid-19 Mitigation orders. As part of the revised orders, the Governor has lifted the out of state travel restrictions. That means when REALTORS are working with out of state buyers, they no longer need to produce a negative Covid-19 test to see listings in Pennsylvania. This is an issue that PAR and RAYAC had been advocating for your relief for our industry.

Click [HERE](#) to read the entire press release.



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

Deb Kottmyer
Clerk (PT)
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.**

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.

RMS
Residential Mortgage Services
We'll Guide You Home

Familiar Faces Guiding Your Clients Home



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



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



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



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



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

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

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

Monthly Housing Statistics



RAYAC Housing Snapshot

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

January 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 90 homes were sold in Adams County in January 2021, a 29% increase from 2020. In York County 460 homes were sold during the first month of 2021, a 37% increase from last year.

The median sales price in Adams County was \$230,500 a 5% increase from 2020. The median sales price in York County was \$214,000, a 22% increase from last year.

“Kicking off 2021, we are still challenged by historically low inventory. In both York & Adams Counties the months supply of inventory has reached their lowest point ever recorded. The median home sale price trended upward year over year. It is important to keep in mind that this is only one month, and the numbers aren’t large enough to be statistically significant,” said Tina Llorente, 2021 RAYAC President.

RAYAC Statistics by School District 2021-2020 (January) Comparison

School District	2021 Median Sale Price	2020 Median Sale Price	% Change	2021 Number Sold	2020 Number Sold	% Change
Adams County						
Bermudian Springs	\$277,500	\$250,450	11%	6	10	-40%
Conewago Valley	\$206,200	\$155,750	32%	25	16	56%
Fairfield	\$245,000	\$252,500	-3%	5	6	-17%
Gettysburg	\$302,500	\$242,450	25%	20	20	0%
Littlestown	\$235,000	\$156,000	51%	16	9	78%
Upper Adams	\$222,450	\$167,500	33%	18	9	100%
Total Adams County	\$230,500	\$219,950	5%	90	70	29%
York County						
Central York	\$238,750	\$174,900	37%	36	33	9%
Dallastown	\$224,000	\$189,950	18%	55	34	62%
Dover	\$195,000	\$199,900	-2%	23	23	0%
Eastern York	\$208,500	\$175,000	19%	18	13	38%
Hanover	\$189,900	\$145,900	30%	19	17	12%
Northeastern York	\$232,000	\$222,000	5%	32	13	146%
Northern York	\$276,000	\$260,000	6%	29	13	123%
Red Lion	\$202,500	\$129,750	56%	30	20	50%
South Eastern York	\$264,000	\$259,900	2%	12	10	20%
South Western York	\$240,000	\$184,600	30%	39	26	50%
Southern York	\$316,000	\$215,000	47%	23	24	-4%
Spring Grove	\$255,250	\$186,000	37%	32	23	39%
West Shore	\$224,250	\$244,900	-8%	26	27	-4%
West York	\$139,900	\$159,000	-12%	17	11	55%
York City	\$98,000	\$48,000	104%	37	31	19%
York Suburban	\$212,743	\$161,000	32%	32	17	88%
Total York County	\$214,000	\$175,000	22%	460	335	37%

RAYAC
Community

Shred Event

Get rid of old tax and confidential files in a safe and secure manner.

Sat., June 12

10:00 am - 12:00 noon

RAYAC

901 Smile Way, York

Gettysburg Recreation Park

545 Long Lane, Gettysburg

This is a drive-through event. NO boxes may be dropped off.

Donations will be accepted for the **RAYAC Foundation** to support housing-related charities in York & Adams Counties and the Robert Murphy Disaster Relief Fund.



For more information visit
rayac.com
or call (717) 843-7891.

RAYAC Leadership

President

Tina Llorente '22, ABR,
City-Savvy, AHWD, C2EX, CRS
Keller Williams Keystone,
555-5599

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

Sharing Another Agent's Listing on Social Media

by Shanna Terroso, RCE, e-PRO

One of the big questions that is coming across my desk is "is it okay for me to share another agent's listing on social media?"

Simple answer is NO.

The Real Estate Law in Pennsylvania and the REALTORS Code of Ethics both state you cannot advertise a listing without permission. To put it simplistically, permission is permission that applies equally to using post cards, signs and social media.

If you don't have the listing broker's permission, you cannot advertise it whether it is creating a mail piece of listed properties, or sharing a realtor.com link of another company's listings.

An agent/broker can certainly give permission to other agents/brokers to advertise their listings. I'm not aware of any who have, but it could also be done on a case-by-case basis.

Brokers also have the ability to make it a brokerage policy that all affiliated agents with their brokerage are automatically allowed to repost in-house listings on social media. Check with your Broker to determine their policy.

Bottom line, think twice before hitting that share button on social media.

Bright Classes via Webinar – March 4, 2021

[Intro to Bright MLS](#)

9:00 am – 11:00 am

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

[Bright Tools for Quality Listing Presentations](#)

12:00 pm – 1:00 pm

- Created for Virtual & In Person Listing Presentations, we'll cover the tools available for you and your client while conducting a Virtual or In-Person Listing Presentation.
- Moving Forward: Strategies for following up post-meeting, and discussion on which materials are best to provide. Also, time for Q&A - bring your Bright questions!



REAL ESTATE SCHOOL
OF YORK & ADAMS COUNTIES, INC.



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

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

SCHOOL POLICIES - Updated for COVID

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 March 17 and May 18, 2021

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

IMPORTANT UPDATES from the Appraisal Board

Two Important Announcements from the Appraisal Board:

First, as you know, you must complete 28 hours of Continuing Education by an approved provider. However, effective with this renewal cycle, **you will be asked to upload your Certificates directly to your renewal application.**

Second, **the current edition of the Uniform Standards of Professional Appraisal Practice (USPAP) will be extended by one year. The 2020-2021 USPAP will now be effective until December 31, 2022.** You will still be required to complete the course every two years, so there will be a new course next year, but you will be able to use the 2020-2021 Manual if you take the course next year.

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.

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.

8:30 AM—4:30 PM	Instructor: Robert Heiserman	7 hours Appraisal & RE CE
------------------------	-------------------------------------	--------------------------------------

Tuesday, April 20, 2021	Historic American Houses	Cost: \$80.00
--------------------------------	---------------------------------	----------------------

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.

Tuesday, May 18, 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.

Thursday, May 27, 2021	A Field Guide to American Houses	Cost: \$40.00
-------------------------------	---	----------------------

8:30 AM—12:00 Noon	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.

Thursday, May 27, 2021	Appraising in an Overheated Market	Cost: \$40.00
-------------------------------	---	----------------------

1:00 PM—4:30 PM	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.



Real Estate CE in April: BPO & Broker Classes

DEVELOPMENT OF A BPO IN PENNSYLVANIA

April 14, 2021 from 8:30 am—12:00 Noon

Instructor: Melanie McLane

CE Credit: 3.5 hours RECE

Cost: \$40.00

This course will cover the BPO requirements as outlined by the PA State Real Estate Commission. We will cover the following:

- Definitions which pertain to BPOs
- Permitted uses of BPOs for Pennsylvania licensees
- Qualifications required to perform a BPO for both for the agent and broker
- Payment of fees, and mandatory items to be included in a BPO
- The 'how-to' of a BPO including information that must be gathered, the methodology, and the risk.

REAL ESTATE CONSTRUCTION—BROKER COURSE

Dates: April 7, 15, 21, 28, May 5, 2021 from 9:00 AM - 3:30 PM

Instructor: Mike Perry

Location: RAYAC Classroom

Cost: \$395 (lunch included)

30 hours RECE, 2 Broker credits

Course topics include:

History & Trends in Housing
Construction Terminology
Construction Laws
Subdividing & Development
Architecture & Design
Estimating Costs & Site Preparation
Building Components & Materials
Mechanical Systems
Financing & Marketing New Construction



Learn all you need to know about the real estate construction business while completing your Broker licensing requirements!

RAYAC Charity Golf Outing

Tuesday, June 22, 2021

Heritage Hills Golf Resort, York

Contact Jaclyn Eriksen (Jaclyn@rayac.com) if you would like information on becoming a sponsor or would be interested in serving on the golf committee.

Proceeds benefit:



to support local housing-related non-profit organizations and the Robert Murphy Disaster Relief Fund.



Connect. Learn. Inspire.

Registration is open for the 2021 Executive Connections program.

Do you know of executives new to our area or new to their position who could benefit from connecting with other managers, vice presidents, and CEOs as they meet established community leaders? Leadership York's Executive Connections course helps participants learn about area systems, services, and culture so they can understand the area in a deeper way and be inspired to make a positive impact on the future of York County. They will have time for networking, thought-provoking presentations, and dinner – all in an intimate, interactive setting.

For more information or to register for the Class of 2021, click [HERE](#).

The deadline to register is Monday, March 8.

Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 4
[Stock and Leader](#) - ad pg. 9

Builders

York Builders Association
Burkentine Real Estate Group

Home Improvement/Repairs

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

Home Warranties

First American Home Warranty
Key Estates Warranty

Inspectors

All Pro Inspections
Allied Home Inspections Inc
Amerispec Home Inspection
American Property Examiners
BH Home Inspection
Buyers Eyes Home Inspections, LLC
Central Penn Radon Inc
Clear to Close Renovations
Extra Mile Home Inspection
Gettysburg Home Inspection
GRW Home Inspection LLC
Helping Solutions LLC
Home Land Environmental
Homechek Inc
HomeRite Inspections
[HouseMaster Home Inspections](#) -
ad pg. 3
Mason Dixon Home Inspection
Mike Sheely Home Inspections
Mirkwood Home Inspections, LLC.
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 Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Tri-M Home & Building Inspections

Lenders

Academy Mortgage Corporation
Bay Capital Mortgage Corp
BB&T Mortgage
Caliber Home Loans
Concierge Mortgage, LLC
Cross Country Mortgage
Fidelis Mortgage Corporation
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad
pg.4
Guardian Mortgage
Guaranteed Rate
Heritage Valley Federal Credit
Union
Homebridge Financial Services
Homesale Mortgage, LLC
McLean Mortgage Corporation
M & T Bank Mortgage Division
Members 1st Credit Union
Moneyline Lending, LLC
Mortgage Network
Movement Mortgage
Northpointe Bank
PrimeLending
[Residential Mortgage Services](#) - ad
pg. 9

Union Community Bank
Union Home Mortgage
[Traditions Mortgage](#) - ad pg. 5

Media, Marketing & Photography

360 Tour Designs Southern PA
Atlas Rubber Stamp & Printing
Hommati 107
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
Lynn Pest Management
Susquehanna Pest Control, LLC,

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.
R. J. Fisher & Associates, Inc

Title/Settlement Co.

Abstracting Co. of York County
Anchor Abstracting Co. Inc.
Apple Leaf Abstracting & Settlement
Bryn Mawr Abstract, Inc.
Community Settlement LLC
Complete Closing Services
Even Par Settlement Services
Homesale Settlement Services
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