

RAYAC Connection

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April is Fair Housing Month

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The Federal Fair Housing Act protects the rights of all Americans by preventing discrimination when people are renting or buying a home. Every April, Realtors® recommit to continuing fair and equitable treatment for everyone in search of a home.

Enacted in 1968, the act bans discrimination in housing-related transactions based on seven protected classes: race, color, national origin, religion, sex, disability and familial status. The Pennsylvania Human Relations Act protects against housing discrimination in the commonwealth and includes two additional protected classes: age (over 40) and users, handlers or trainers of assistance animals for persons with disabilities.

“Realtors® follow a Code of Ethics under the National Association of Realtors®, which means we agree to always fairly treat all clients,” said RAYAC President Tina Llorente. “It is something we take very seriously. We believe everyone has the right to choose where they would like to and can afford to live.”

Showing our commitment to Fair Housing, RAYAC President Tina Llorente encourages all RAYAC members to participate in the following activities:

- 1) The PAR presentation [“A Conversation about Fair Housing.”](#) PAR will host a free webinar at 10:00 am on Tuesday, April 20th for all Pennsylvania Realtors to mark Fair Housing Month. Pulitzer Prize -winning reporter Bill Dedman will discuss how a three year, undercover investigation found unequal treatment of potential homebuyers in Long Island, New York and what’s happened since the report was released in 2019.
- 2) [Fairhaven: A Fair Housing Simulation](#) - NAR launched an innovative simulation training, where agents work against the clock to sell homes in the fictional town of Fairhaven, while confronting discrimination in the home buying process.



Covid-19 Vaccination Information

Pennsylvania Governor, Tom Wolf announced on Wednesday March 31st, the state's plan for an accelerated three week vaccine rollout. All Pennsylvanians will now be eligible for the Covid-19 vaccine by **April 19, 2021**.

Realtors fall under **Category 1C** and that group is eligible to start making vaccine appointments on **April 12, 2021**. Read the latest article from [PAR HERE](#).

Both the County of York and the County of Adams have partnered with WellSpan health to offer a mass vaccination site in both counties. The mass vaccination site for Adams County is located at the Adams County Department of Emergency Services building at 230 Greenmyer Lane in Gettysburg.

The York County vaccination site is the former AC Moore location on Route 30 near Interstate 83. To schedule a vaccine appointment, [WellSpan](#) has a web portal and phone number to sign up and register for the COVID-19 vaccine.

Here is a list of other vaccine providers that RAYAC is aware of with links to their registration websites.

[UPMC](#)

[CVS Pharmacy](#)

[Rite Aid](#)

[Weis Pharmacy](#)

Walmart is administering vaccines at the Church of the Open Door in York City on Monday and Tuesdays. To schedule an appointment please call 1-800-753-8827-option 1.

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.

Register to Vote!

The next primary election is on May 18, 2021.

Polls are open on election day from 7 A.M. - 8 P.M.

Last day to [register to vote](#):

May 3, 2021



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)

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Tina Llorente
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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
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Melinda Eppolito	Bridget Floyd
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Judy Henry	George Herman
Michele Jones	Glenda Kane
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Holly Purdy	Jodi Reineberg
Brenda Riddle	Selina Robinson
Jim Savard	Andrew Spangenberg
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.



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Board of Directors Summary March 11, 2021

Action Items

- RAYAC Solicitor, Peter Ruth will have a few articles published in upcoming RAYAC newsletters.

Reports

- RAYAC Scholarship applications are due by April 30th.
- NAR Annual Meetings will be held virtually the second week of May. The event is free to attend.
- Board approved paying an additional \$20,000 principal reduction payment to the mortgage on the building.

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Membership News

New Members

Rebecca Auer, Berkshire Hathaway (H)
Jonathon Dehoff, Century 21 Core Partners
Jennifer Fitze, EXP Realty
Christopher Franz, Berkshire Hathaway (E)
Cole Gentry, Berkshire Hathaway (E)
Matthew Hoffman, Berkshire Hathaway (CD)
Nathan E Knight, Keller Williams
Lisa Leonard, Sites Realty
Kathryn Miller, York H-G Properties
Cory Madison, Howard Hanna
Daniel Mohler, Iron Valley
Jamie Morgan, EXP Realty
Teresa Polk, Iron Valley
Philip Redding, Keller Williams
Susan Reed, Sites Realty
Tenly Repman, Iron Valley
Travis Solomon, Berkshire Hathaway (E)
Victoria Sokolowski, Keller Williams
Terra Little-Taylor, Re/Max Gettysburg
Justin Waltman, Berkshire Hathaway (W)

Member Changes

Allison F.M. Altman, Inch & Co Real Estate
Heather L Aughenbaugh, Realty One Group
Jaclyn Currie, Inch & Co Real Estate
Kimberly Delany, Iron Valley
Angela Giddings, Iron Valley
Jessica Gray, Coldwell Banker
Katie R Horne, Inch & Co Real Estate
Jennifer H Kibler, Inch & Co Real Estate
Madelyn Lowe, Iron Valley
Ethan D Pendry, Re/Max Distinctive
Robert Franklin Price III, Iron Valley
Mark A Roberts, Inch & Co Real Estate
Nicole Scarborough, Inch & Co Real Estate
Ryan Charles Sigel, Property Management Unlimited
Levi Samuel Stein, Inch & Co Real Estate
Samuel N Stein, Inch & Co Real Estate
Aimee Stern, Coldwell Banker
Kristen Wolfe, Berkshire Hathaway (W)
Melissa Yealy, House Broker Realty

Member Drops

Charles Ayers III, Berkshire Hathaway (SH)
Aguedita Rodriguez, Berkshire Hathaway (E)
Nicole Smith, Berkshire Hathaway, (G)
Connie Staub, New Beginnings Realty Services
Sheila Strothers, Keller Williams

New Office/Brokerage

Inch & Co Real Estate
 400 Elmwood Blvd
 York, PA 17403
 717-904-4500

Office Changes

None

Office Drops

None

New Affiliates

None

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 3/21)

	2021	2020
Designated REALTORS	116	117
Primary REALTORS	1050	1003
Secondary REALTORS	79	69
Pending Applicants	16	22
Total REALTORS	1261	1211
Affiliates	90	100
Total Members	1351	1311

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**WHOLESALE REAL ESTATE:
WHAT IT IS, WHAT IT ISN'T, AND WHAT NEEDS TO BE DISCLOSED**

By: Solicitor Peter T. Ruth, Esq.

The word “wholesale” usually implies, as supported by the common definition of the word found in the dictionary, the sale of some type of good or commodity in quantity usually at a discount and for resale by the purchaser. When used in real estate, that term has an entirely different meaning. Usually it arises in the context of an individual or entity acquiring an equitable interest in a property, then marketing that property for sale to another buyer who eventually purchases the home from the original seller. Still with me? Let’s break it down. The following, while not the all-inclusive list of all wholesaling activities, is usually the most common pattern.

Seller owns a property. Seller is often highly motivated or on the brink of going into a distressed sale situation. Buyer 1 approaches Seller and offers to “wholesale” the property. Truth be told, I’m not exactly sure what is discussed, more importantly disclosed, to the Seller at this initial conversation with Buyer 1. Most likely, Buyer 1 advises they can sell the home quickly without repairs, involving a real estate agent, paying a commission, or that Buyer 1 will offer cash and a quick close.

Buyer 1 and Seller enter into an agreement outlining that Buyer 1 will market its equitable interest in the property for sale to other potential buyers (“Agreement One”). Through these marketing efforts, Buyer 1 will identify Buyer 2 who will ultimately purchase the property from the Seller. Buyer 1 and Buyer 2 enter into an agreement for the purchase of the property, often at a purchase price much higher than the purchase price in the agreement between Buyer 1 and Seller (“Agreement Two”).

At closing, Seller executes closing documents conveying the property to Buyer 2. Seller receives proceeds in an amount outlined in Agreement One. Buyer 2 pays the amount of the purchase price as outlined in Agreement Two. Buyer 1 is generally compensated by the difference between the purchase prices in Agreements One and Two.

Simple enough, right? Not so fast. Remember that the Pennsylvania Real Estate Commission and relevant licensing law requires a licensee to obtain the permission of an owner prior to marketing a property or any interest therein for sale. Therefore, a licensee must disclose the fact that he or she is going to market the equitable interest (or both the Seller’s legal interest and Buyer 1’s equitable interest) in the property. At best, it’s unclear whether the Commission’s requirement extends to the “owners” of the equitable title, legal title, or both.

Other issues arise in terms of who completes the Seller’s Disclosure as required by Pennsylvania law. The Pennsylvania Seller Disclosure Law applies to “a **transfer of any interest** in real property located within this Commonwealth...” 68 Pa. C.S. § 7103(A) [emphasis added]. When the Seller conveys its equitable interest to Buyer 1, Seller must likely complete a Seller Disclosure and provide it to Buyer 1. Similarly, depending on the structure of the second transaction, when Buyer 1 enters into Agreement Two with Buyer 2,

Buyer 1, Seller, or both may have transferred an interest in the property to Buyer 2, necessitating both Buyer 1 and Seller to complete a Seller Disclosure and provide it to Buyer 2. Of particular note, the Seller Disclosure does not require the disclosure of the owner's status as owner of the equitable interest, legal interest, or both. Whether disclosed from the outset or when Buyer 2 completes a title search and discovers Seller is the owner of the property and not Buyer 1, Buyer 1 never holds both legal and equitable title as the Seller conveys the property to Buyer 2. Regardless, remember that "I have not lived there" and "I only owned it for a month or two" are not legally permissible excuses for [Buyer 1's] failure to complete a Seller Disclosure.

Several financial implications should also be considered. All parties involved must consider the two transactions realty transfer tax trap. In the foregoing instance, the Pennsylvania Department of Revenue has taken the position that unless Agreement One is properly voided or novated, Seller has effectively conveyed equitable title to Buyer 1 and then conveyed legal title to Buyer 2. In other words, Buyer 1 and Seller would be jointly responsible for paying Two (2%) percent of the purchase price for Agreement One, and Buyer 2 and Seller (and Buyer 1 who is also conveying equitable title to Buyer 2) are jointly responsible for paying Two (2%) percent of the purchase price for Agreement Two. Be careful of the use of Novation Agreements without consulting with legal counsel. If not completed correctly, all obligations between Buyer 1 and Seller may be nullified as a result.

Likewise, often times the fee or compensation that Buyer 1 collects from Seller in locating Buyer 2 is more than what Seller likely would have paid had he or she just listed the property by conventional means, especially in the seller's market that currently exists in the area.

A final word of caution to licensees involved in a wholesale transaction: the Code of Ethics and all other Commission-imposed requirements apply. Article 1 of the National Association of Realtors® Code of Ethics prohibits licensees from purposefully misleading a consumer as to a property's market value, or from misleading a consumer as to savings or benefits realized by using that licensee's services. What does this mean for the licensee? Make sure the consumer is getting the whole picture before agreeing to the wholesale process.

RAYAC Office Hours

Monday - Thursday
8:30 a.m. to 5:00 p.m.

Friday
8:30 a.m. to 4:00 p.m.

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****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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Monthly Housing Statistics



RAYAC Housing Snapshot

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

February 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 165 homes were sold in Adams County through the end of February 2021, an 11% increase from 2020. In York County 855 homes were sold during the first two months of 2021, a 15% increase from last year.

The median sales price in Adams County was \$231,000 a 7% increase from 2020. The median sales price in York County was \$204,900, a 17% increase from last year.

“The first two months of 2021 are off to an incredible start for the real estate market, with both counties experiencing a double digit increase in the number of home sales compared to last year. Our biggest issue continues to be a shortage of housing inventory. In February 2021 York County has had the lowest levels of inventory we have ever seen at just under a 1 month supply” said Tina Llorente, 2021 RAYAC President.

RAYAC Statistics by School District 2021-2020 (January 1-February 28) Comparison						
School District	2021 Median Sale Price	2020 Median Sale Price	% Change	2021 Number Sold	2020 Number Sold	% Change
Adams County						
Bermudian Springs	\$256,000	\$246,000	4%	14	19	-26%
Conewago Valley	\$206,100	\$159,000	30%	50	32	56%
Fairfield	\$250,000	\$255,000	-2%	13	13	0%
Gettysburg	\$242,500	\$253,500	-4%	40	43	-7%
Littlestown	\$235,000	\$165,500	42%	25	24	4%
Upper Adams	\$215,000	\$169,900	27%	23	17	35%
Total Adams County	\$231,000	\$215,500	7%	165	148	11%
York County						
Central York	\$223,500	\$173,950	28%	70	74	-5%
Dallastown	\$227,500	\$188,000	21%	76	59	29%
Dover	\$195,000	\$178,450	9%	49	48	2%
Eastern York	\$165,500	\$140,000	18%	38	25	52%
Hanover	\$185,000	\$144,450	28%	41	32	28%
Northeastern York	\$235,000	\$200,000	18%	61	48	27%
Northern York	\$245,000	\$210,000	17%	46	30	53%
Red Lion	\$194,450	\$175,000	11%	60	54	11%
South Eastern	\$239,900	\$256,450	-6%	26	30	-13%
South Western	\$239,900	\$202,450	18%	84	56	50%
Southern York	\$269,000	\$244,900	10%	33	41	-20%
Spring Grove	\$252,500	\$187,000	35%	50	47	6%
West Shore	\$220,000	\$237,500	-7%	53	48	10%
West York	\$139,450	\$151,900	-8%	36	34	6%
York City	\$93,450	\$57,500	63%	72	68	6%
York Suburban	\$211,700	\$182,000	16%	60	51	18%
Total York County	\$204,900	\$175,000	17%	855	746	15%

Statistics compiled from Bright MLS.

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.



REALTORS® ASSOCIATION
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For more information visit
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RAYAC Leadership

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

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From the Executive Officer

Bright MLS Welcomes Various Business Models

by Shanna Terroso, RCE, e-PRO

Recently I have been fielding quite a few questions about different real estate business models in York & Adams Counties. I thought it was important to share that Bright MLS does not discriminate against different business models as long as the company follows the Rules and Regulations of Bright MLS.

Bright MLS also allows for MLS only entries. Those entries need to follow this criteria:

“Section 1.2.2 MLS Entry Only Listings. Listings of property filed with Bright MLS under which the listing Participant will not provide any of the following services: i) arrange appointments for cooperating Participants to show the listed property to potential buyers (but instead gives cooperating Participants authority to make such appointments directly with the Seller), ii) accept and present to the Seller agreements of sale for the property procured by cooperating Participants (but instead gives cooperating Participants authority to present agreements of sale directly to the Seller), iii) advise the Seller as to the merits of agreements of sale, iv) assist the Seller in developing, communicating or presenting counter-offers, v) participate on the Seller's behalf in negotiations leading to the sale of the listed property, vi) must disclose that the listing Participant's services to the Seller are “MLS Entry Only” in the designated MLS field and such information shall be disseminated to all Bright MLS Subscribers so potential cooperating Participants will be aware of the extent of the services the listing Participant will provide to the seller (s), and any potential for cooperating Participants being asked to provide some or all of these services to listing Participants' clients, prior to initiating effort to show or sell the property.”

Also in accordance with Bright MLS Rules and Regulations each listing in the MLS needs to offer a cooperative brokerage compensation. The compensation needs to be either a flat dollar fee, a percentage of the gross selling or lease price or a combination of both. It is important to note that Bright MLS does not require a *minimum* compensation amount.

I know some agents have expressed concerns about different business models and the scope of services (or really the lack thereof) offered by some licensees. Before commenting on the utility of an “agent” that cannot even discuss the merits of an offer received, I would caution other agents not to make any false or misleading statements about other real estate professionals or business models as that could potentially be a violation not only of the Code of Ethics but United States Anti-Trust laws.

I would encourage agents to focus on communicating the merits of the services they personally provide to clients rather than making statements about what their competition may or may not be doing. Remember that with very few exceptions, all services and compensation for those services must be negotiable. For example, NAR Profile of Homebuyers and Sellers has indicated one of the top items consumers are looking for in their real estate professional are negotiation skills. If contract negotiating is a service an agent is providing, highlight that in your listing presentations and how those negotiating skills will serve the client throughout the selling process.

Below is a refresher in regards to the difference between a One Day Code and the Free Week of Access.

What are your options when an out-of-area agent wants to show your listing and they do not have SentiLock lockbox access

Free week of access using SentiKey Mobile App

- Showing Agent can get one free week of access
- Showing Agent access is through Mobile app
- Showing Agent sets up access through RAYAC
- An access application form is required
- Takes approx. 2 hours to setup access
- Once free week expires, can renew over the phone
- Can renew for \$10/week or \$20/month
- Access can only be setup during RAYAC office hours
- Showing agents should contact the RAYAC office for access at 717-843-7891 or email at staff@rayac.com.

One-Day Code

- Listing agent must generate one-day code
- RAYAC cannot generate one-day codes
- Listing agent must have showing agent verification form completed prior to generating one-day code
- Verification form must be forwarded to RAYAC within two business days for billing the one-day code fee
- Showing agent is responsible for the fee
- A one-day code fee is \$20+tax
- Information about the one-day code process and links for the verification forms can be found at: <https://rayac.com/sentrilock-tools/>.

Eviction Moratorium Extension Announced

On March 29, the U.S. Center for Disease Control extended its eviction moratorium through June 30, 2021. No substantive changes to the eviction moratorium were made with this latest extension. To read more information on the moratorium please [click here](#).

Emergency Rent Assistance Programs are now Available for York & Adams Counties.

York County's Emergency Rent Assistance Program (ERAP) is now accepting applications for rent relief and utility assistance for residents. Community Progress Council (CPC) has been selected by York County to disperse \$13 million in federal relief money to those impacted by the COVID-19 pandemic. Applicants should use the button below to apply for assistance through CPC's website. To find out more information and qualifications for the program please [click here](#).

In Adams County the Emergency Rent Assistance Program is being coordinated by the South Central Community Action Programs, SCCAP. To find out more information and qualifications for the program please [click here](#).

ADA Compliance and Your Website

It has been reported that there have been brokerages in Pennsylvania who have received letters from a law firm indicating their website is non-compliant with the Americans with Disabilities Act. At least one of those letters was to a brokerage in York & Adams Counties. The ADA guidelines are clear that websites should be fully usable by people with disabilities, especially by those using assistive technology like screen readers. Violations are subject to federal and state Fair Housing Act claims. RAYAC strongly encourages members to review their websites with their technology providers to ensure steps have been taken to make their websites ADA compliant. You can find more information on the topic by [clicking here](#).



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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](#)

Required Courses for this Renewal Cycle: National USPAP—7 hours & Ten Stupid Things Appraisers Do (meets PA Law and NAR Ethics requirements) - 7 hours

APPRAISAL CLASSES

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
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Tuesday, April 20, 2021	Historic American Houses	Cost: \$80.00
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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
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8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal CE
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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
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE
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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.

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



RESIDENTIAL CONSTRUCTION

(2 broker required credits/30 hours CE)

Are you working on your Broker's license? Real Estate Construction is one of the core required courses needed to fulfill your educational requirements. 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!

Dates: April 21, 28, May 5, 13, 20, 2021

Time: 9:00 AM - 3:30 PM

Instructor: Mike Perry

Location: RAYAC Classroom

Cost: \$395 (lunch included)

For more information, or to register, please visit <https://mdweb.mmsi2.com/york/>



Real Estate CE in April: BPO & Broker Classes

DEVELOPMENT OF A BPO IN PENNSYLVANIA

April 14, 2021 from 8:30 am—12:00 Noon
CE Credit: 3.5 hours RECE

Instructor: Melanie McLane
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 21, 28, May 5, 13, 20, 2021 from 9:00 AM - 3:30 PM
Instructor: Mike Perry
Cost: \$395 (lunch included)

Location: RAYAC Classroom
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!



KNOW MORE. DO MORE.

Straight TALK



Understanding Maryland Contracts

Tuesday, May 4, 2021

10:00 am - 12:00 noon

Via Zoom Webinar

Cost: \$10.00

Do you conduct business in Maryland? Confused about using those contracts, or just need a refresher?

Join Maryland attorney Bob Flynn as he explains all you need to know about completing Maryland contracts accurately. Bring your toughest contract questions and learn all the ins and outs of using Maryland contracts.



Sponsored by: White Rose Settlement Services, Inc.



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.



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AdvantaClean-Lower Susquehanna
Basement Waterproofing Solution
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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](#) -
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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
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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
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[Residential Mortgage Services](#) - ad
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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](#) - ad pg. 18
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