

RAYAC Connection

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Who is Ready for Good Food and Socializing all while Raising Money for a Good Cause?!

Mark your calendars now for Thursday, July 15th for the first-ever RAYAC Food Truck event!!

Stop by the RAYAC office anytime between 11:00 am - 6:00 pm to grab either lunch, dinner, a snack, or all of the above!

All RAYAC members will receive a \$5 voucher to use at any food truck. This event is open to the public, so please bring your family and friends!

10% of the revenues raised will be awarded to the RAYAC Foundation, so be sure to come hungry!!

The following vendors are tentatively confirmed to participate:

1. Mr. Bills Seafood
2. Phillips Cheesesteak/Pizza
3. Bubble WOW Waffle
4. Vampire Taco Truck
5. Brickers French Fries
6. Jean's Funnel Cakes
7. Tutoni's Rig-a-Toni Truck
8. Lancaster Cupcakes



Lots of Leadership Opportunities

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

Leadership York

Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the Series finds it to be incredibly worthwhile. [Click here](#) for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at shanna@rayac.com by June 4.

Leadership Hanover

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career. [Click here](#) for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at shanna@rayac.com by June 4.

RAYAC Board of Directors

RAYAC is looking for several talented leaders to serve on the Board of Directors. If you are interested or would like more information about what is involved with being a Director, please contact Shanna Terroso at shanna@rayac.com by June 18.

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

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)

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
Ellen Biesecker	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 Spangenberg	Kayla Sterling
Roxanne Stevens	Shanna Terroso
Donna Troupe	Jason VanDyke
Richard Vangel	Donna Walker
Reid Weinbrom	Julie Wheeler
Michael Wheeler	Julie Zimmerman

Seller Shield Presentation



Join us on Thursday, May 19th at 11:00 AM
via zoom to learn more about how you can
sell properties faster and safer with Seller Shield.

Seller Shield has been called the “Turbo Tax” for sellers to use when completing the Seller’s Property Disclosure Statement online. Have you ever received incomplete or illegible disclosure forms back from clients? It’s a huge hassle and waste of time. Worse yet, mistakes on those forms can get you pulled into a lawsuit from a buyer down the road.

Through their sponsorship with Sellers Shield™, PAR is happy to offer RAYAC members totally free access to Sellers Shield’s™ online disclosure process to help save time and limit risk.

Come learn how this great product can serve you and your clients.

REGISTER [HERE!](#)

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Board of Directors Summary April 8, 2021

Action Items

- All new members must complete New Member Orientation within 90 days of joining RAYAC. If a member does not complete the orientation within that timeframe, they will be changed to a "salesperson."

Reports

- RAYAC Foundation Golf Outing is Tuesday, June 22nd at Heritage Hills.
- NAR meetings will take place starting on May 4th.

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Membership News

New Members

Evan Albright, Howard Hanna
Juan Carlos Aguilar-Urbina, Keller Williams
Michael J Farinelli, Keller Williams
Dawn Marie Fender, House Broker Realty
Sherri Leigh Graham, Century 21 Core Partners
Melissa Guyer, Berkshire Hathaway (E)
Jonathan Harvin, Berkshire Hathaway (SH)
Patrick Kane, Coldwell Banker
Cory Kane, Berkshire Hathaway (W)
Kelly Lehr, Berkshire Hathaway (W)
Madelyn E Miller, EXP Realty
Judith Perago, Curtis Richard Peraso
Leslie M Perry, Keller Williams
Matthew M Ruth, Iron Valley
Christos Sacarellos, Re/Max Patriots
Carol Schaubhut, Iron Valley
Nicholas Spagnola, Century 21 Dale
Michael Trone, Keller Williams
Perla C Vasquez, EXP Realty
Elizabeth R Wagner, Keller Williams

Member Changes

Amanda Lee Eisenhart, Inch & Co Real Estate
Cindy Flores, House Broker Realty
Cynthia A Folckemer, Keller Williams
Anna K Frederick, Inch & Co Real Estate
Gregory E Gettle, Inch & Co Real Estate
Eugene Hays, Iron Valley
Katie R Horne, Inch & Co Real Estate
Diana Miller, Keller Williams
Linda S Morrett, Inch & Co Real Estate
David Pottle Jr., Keller Williams
Jerry Lee Riggleman, Real Broker, LLC
Ryan Charles Sigel, Inch & Co Real Estate
Thomas W Stein, Inch & Co Real Estate
Keila Weary, Inch & Co Real Estate

Member Drops

Isaiah D Hogue, Keller Williams
Travis M Wildasin, Re/Max Quality

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

None

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 4/21)

	<u>2021</u>	<u>2020</u>
Designated REALTORS	116	117
Primary REALTORS	1061	1005
Secondary REALTORS	83	70
Pending Applicants	<u>16</u>	<u>26</u>
Total REALTORS	1276	1218
Affiliates	<u>90</u>	<u>99</u>
Total Members	1366	1317

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The ABCs of the BRI and CTA: Five Years Later

By: Solicitor Peter T. Ruth, Esq.

In March of 2016, the Pennsylvania Association of Realtors® implemented the Buyer's Reply to Inspections/Reports or Written Corrective Proposal, known as the BRI. The BRI replaced the Reply to Inspections/Reports form RR. PAR legal counsel was questioned by a room full of licensees, each of whom seemed disturbed and almost angered by the change, arguing that an otherwise functional one-step process has now been drawn out into a two-step process. Even though this statement is technically correct, what it fails to grasp are the benefits of properly using the BRI as well as its counterpart, the Change in Terms Addendum, form CTA.

Classic attorney response, right? For licensees who generally do not get paid by the hour and are constantly seeking efficiency in practice, why would more work be better than less when the end result is the same? The answer is rooted in protecting buyers, sellers, and licensees, as well as one important fact: the BRI is not an addendum to the Agreement of Sale.

Think of the BRI as a wish-list for the buyer asking for any desired repair, correction, improvement, or modification to the property as the result of an inspection and report. Only the buyer can sign (no seller signature lines) and the form does not become part of the Agreement between buyer and seller. The delivery of this form to the Seller kicks off the Negotiation Period as defined in the inspections contingency of the Agreement of Sale. Upon receipt, seller can cross out, add, or otherwise modify the BRI; however, the seller should not sign or initial the BRI. After the parties have agreed to the final terms that will modify the original Agreement of Sale, the CTA is completed and signed by both buyer and seller, thereby becoming part of and amending the Agreement of Sale.

What are the risks of skipping the BRI and going right to the CTA, or simply using the BRI as the CTA? From a legal perspective, as soon as both parties sign a document that modifies the underlying agreement between those parties, that document and all of the terms contained therein become part of the agreement. When discussing this topic with licensees, I frequently hear that licensees were unaware of the need to send an executed addendum to an Agreement of Sale to a lender. Failing to provide this executed document to a lender may result in a delay in settlement, at best, or an allegation of mortgage fraud, at worst.

As a reminder and overview, use the BRI to negotiate. Use multiple BRIs for multiple inspections and make sure they are all provided to seller no later than the end of the Contingency Period. Licensees may mark-up the BRI to submit as a counter-offer; however, do not allow a seller to sign it. When you have a final agreement regarding the items in the inspection, memorialize it by drafting a CTA and have both buyer and seller sign. After it's signed, submit it to the lender, if any, and the title company as an addendum to the Agreement of Sale. These steps are not only proper practice but necessary steps to avoid lender issues down the road.

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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Fax

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Monthly Housing Statistics



RAYAC Housing Snapshot

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

March 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 254 homes were sold in Adams County through the end of March 2021, a 7% increase from 2020. In York County 1,387 homes were sold during the first three months of 2021, a 9% increase from last year.

The median sales price in Adams County was \$234,450 a 15% increase from 2020. The median sales price in York County was \$202,500, a 13% increase from last year.

“The first quarter of 2021, real estate continues to be the fastest paced market in our history. The demand for a home purchase is widespread, multiple offers are prevalent and days on market are swift. But the continued story surrounding real estate is a lack of inventory. A balanced market is about a 6 months supply of inventory. In both York & Adams County the months supply of inventory is about 1 month.” said Tina Llorente, 2021 RAYAC President.

RAYAC Statistics by School District						
2021-2020 (January 1-March 31) Comparison						
School District	2021 Median Sale Price	2020 Median Sale Price	% Change	2021 Number Sold	2020 Number Sold	% Change
Adams County						
Bermudian Springs	\$234,950	\$235,000	0%	24	30	-20%
Conewago Valley	\$191,500	\$164,900	16%	76	55	38%
Fairfield	\$250,000	\$233,000	7%	23	26	-12%
Gettysburg	\$255,000	\$233,450	9%	64	66	-3%
Littlestown	\$235,000	\$197,450	19%	36	42	-14%
Upper Adams	\$215,000	\$174,900	23%	31	18	72%
Total Adams County	\$234,450	\$203,000	15%	254	237	7%
York County						
Central	\$207,450	\$174,000	19%	114	115	-1%
Dallastown	\$221,000	\$188,950	17%	116	101	15%
Dover	\$193,000	\$189,500	2%	72	83	-13%
Eastern York	\$172,000	\$145,500	18%	53	41	29%
Hanover	\$175,000	\$149,950	17%	71	56	27%
Northeastern	\$240,000	\$190,000	26%	90	83	8%
Northern York	\$274,900	\$226,500	21%	73	46	59%
Red Lion	\$194,450	\$179,450	8%	94	92	2%
South Eastern	\$249,990	\$242,000	3%	45	53	-15%
South Western	\$233,770	\$215,000	9%	140	92	52%
Southern York	\$238,000	\$255,500	-7%	56	80	-30%
Spring Grove	\$239,900	\$185,000	30%	91	94	-3%
West Shore	\$238,500	\$239,000	0%	79	79	0%
West York	\$146,000	\$144,900	1%	64	72	-11%
York City	\$90,000	\$71,750	25%	128	106	21%
York Suburban	\$227,130	\$188,000	21%	101	84	20%
Total York County	\$202,500	\$179,500	13%	1387	1277	9%

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
OF YORK & ADAMS COUNTIES, INC.

For more information visit
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RAYAC Leadership

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City-Savvy, AHWD, C2EX, CRS
Keller Williams Keystone,
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ASPRE, C2EX, e-PRO, SRS
Century 21 Core Partners
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Nathan Krotzer, '22, City-Savvy
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Re/Max Quality, 632-5111

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Reid Weinbrom, '23
Keller Williams Keystone, 755-5599

Tony White, '23
Berkshire Hathaway, 757-7811



From the Executive Officer

Lock Up Before You Leave

by Shanna Terroso, RCE, e-PRO

The spring home buying season is in full swing and even started earlier this year. As a result there are hundreds of showings each day in York & Adams Counties.

I am hearing more and more from listing agents that it has become a frequent occurrence that buyers agents are not locking the door after a showing is complete. As you can imagine, sellers coming back and finding their homes unsecured are not happy clients.

My best advice is to leave the property how you found it. If in the rare circumstance the property had the front door unlocked, by all means, leave the property as you found it. If it were me in that circumstance, I would send a quick text to the listing agent to let them know that when you arrived at the house the door was unlocked so that is how you left it.

However, most of the time that will not be the case, so make sure you are giving the professional courtesy of securing the property when you leave.

For more information on what drives agents crazy about showings please watch this episode of [From the Desk of the RAYAC Exec!](#)





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RAYAC Course Catalog May 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](#)

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 **and**

2 Hours of Pennsylvania Law Update (10 Stupid Things Appraisers Do to Mess up their Lives)*

*** NOTE: "10 Stupid Things" also fulfills your mandatory Triennial NAR Ethics requirement, due by December 31, 2021, and is being offered on May 18, 2021**

Updates from the Appraisal Board

Effective with this renewal cycle, you will be required to upload your transcripts at the time of license renewal. If you need a copy of your transcripts, please contact mireya@rayac.com.

Also, the USPAP Manual WILL NOT expire on December 31, 2021. It will be extended for an additional year, and will now expire on December 31, 2022.

You will, however, still be required to take a USPAP Update course during the next two-year renewal cycle, in order to renew your license by June 30, 2023.

APPRAISAL CLASSES

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.

Still need to take the National USPAP 2021-2022

Update course for this cycle?

If so, please contact Mireya@rayac.com by May 15. We will consider adding a class on June 3rd if we get enough interest.





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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.



Bright Classes via Webinar – May 6, 2021

Intro to Bright MLS

9:00 am – 11:00 am

Objectives:

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

[REGISTER HERE](#)

Create CMA's

12:00 pm – 1:00 pm

Objectives:

- Maximize the use of Auto Email and Concierge Mode to enhance collaboration with clients
- Establish how to collaborate with and monitor Contact activities
- Manage your Portal Notification settings to stay on top of what your clients are doing

[REGISTER HERE](#)

For additional questions, please contact Mireya Carlsen at mireya@rayac.com

RAYAC Tech Corner

One of the most beneficial member benefits that RAYAC offers is the free Tech Helpline!

You can call the tech helpline with any questions you have Monday - Friday from 9:00 am - 8:00 pm and Saturday from 9:00 am - 5:00 pm. Their number is 1-866-379-2113.

You can also email them at support@techhelpline.com.

Each month the Tech Helpline releases informative articles that pertain to your business.

Please read the article below.

Top Tech Issues Every Real Estate Pro Faces

In the wake of the pandemic, working remotely for real estate agents means more reliance on tech tools than ever. An increased presence of technology in the daily workflow of an agent also equates to more tech challenges. Troubleshooting a greater variety of glitches is becoming more commonplace.

Thankfully, Tech Helpline is here to help. [Read more.](#)



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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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
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[Residential Mortgage Services](#) - ad
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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. 15
Yorktowne Settlement Co



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