

RAYAC Connection

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The Annual RAYAC Charity Golf Outing is Only A Few Weeks Away!



Tuesday, June 22, 2021
Heritage Hills Golf Club
2700 Mount Rose Ave.
York, PA 17402
Registration: 8:00 am
Shotgun Start: 10:00 am

There are still sponsorship opportunities available!

Click [HERE](#) for details.

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 25.

Best of the Legal Hotline - Standard Forms Edition

A forms revision is being released on July 1st and PAR wants you to be aware of those changes.

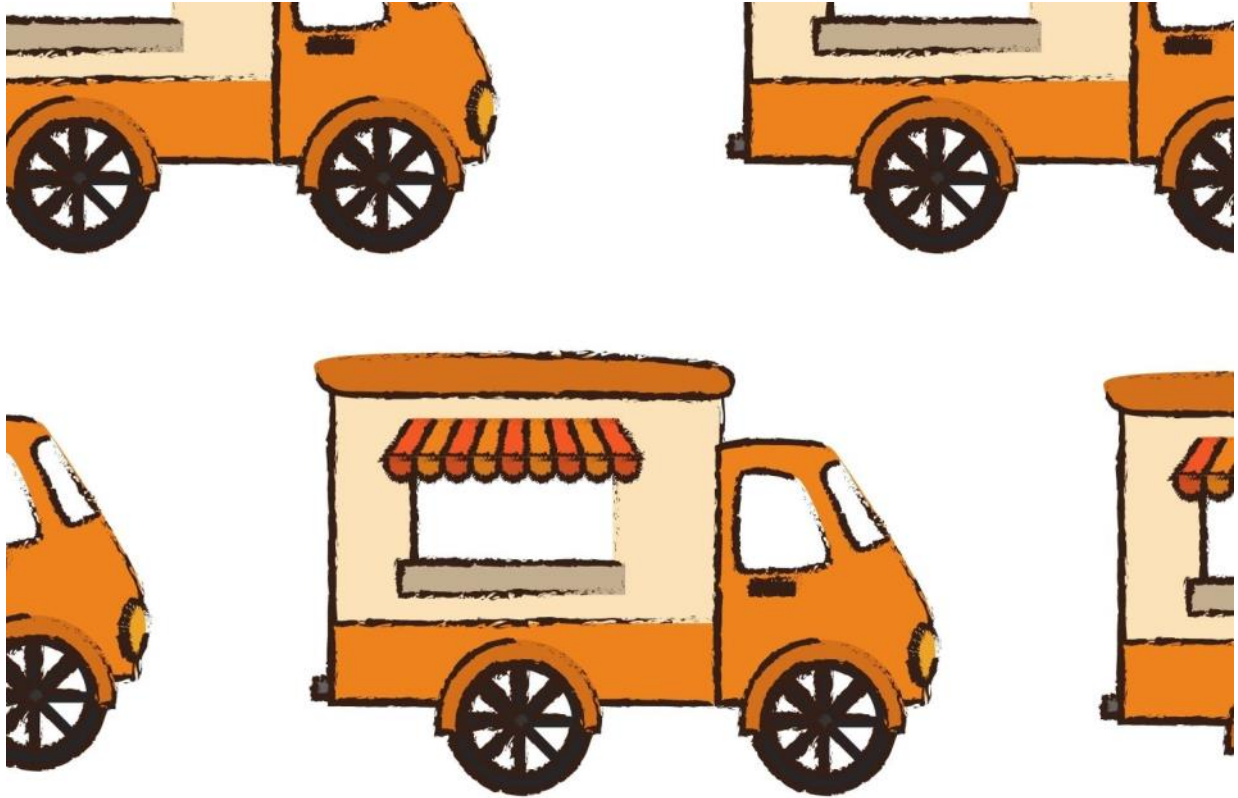
The revised version of the Seller's Property Disclosure Statement (Form SPD) will be released July 1st and all forms vendors will automatically update their libraries.

The updates include a slightly modified layout and new section on pools, spas, hot tubs and windows.

PAR's Best of the Legal Hotline - Standard Forms Edition webinar on **Monday, June 21st at 10 a.m.** will feature the changes to Form SPD, as well as other frequently asked forms questions PAR's Legal Hotline receives.

This webinar will be recorded and the link will be provided after the session ends to those who registered. Continuing education credit is not being offered for this session.

[REGISTER HERE](#)



COME JOIN US FOR THE FIRST-EVER

FOOD TRUCK EVENT AT THE RAYAC OFFICE

Thursday, July 15, 2021

11:00 am - 6:00 pm

All RAYAC members will receive a \$5 voucher

**This event is open to the public, so be sure to
bring your family and friends!**

**10% of the revenues raised throughout the event will be
donated to the RAYAC Foundation!**

Thank You!

THANK YOU to everyone who contributed \$20,729 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 |
| Anne Kahlbaugh | Glenda Kane |
| Rick Keller | Jenny Kibler |
| Scott Kopp | Nathan Krotzer |
| Shane Laucks | John Linton |
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| Sharron Minnich | Cinda Nease |
| Robyn Pottorf | Mary Price |
| Holly Purdy | Jodi Reineberg |
| Brenda Riddle | Selina Robinson |
| Christina Rosensteel | 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 |

RAYAC \$500 Scholarship Winner!

Congratulations to Cassidy Rohrman for winning the \$500 RAYAC Scholarship.

Cassidy wrote a wonderful essay explaining what home means to her!

We wish Cassidy the best of luck as she heads to Elizabethtown College in the fall!



Register for PAR and Freddie Mac Webinar

Join Freddie Mac and PAR on June 16 at 1 p.m. for a webinar,

[State of the Housing Market, Future Homebuyer Trends and Business](#)

[Solutions.](#) The session will cover the latest economic market trends, changing homebuyer demographics and practical business solutions that will grow business in 2021. [Click here to register.](#)

An advertisement for HouseMaster home inspections. It features three white service vans with ladders on top, parked in a lot. Three staff members are standing in front of the vans. The text includes the company name, slogan, contact information, and a list of services.

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INSPECTIONS INCLUDE
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"HouseMaster Cloud Report Delivery"
"Buyer Benefits Package" of savings offers
"Limited Repair Reimbursement Guarantee"

Board of Directors Summary May 6, 2021

Action Items

- There have been many questions lately regarding the waving of inspections and appraisals. It is strongly advised to never encourage your buyers to waive a home inspection. There are a lot of court cases going on currently against agents for doing just that.

Reports

- Shred Event - Saturday, June 12th from 10 am - 12:00 pm.
- RAYAC Golf Outing - Tuesday, June 22nd 10 am - Heritage Hills Golf Resort
- Food Truck Event - Thursday, July 15th 11:00 am - 6:00 pm - RAYAC parking lot.

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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

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Membership News

New Members

Daniel Adams, Keller Williams
 Clarissa Avery, Keller Williams
 Joshua Robert Dashnaw, Iron Valley
 Matthew DeRose, Lime House, LLC
 Desiree M Feudale, Keller Williams
 Kristine S Fleming, First Capitol Property Management
 George Scott Hallowell, Re/Max Quality
 Cheryl Heller, Howard Hanna
 Maureen Johnson, Berkshire Hathaway (G)
 Chelsea Rae Johnston, Inch & Co.
 Eric Keith, EXP Realty
 Lydia Michel, Coldwell Banker
 Eugene Prentice, EXP Realty
 Alysse Prisco, Coldwell Banker
 Fawn Stamey, Keller Williams
 Alan Simeone, Berkshire Hathaway (SH)
 Rhiannon Vandertie, Re/Max Quality
 Betsy Warfel, Coldwell Banker

Member Changes

Robert Biancuzzo, House Broker Realty LLC
 Scott E Glick, Berkshire Hathaway
 Jennifer Raecheal Gunnet, Iron Valley
 Cheryl A Heller, Howard Hanna
 Deborah L Hess, House Broker Realty LLC
 Belinda Messimer, Coldwell Banker
 Sean Patterson, Keller Williams
 Dennise Polanco, EXP Realty
 April M Pritchard, EXP Realty
 Brenda S Riddle, Inch & Co.
 Ginnie Lynnkite Rudisill, Iron Valley
 Fawn T Stamey, Iron Valley
 Vincent J Steo, Re/Max Community
 Cheryl Young, Re/Max Community

Member Drops

Rebecca Auer, Berkshire Hathaway
 John Corse II, Keller Williams
 Christopher Franz, Berkshire Hathaway (E)

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

Keystone Home Inspection Service
 130 West Caracas Ave
 Hershey, PA 17033
 717-979-1025

Not Your Father's Inspection

5565 Lineboro Rd.
 Manchester, MD 21102
 717-814-8108

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 5/21)

| | 2021 | 2020 |
|--------------------|------|------|
| Primary REALTORS | 1193 | 1123 |
| Secondary REALTORS | 84 | 73 |
| Pending Applicants | 24 | 27 |
| Total REALTORS | 1301 | 1223 |
| Affiliates | 94 | 99 |
| Total Members | 1395 | 1322 |



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**REALTORS® Association of York
& Adams Counties**
has given you free Premium
access to Sellers Shield's
interactive online disclosure
process.



Sellers Shield™ helps prevent home sale legal issues and protects you if a claim is made after the sale

The unfortunate reality is, mistakes disclosing the condition of the home can trigger a buyer dispute months after the sale. Don't worry, we have your back! REALTORS® Association of York & Adams Counties has provided you:

Interactive Disclosure Process



Sellers Shield's interactive disclosure platform is easy to use and has resources & tips throughout the forms to help your sellers avoid making critical mistakes when disclosing the condition of their home.

Home Sale Legal Protection™



You or your clients can opt into Sellers Shield's Home Sale Legal Protection™, which provides up to \$20,000 of paid legal representation, for claims made within 1, 2, or 3 years of the sale of the home. Select pay now, payout of closing proceeds, or no thanks.

Create Your Account Today

<https://sellersshield.com/rayac>

**Sellers Shield will upgrade your account to Premium within 24-48 hours after you sign up.*



Sellers Shield Support
Monday - Friday, 9am - 5pm CST
844-747-4435
customersuccess@sellersshield.com
SellersShield.com

Waiving Inspections Doesn't Really Mean I'm Waiving Inspections, Does it?

By: Solicitor Peter T. Ruth, Esq.

In the current market, buyers are doing anything to make offers more competitive. From waiving inspections and financing contingencies, to offering a free week-long stay at the buyer's beach house "Down the Shore", nothing seems out of the realm of possibility. This practice has resulted in several hotline calls concerning a buyer's right to perform inspections that are for the buyer's "informational purposes only". Likewise, can a buyer bring along a home inspector, engineer, or anyone else for that matter when the buyer performs one of the two pre-settlement walkthroughs? And while we're at it, does a seller have to provide access to an appraiser if the buyer waived the financing contingency and offered a "cash" purchase?

1. What are the risks of allowing a buyer to perform inspections for informational purposes only?

The main risk is in the liquidated damages provision of the ASR, Paragraph 26(g). If the buyer has waived the inspection contingency, requested inspections for informational purposes only, and provided a nominal deposit, the results of the inspections may cause the buyer to purposefully default and lose the deposit money rather than close and deal with the problems identified in the inspections. Additionally, if the buyer provides the inspections to the seller (as is required by Paragraph 13(B)), that seller must now disclose any material defects identified in the inspection report. To recap the risks:

- a lost sale,
- time off market,
- deposit money for which the seller will likely have to sue and then split with the listing agent, and
- a disclosure requirement all for "informational purposes."

2. Can a buyer use the pre-settlement walk-through provision of the ASR to perform a home inspection?

Paragraph 12(A)(2) of the PAR form ASR provides the buyer with two pre-settlement walk-through inspections even if the buyer has waived all other inspections. The purpose of this inspection, however, is limited to "determining that the condition of the Property is as required by this Agreement and any addenda." In other words, although the buyer's right to have these "inspections" are not waived, they are not true inspections such as those provided in the remainder of Paragraph 12 and 13. Instead, these inspections are to make sure:

- the property is in the same condition as when the Agreement of Sale was signed,
- the property is clean and free of the seller's property and debris, and
- any repairs called for in any Change in Terms Addendum (form CTA) have been completed as required.

In the event a buyer attempts to characterize the pre-settlement walkthrough as a home inspection and attempts to avoid the buyer's obligation to proceed to settlement based upon the "home inspection" results, that buyer is likely in default and could lose his, her, or its deposit money.

3. ***Does a seller have to allow an inspector into the home if the buyer has waived all inspections and the seller did not perform any buyer-requested work to the property?***

The answer is: it depends. If this occurs at a pre-settlement walkthrough, the answer is easy: the seller does not need to allow the inspector into the home. Not only is the pre-settlement walkthrough limited to confirmation that the property is in the same condition, but Paragraph 12(A)(1) limits those who are permitted to attend inspections to the parties and their respective real estate licensees. If the inspection is required by a mortgage lender, however, the answer is likely that the seller must provide access. Paragraph 12(A)(1) also requires seller to provide access as may be required by mortgage lender(s) to appraisers and inspectors.

4. ***If the buyer has waived the mortgage contingency and offers cash, but then tries to get financing which requires an appraisal, is the seller required to provide access to the appraiser?***

The simple answer is yes, the seller must provide access to the buyer's lender's appraiser. The reason is the very last sentence of section 3 above: Paragraph 12(A)(1) requires seller to provide access as may be required by mortgage lender(s) to appraisers. Many sellers fear that if the house does not appraise for a value close to the purchase price, the buyer will try to renegotiate the terms of the purchase. Nothing in the ASR requires the seller to renegotiate the terms of purchase in this case. The greater fear should be the buyer's intentional default and loss of deposit money in the event of a low appraisal; however, denying appraiser access could put seller in default.

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

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Jaclyn Eriksen

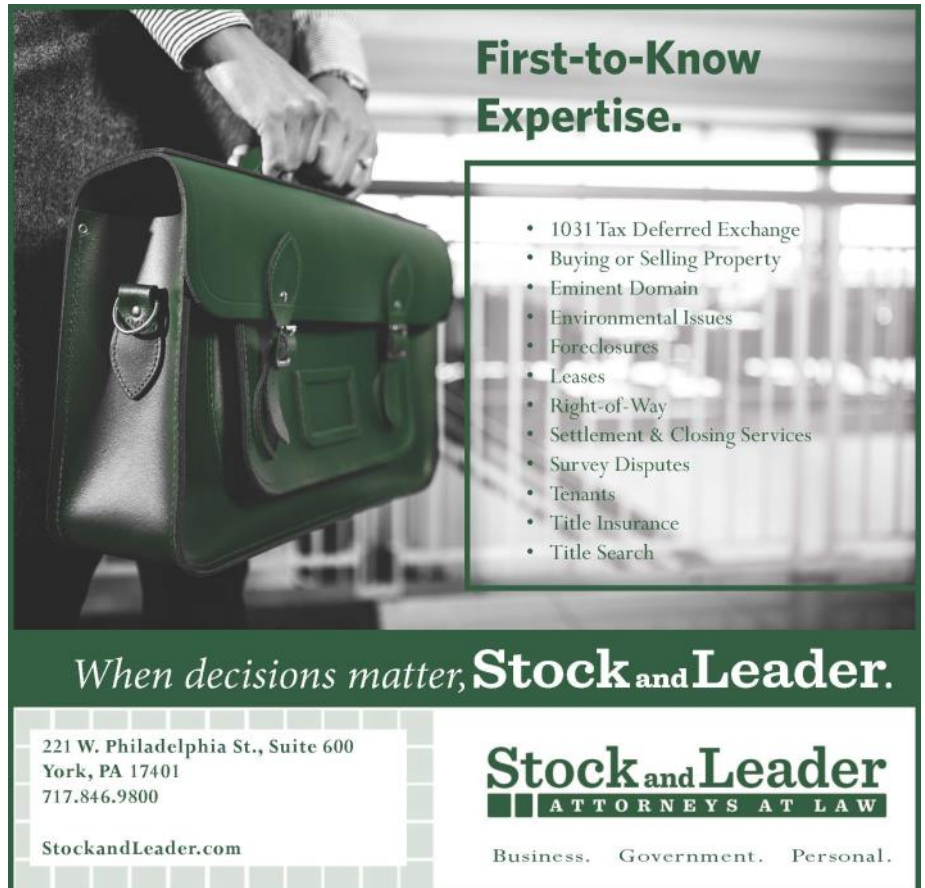
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RAYAC Housing Snapshot

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

April 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 349 homes were sold in Adams County through the end of April 2021, a 3% increase from 2020. In York County 1,960 homes were sold during the first four months of 2021, a 14% increase from last year.

The median sales price in Adams County was \$235,000 a 9% increase from 2020. The median sales price in York County was \$209,250, a 13% increase from last year.

“The spring real estate market for 2021 is red hot. 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.” said Tina Llorente, 2021 RAYAC President. “As a result of the buyer demand, coupled with a continued lack of supply, we are seeing an increase in median home sale prices.”

***Please note - Last year at this time the Pennsylvania Administration had shut down in-person real estate activity through mid-May. Some of the big jumps in the month to month are a reflection of that shut down.*

| RAYAC Statistics by School District | | | | | | |
|---|------------------------------|------------------------------|------------|------------------------|------------------------|------------|
| 2021-2020 (January 1-April 30) Comparison | | | | | | |
| School District | 2021 Median Sale Price | 2020 Median Sale Price | % Change | 2021 Number Sold | 2020 Number Sold | % Change |
| Adams County | | | | | | |
| Bermudian Springs | \$234,900 | \$223,450 | 5% | 33 | 46 | -28% |
| Conewago Valley | \$193,000 | \$166,500 | 17% | 103 | 82 | 26% |
| Fairfield | \$262,000 | \$225,000 | 16% | 35 | 33 | 6% |
| Gettysburg | \$255,000 | \$250,700 | 2% | 84 | 92 | -9% |
| Littlestown | \$250,750 | \$204,500 | 23% | 56 | 60 | -7% |
| Upper Adams | \$227,450 | \$179,900 | 26% | 38 | 27 | 41% |
| Total Adams County | \$235,000 | \$215,000 | 9% | 349 | 340 | 3% |
| York County | | | | | | |
| Central York | \$217,450 | \$187,700 | 16% | 164 | 146 | 12% |
| Dallastown | \$230,000 | \$195,000 | 18% | 164 | 155 | 6% |
| Dover | \$195,000 | \$185,000 | 5% | 99 | 109 | -9% |
| Eastern York | \$165,500 | \$184,900 | -10% | 76 | 57 | 33% |
| Hanover | \$177,500 | \$152,450 | 16% | 93 | 64 | 45% |
| Northeastern | \$242,200 | \$191,100 | 27% | 120 | 113 | 6% |
| Northern York | \$260,100 | \$239,000 | 9% | 100 | 61 | 64% |
| Red Lion | \$204,900 | \$184,750 | 11% | 137 | 120 | 14% |
| South Eastern | \$249,900 | \$243,000 | 3% | 66 | 73 | -10% |
| South Western | \$236,500 | \$210,000 | 13% | 200 | 132 | 52% |
| Southern York | \$257,400 | \$264,500 | -3% | 81 | 105 | -23% |
| Spring Grove | \$240,000 | \$192,450 | 25% | 127 | 118 | 8% |
| West Shore | \$240,000 | \$224,950 | 7% | 109 | 116 | -6% |
| West York | \$155,000 | \$144,950 | 7% | 91 | 94 | -3% |
| York City | \$90,000 | \$79,950 | 13% | 186 | 136 | 37% |
| York Suburban | \$224,900 | \$194,000 | 16% | 147 | 113 | 30% |
| Total York County | \$209,250 | \$184,900 | 13% | 1960 | 1712 | 14% |

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
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

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Howard Hanna, 846-6500

Solicitor

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

Directors

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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, '23
Iron Valley Real Estate, 316-8777

Brad Shafer, '23
Sites Realty, Inc, 334-4674

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

Tony White, '23
Berkshire Hathaway, 757-7811



From the Executive Officer

What We Have Here is a Failure to Communicate

by Shanna Terroso, RCE, e-PRO

Communication or lack thereof, is a complaint that I hear over and over again from consumers and REALTORS® about real estate professionals. A failure to communicate is also the number one driver of Ethics Complaints that are filed with RAYAC.

In this hot seller's market, where time is of the essence in every transaction, it is more important than ever that members focus on providing excellent communication with their clients and other REALTORS®.

In a video I recorded a year and half ago I provided tips on how REALTORS® can improve their communication skills and subvert having an ethics complaint filed against them. You can check out the video [HERE](#).

There is also a very informative article that was published in Forbes Magazine that discusses how successful real estate agents know that communication is key. Please take the time to read the article [HERE](#).

Save the Date

RAYAC will be hosting the Annual Meeting on **Wednesday, October 6, 2021** at 9:00 am.

Mark your calendars now!

More details will follow in the coming weeks.





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

Appraisal License Renewal due by June 30, 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 current 2020-2021 USPAP manual WILL NOT expire on December 31, 2021. It has been 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.

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

7-Hour National USPAP Course for 2020-2021 (available online through <https://partners.mbitiontolearn.com/real-estate/pennsylvania/appraisal/continuing-education?partner=1436>, USPAP manual available through RAYAC for \$79.50)

2 Hours of Pennsylvania Law Update (last class on June 8th, see description below):
“Ten 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**

| | | |
|----------------------|--|----------------------|
| Tuesday, June 8 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 |

LAST CLASS!

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.

Pennsylvania's Decennial Filing for Entities Due This Year

The decennial filing is a "report of an entity's continued existence or a report of continued use of certain marks," according to the Pennsylvania Department of State. Filings are made every 10 years during years ending in 1, making 2021 time to file. The deadline is Dec. 31.

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

NAR and PAR Offering Incentives to Complete C2EX Program

Have you completed [NAR's Commitment to Excellence program](#)? PAR is awarding one \$100 prize to each of five randomly selected PAR members who have completed the C2EX program and become endorsed by **Oct. 1, 2021**.

The York County Planning Commission Wants Your Feedback!

[GOYORK2045](#) is the 2021-2045 Metropolitan Transportation Plan, a long-range plan that looks at all transportation issues in York County. The York County Planning Commission wants your feedback on transportation issues. They ask that you watch a two minute [overview video](#), review the [full document](#), and complete a five minute [survey](#).



Bright Classes via Webinar – June 3, 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](#)

Rotating Topic: Statistically Speaking

12:00 pm – 1:00 pm

Objectives:

- Set yourself apart from the rest, be a source of information and insight. Know and show what is happening in the market, explain the opportunity and the competition to your clients. Join us to learn more. We will discuss an array of Bright tools including how to customize and share reports.

[REGISTER HERE](#)

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

Bright Classes via Webinar – June 30, 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.

All About Search

10:30 am - 12:00 pm

Objectives:

- Topics include Search, and the Basics of Emailing.

Rotating Topic: What's New in Bright?

12:00 pm – 1:00 pm

Objectives:

- Learn about all the recent updates and modifications made to the Bright system. This session will keep you up to date on all you need to know to use Bright more efficiently!

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.

Three Stand Out Video Hacks: Making Videos that Get Clicks

You probably have heard that video is one of the most powerful and persuasive forms of communication. The [statistics](#) for the impact of YouTube alone are staggering: 2 billion monthly users, 74% of US adults use YouTube, and it's the world's second-most visited website, right after Google, which owns YouTube. Read the entire article [HERE](#)





KNOW MORE. DO MORE.

Straight TALK



It's a Hot Market: Don't Get Burned!

Tuesday, June 15, 2021

11:30 am - 12:30 pm

Via Zoom Webinar

Cost: \$10.00

Speaker: Melanie McLane

It's a Hot Market - Don't Get Burned!

The market is hot, hot, hot, and we know hot results in burns! Extremely limited supply, very high demand, and very low interest rates have resulted in a super-heated market. This has benefits: more sales, higher commissions, quicker closings. It also has drawbacks: very limited inventory, high competition for listings, and sellers, buyers, and other agents being angry and frustrated. You have to protect yourself from fallout from this situation.

We will discuss:

- Making sure the buyers know what they are doing—and acknowledge it in writing
- Preparing CMA's even when it seems like an exercise in futility
- Reminding sellers that even if a buyer waives an inspection, non-disclosure of a material fact is fraud, and fraud has consequences
- Documenting everything you do
- Making sure you have your client's permission for your actions
- Treating other agents with courtesy, which includes letting them know if their offer was not accepted

Join this quick-paced session—hopefully the topic won't cause heartburn!

Annual SentiLock Lockbox Access Billing

If you have an annual subscription for SentiLock lockbox access, your RAYAC Lockbox Invoice has now been posted to your online account and can be paid on the RAYAC Member Portal. **Payment of the lockbox invoice is due to RAYAC by Thursday, July 1, 2021.** Payment of this lockbox invoice will give you access to the lockbox system until June 30, 2022. To access and pay your Lockbox Invoice online with a credit card, [please click here](#). The annual fee is \$159.00 for RAYAC members and \$238.50 for non-members.

You are also welcome to pay in person at the RAYAC Office with cash, check or credit card.

Office hours are:

Monday - Thursday 8:30 am-5:00 pm

Friday 8:30 am - 4:00 pm

You may mail a check payable to RAYAC to:

RAYAC

901 Smile Way

York, PA 17404



 **SENTRILOCK**

Any invoice not paid by July 1, 2021 will receive a late fee of \$20. Payment not received by July 15, 2021 will result in suspension of lockbox access.



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The Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Tri-M Home & Building Inspections

Lenders

Acadamey Mortgage Corporation
Bay Capital Mortgage Corp
BB&T Mortgage
Caliber Home Loans
Concierge Mortgage, LLC
Cross Country Mortgage
First Alliance Home Mortgage
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Guardian Mortgage
Heritage Valley Federal Credit
Union
Homebridge Financial Services
Homesale Mortgage, LLC
McLean Mortgage Corporation
M & T Bank Mortgage Division
Moneyline Lending, LLC
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Media, Marketing & Photography

360 Tour Designs Southern PA
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Hommati 107
Media One PA
Open.Tours
Real Estate Exposures
Vincent and Morgan Real Estate Media

Other

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