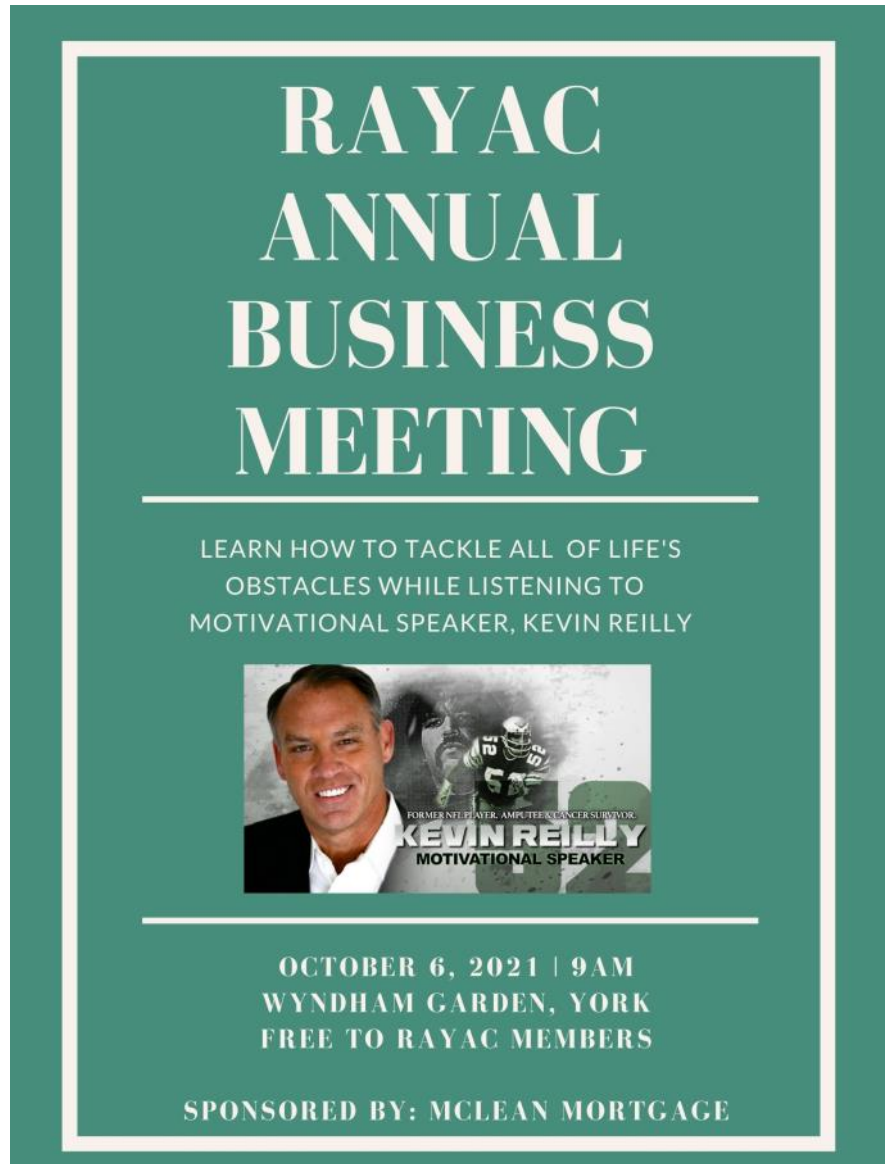


RAYAC Connection

What's Inside


RAYAC's Annual Business Meeting is Less than a Week Away!

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**RAYAC
ANNUAL
BUSINESS
MEETING**

LEARN HOW TO TACKLE ALL OF LIFE'S
OBSTACLES WHILE LISTENING TO
MOTIVATIONAL SPEAKER, KEVIN REILLY



FORMER NFL PLAYER, AMPUTEE, CANCER SURVIVOR
KEVIN REILLY
MOTIVATIONAL SPEAKER

OCTOBER 6, 2021 | 9AM
WYNDHAM GARDEN, YORK
FREE TO RAYAC MEMBERS

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If you have not yet registered for the meeting, there is still time to do so! Just call the RAYAC office to register TODAY!
717-843-7891.



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\$15 Ticket
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RPAC 
Sweepstakes

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

Thank You!

THANK YOU to everyone who contributed \$28,129 to RPAC already in 2021 including these RPAC leaders!

Crystal R (\$2,500)

Wade Elfner

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Kim Moyer
Ken Worley

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

Sue Reed

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Tina Llorente
Bill Shanbarger

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

Bobby Argento	Wendy Allen
Jackie Altland	Marie Arcuri
Gian Baum	Susan Becker
Tami Behler	Ed Bender
Dennis Berkebile	Hazel Bertholdt
Ellen Biesecker	John Bowman
Lisa Calhoun	Marty Clayton
Barbara Deardorff	Chris Dell
Casey Dougherty	Brenda Drawbaugh
Nathan Elfner	Melinda Eppolito
Ron Fimiani	Bridget Floyd
Debbie Folmer	Teresa Forbes
Judd Gemmill	Jeff Garber
Mike Hackenberger	Terri Harmon
Paul Hayes	Judy Henry
George Herman	Katie Horne
Michele Jones	Anne Kahlbaugh
Glenda Kane	Rick Keller
Jenny Kibler	Scott Kopp
Charlie Krotzer	Nathan Krotzer
Shane Laucks	John Linton
Cindy Mann	Deb McLaughlin
Debra McManus	Robin Mede-Butt
Sharron Minnich	Cinda Nease
Tamra Peroni	Robyn Pottorf
Mary Price	Holly Purdy
Jodi Reineberg	Brenda Riddle
Selina Robinson	Christina Rosensteel
Cindy Sarver	Jim Savard
Andrew Spangenberg	Kayla Sterling
Roxanne Stevens	Shanna Terroso
Donna Troupe	Jason VanDyke
Richard Vangel	Donna Walker
Reid Weinbrom	Julie Wheeler
Michael Wheeler	Roxanne Whitaker
Cynthia Yanushonis	Julie Zimmerman

RAYAC Is Now Taking Applications for the Prestigious Community Service Award and the Steve Snell Educational Excellence Award

If you or someone you know makes a difference in our community through exemplary volunteer service, please complete an application for RAYAC's Community Service Award.

Apply for the \$500 Steve Snell Educational Excellence Award to be used towards a designation or broker course. For an application outlining award and scholarship criteria, contact Shanna Terroso at shanna@rayac.com.

Application deadline is December 1, 2021. Both award winners will be announced at RAYAC's Awards and Installation event.



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- Septic
- Radon
- and more

Bylaws Changes

In 2021, the RAYAC Board of Directors appointed a taskforce to review the current RAYAC Bylaws and make any recommended changes to the Board of Directors for their consideration. The members of the Bylaws Taskforce were: Heather Kreiger (Chair), Tina Llorente, Simon Overmiller, Bridget Floyd, Melinda Eppolito, Cindy Mann, Jerry Austin, Selina Robinson, Deborah Smith and Ken Worley.

The taskforce met two times over the spring of 2021 and sent recommended amendments to the bylaws to the Board of Directors. The Board of Directors approved those recommendations at their meeting on June 10, 2021. The recommended amendments to the Bylaws will now move forward to the RAYAC membership for their approval. The Bylaws amendments will be voted on at the RAYAC Annual Meeting on Wednesday, October 6, 2021. The amendments need to pass by 2/3 vote of the members present at the meeting.

There are a total of 8 different amendments to the bylaws that the membership will vote on. We are providing a variety of options for members to learn more about the proposed changes.

Text Outline

A chart and background of all the proposed changes can be found [HERE](#)

Video

You can view a video recording outlining the proposed changes by visiting [HERE](#)

Did you Register to Vote?

Make sure to register by Monday, October 18, 2021.

[REGISTER HERE](#)





DISASTER ASSISTANCE

To register, call:

1-800-621-FEMA (3362)

If you use a TTY: 1-800-462-7585

711 or Video Relay Service (VRS): 1-800-621-3362

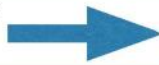
Please have the following available:

- Your address with zip code
- Directions to your property
- Condition of your damaged home
- Insurance information, if available
- Social Security number
- Phone number where you can be contacted
- Address where you can get mail

Direct Deposit: Disaster assistance funds can be sent directly to your bank account. Please provide your bank account type, account number and bank routing number.

Stay in touch with FEMA: When you register, you will be given a FEMA registration number. Write down your number and save it. You will need the number whenever you contact FEMA.

Online registration
also available



DisasterAssistance.gov
ACCESS TO DISASTER HELP AND RESOURCES

Disaster assistance is available without regard to race, color, religion, national origin, sex, age, disability, English proficiency or economic status.

Disaster Recovery Centers Open in Bucks and York Counties.
Read the entire press release [HERE](#).

PAR Fall Business Meetings

A few RAYAC members were busy attending the Pennsylvania Association of Realtors Fall Business meetings in September and we are so happy they were there to represent RAYAC.

**Pictured from left: Ken Worley, Tina Llorente, RAYAC President Tamra Peroni, Elle Hale, RAYAC Vice President.*



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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

Nikita Adamenko, Keller Williams
Kathy Bond, Keller Williams
Keegan Carroll-Corwell, House Broker Realty
Angela Dunne, First Capitol
Jennifer Hays, Berkshire Hathaway (W)
Kiuaana Henderson, Coldwell Banker
Melissa Hess, Keller Williams
Clarence Hopkins, Coldwell Banker
Erica Mattlin, Boyle & Kahoe Real Estate
Christopher McNicholas, Monument Sothebys
Tommy A Medwin, Cummings & Co
Ina Mumma, Re/Max 1st Class
Jonathon R Shultz, EXP Realty
Tracey Smith, EXP Realty

New Affiliates

Rabe Home Services, LLC
 55 Earl Drive
 New Providence, PA 17560
 717-940-0505

Affiliate Changes

None

Affiliate Drops

None

Member Changes

Carman B Banzaca, Keller Williams
Kristal L Bassett Posada, Coldwell Banker
Justin G Hovetter, Iron Valley
Terri L Matlock, Jeff A Shaffer Real Estate
Brenda Ortiz, Coldwell Banker
Chris Poborsky, Coldwell Banker

Member Drops

Alex Krynock, Berkshire Hathaway (H)
Russell T Nash, Iron Valley

New Office/Brokerage

Iron Valley Real Estate Gettysburg
 224 Court Alley
 Gettysburg, PA 17325

Office Changes

McCallister Myers & Associates
 1512 E Market Street
 York, PA 17403

Office Drops

None

Membership Stats

(as of 9/21)

	<u>2021</u>	<u>2020</u>
Primary REALTORS	1257	1144
Secondary REALTORS	100	81
Pending Applicants	<u>11</u>	<u>16</u>
Total REALTORS	1368	1241
Affiliates	<u>101</u>	<u>103</u>
Total Members	1469	1344



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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)

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NMLS#137018
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Kevin Wivagg
Sr. Loan Officer
NMLS#311080
717.891.1989



Rob Frey
Sr. Loan Officer
NMLS#147464
717.873.0753



Shawn Kelly
Sr. Loan Officer
NMLS#615649
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Monthly Housing Statistics



RAYAC Housing Snapshot

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

August 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 822 homes were sold in Adams County through the end of August 2021, a 6% increase from 2020. In York County 4,743 homes were sold during the first eight months of 2021, an 18% increase from last year.

The median sales price in Adams County was \$245,000 an 11% increase from 2020. The median sales price in York County was \$220,000, a 12% increase from last year.

"In August, real estate sales remained strong. Inventory is beginning to rise ever so slightly. In York County the July months supply of inventory was .86 months and in August it increased to 1.04 months. That is good news for consumers which will hopefully provide them with more choices in their housing search." said Tina Llorente, 2021 RAYAC President.

**RAYAC Statistics by School District
2021-2020 (January 1-August 31) Comparison**

School District	2021 Median Sale Price	2020 Median Sale Price	% Change	2021 Number Sold	2020 Number Sold	% Change
Adams County						
Bermudian Springs	\$235,000	\$228,900	3%	91	94	-3%
Conewago Valley	\$219,000	\$173,000	27%	219	193	13%
Fairfield	\$275,000	\$224,900	22%	68	73	-7%
Gettysburg	\$279,900	\$251,000	12%	216	201	7%
Littlestown	\$250,000	\$224,900	11%	161	137	18%
Upper Adams	\$225,000	\$204,550	10%	67	76	-12%
Total Adams County	\$245,000	\$219,900	11%	822	774	6%
York County						
Central York	\$229,000	\$193,000	19%	418	335	25%
Dallastown	\$245,250	\$214,950	14%	402	390	3%
Dover	\$202,000	\$189,900	6%	275	253	9%
Eastern York	\$184,900	\$182,250	1%	157	134	17%
Hanover	\$190,690	\$163,150	17%	217	138	57%
Northeastern	\$252,500	\$205,000	23%	278	252	10%
Northern York	\$276,450	\$256,000	8%	202	143	41%
Red Lion	\$219,900	\$204,000	8%	345	299	15%
South Eastern	\$266,250	\$235,000	13%	200	162	23%
South Western	\$249,900	\$220,000	14%	453	351	29%
Southern York	\$269,500	\$265,000	2%	214	244	-12%
Spring Grove	\$242,500	\$200,000	21%	290	275	5%
West Shore	\$250,000	\$235,000	6%	279	255	9%
West York	\$170,000	\$159,250	7%	261	224	17%
York City	\$98,500	\$78,500	25%	427	293	46%
York Suburban	\$219,900	\$195,000	13%	325	277	17%
Total York County	\$220,000	\$195,800	12%	4743	4027	18%

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, '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

Why You Need to Be at RAYAC's Annual Business Meeting

by Shanna Terroso, RCE, e-PRO

Fall is in full swing and that also means RAYAC is busy planning our Annual Business Meeting. The Business Meeting is the one time a year we bring all our members together in fellowship to give you a State of the Union on the Association. We also showcase a fabulous keynote speaker each year and this year's speaker, Kevin Reilly will not disappoint. Kevin Reilly is a former NFL football player who uses his personal journey of a career ending diagnosis to tackle life, knowing you can overcome anything with faith, family, friends and fortitude.

Here are the Top 3 Reasons Why You Need to Be There:

- 1) Vote for the candidates for the Board of Directors and Bylaws amendments.
- 2) 325 of your fellow agents were at the event in 2019 and said what a great event it was. This is an awesome networking opportunity with your peers. You don't want to be one of the few who missed it.
- 3) **FREE** Breakfast. Most doctors will agree, breakfast is the most important meal of the day and we are giving you a delicious family style meal for free.

So there you have it. There should be no reason I won't see you at the Annual Business Meeting on Wednesday, October 6th!

RAYAC's Annual Business Meeting
Wyndham Garden Hotel
Wednesday, October 6th
Registration opens at 8:00 AM. Program Begins at 9:00 AM.



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

RAYAC Course Catalog Fall 2021

Ethics Training: REALTOR members must complete 2.5 hours of Ethics training by December 31, 2021
Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2022 for license renewal
Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2023 for license renewal

UPDATED SCHOOL POLICIES

RAYAC SCHOOL POLICIES—UPDATED FOR COVID-19

Due to the pandemic, our classroom capacity has been reduced to just 32. As a result, we are still able to offer the SmartPass, but there are restrictions.

Please see the information sheet on the last page of this catalog.

If you are not feeling well, we kindly ask that you not attend our classes in-person. We will gladly reschedule you to another date.

Class registration: click [HERE](#)

SMART PASS 2021-2022



The Smart Pass for Continuing Education is back! Take unlimited 3.5 and 7 hour courses for just \$125. Available for purchase to RAYAC members through February 28, 2022, it will save you \$35 on your educational requirements. Good for classes offered through May 31, 2022.

Some restrictions apply, see flyer in back of this catalog for more information and details on how to purchase.

Not sure what's required? Here's what you need to know:

License Renewal Information

The current license renewal period began on August 30, 2020, and ends on May 31, 2022. All licensees must complete 14 hours of continuing education by May 31, 2022 in order to renew their licenses.

Returning Agents: For this cycle, the PA Real Estate Commission has mandated that 3.5 of those 14 hours must be in Fair Housing topics. Our course "Fair Housing & the Real Estate Agent" covers this requirement. It also fulfills your Code of Ethics training, due by December 31, 2021. *Already completed your Ethics training for this cycle? Wait until after the New Year to take this course, and it will count towards the NEXT Ethics cycle!*

Fall Course Dates: November 17 (Wyndham), and December 16, 2021 (RAYAC)

New Agents: All agents renewing their licenses for the first time are required by the PA Real Estate Commission to complete 2 seven-hour courses. The first course, required for **ALL** agents, is the General Module. The second required class is **EITHER** the Residential Module, **OR** the Commercial Module, depending on which type of real estate you practice. Each course is approved for 7 hours of Real Estate CE, so that will complete the 14 hour renewal requirement. Agents who must complete these modules are exempt from the Real Estate Commission mandate to take the Fair Housing class.

If your license is/was issued between December 1, 2019 and November 30, 2021, you must complete these modules to meet the Commission renewal requirement.

If a license is issued between December 1, 2021 and February 28, 2022, you must renew your license by May 31, 2022, but are exempt from the CE requirement.

Spring Dates Coming Soon!

**** All courses listed here will be offered again between January—May 2022**

Wednesday, December 1, 2021 A Field Guide to American Houses Cost: \$40.00

8:30 AM - 12:00 Noon Instructor: Melanie McLane 3.5 hours Real Estate 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.

NAR Code of Ethics training due by December 31, 2021

Wednesday, December 1, 2021 Navigating Cooperation with Competition Cost: \$40.00

1:00 PM—4:30 PM Instructor: Melanie McLane 3.5 hours Real Estate CE

This is a 3.5 hour course designed for today's real estate situations, will review the uniquely cooperative, yet competitive nature of the business. To succeed in real estate, agents need to know how to cooperate, compromise, and remain professional at all times. Agents owe duties to their clients, customers, and to all consumers. We will review the 2021 COE, and also RELRA requirements for presenting offers, disclosures, and notices to consumers and other agents. Fulfills the NAR Code of Ethics training requirement for the 2021 Ethics cycle.

Thursday, December 16, 2021 COE: Fair Housing & the Real Estate Agent Cost: \$40.00

8:30 AM - 12:00 Noon Instructor: Melanie McLane 3.5 hours Real Estate CE

REQUIRED FOR RETURNING AGENTS: Do you steer? Do you know lenders who redline? Do you have implicit bias in your dealing with minorities? Do you strive to help make your community and your company diverse? Do you know what is in the Federal Fair Housing Act? What about Pennsylvania laws? Are there any local protected classes? How can you be sure that you are following Fair Housing guidelines, and offering equal services to all? We'll discuss and answer all of these questions and more, in this required course. Approved for 3.5 hours Real Estate CE, 2.5 hours of NAR mandatory Ethics training (due by 12/31/21), and also meets the SREC mandate for 2022 license renewal. Also offered on November 17.

Thursday, December 16, 2021 Boo! Stigmatized Properties Cost: \$40.00

1:00 PM—4:30 PM Instructor: Melanie McLane 3.5 hours Real Estate 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.



REAL ESTATE BROKERAGE & OFFICE MANAGEMENT

(2 required broker credits/ 30 hours CE)

Are you working on your Broker's license? Real Estate Brokerage and Office Management is one of the two required courses needed to fulfill your educational requirements. Course topics include:

Planning and Organizing

Opening an Office

Market Analysis & Growth Patterns

Directing & Theories of Management

Human Resources

Business Ethics

Legal Considerations

Learn the best and most practical skills and techniques for running your own office while completing your Broker's license

Dates: November 1, 2, 9, 10, 2021

Time: 8:30 AM - 5:00 PM

Instructor: Casey Dougherty

Location: RAYAC Classroom

Cost: \$395 (lunch included)

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



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The SMARTPASS is an affordable way to complete your 2020-2022 continuing education requirements, **PLUS** take extra courses at no additional cost. It is available for purchase to RAYAC members until February 28, 2022.

HOW DO I GET THE SMARTPASS?

- ❖ You can purchase the SMARTPASS through the RAYAC Member Portal. Click on "Registration," then "Events."
- ❖ SMARTPASS holders will save \$35 on their mandatory 14 hours of CE **and** are eligible to take additional 3.5 and 7 hour CE classes held between September 1, 2020 and May 31, 2022 at no extra cost.
- ❖ The more classes you take, the more you will save!

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

- ❖ You **MUST** purchase the SMARTPASS **BEFORE** registering for classes. You can then register for classes by contacting Mireya Carlsen at mireya@rayac.com at least 48 hours prior to the course date.
- ❖ If you register online, you will be charged for the class.
- ❖ Please note: Late registrations and walk-ins may not be accommodated.

TERMS & EXCLUSIONS

- ❖ The SMARTPASS does not apply to broker courses, designation and certification courses, online courses, or StraightTALK sessions.
- ❖ It is available only for 3.5 hour and 7 hour continuing education courses held between September 1, 2020 and May 31, 2022.
- ❖ If you are registered for a class that has a waiting list, and you have completed your 14 required hours, you may be asked to give up your seat to someone who still needs to complete their class requirements.
- ❖ The SMARTPASS is non-refundable and non-transferrable.

KNOW MORE. DO MORE.

Register Online at [CRS.com](https://www.crs.com)

Converting Leads Into Closings

Monday, October 25th

8:30 am - 5:30 pm

Instructor Monica Neubauer, CRS

Location: Caitlyn & Cody's

Quakertown , PA

PA CE 7 hours credit each class
\$79-members, \$99 non-members

**Transforming Difficult Situations
Into Profitable Deals**

Tuesday, October 26th

8:30 am - 5:30 pm

Instructor Monica Neubauer, CRS

Locations: REALTOR Association of
York & Adams County

York, PA



Bright Classes at RAYAC – October 7, 2021 – Live Webinars!

Whether you're just getting started, or you're a more experienced agent who just wants to brush up and learn some new tips, you will benefit from attending our Bright training classes. Offered every month, this is your chance to keep up with the latest information.

Getting Started with Bright MLS

9:00 am – 10:00 am

Welcome to Bright MLS – get started here to set yourself up for success. Join us for this overview as we discuss how to navigate the system, manage your account, add your brand, set notification preferences and avoid common pitfalls. Recommended for new Agents and as a good refresher for all.

Bright MLS Search Essentials

10:30 am – 12:00 pm

All the essentials of Bright MLS to get you started in the right direction. Join us to learn how to search effectively, share listings, and keep clients updated with auto-email. Create custom displays, reports and more!

Add, Edit, and Manage Listings in Bright MLS

1:00 pm – 2:00 pm

Everything you need to know for successful Listing Entry – choosing the correct status, understanding required fields and adding public and private remarks. Learn best practices for adding photos, tours, documents, and open houses. We will also explore how to monitor your listing activity with tools like Hit Counters & Reverse Prospecting. TO JOIN, COPY & PASTE

Register [HERE](#) for Getting Started with Bright MLS

Register [HERE](#) for Bright MLS Search Essentials

Register [HERE](#) for Add, Edit and Manage Listings in Bright MLS

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

Legislative Link Series

State Representative, Stan Saylor discusses the potential of property tax reform in Pennsylvania.

DATE: Thursday, October 21, 2021

Time: 1:00 pm

Via Zoom

[REGISTER](#)



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Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 9

[Stock and Leader](#) - ad pg. 6

Appraisers

AnalytiQ Appraisal Services

Builders

York Builders Association

Barnett Building Advisors

Burkentine Real Estate Group

DR Horton

Home Improvement/Repairs

Basement Waterproofing Solution

Bleecker St. Development

C.A.R.E. Property Services

Dale Miller & Son Septic

Rabbit Hill Roofing

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

D.M. Shank Home Inspection

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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Keystone Home Inspection

Mason Dixon Home Inspection

Mike Sheely Home Inspections

Mirkwood Home Inspections, LLC.

National Property Inspections of

Palmyra

New Leaf Home Inspection

Not Your Father's Inspection

Pillar to Post Home Inspection

Pillar to Post Inspections

Precision Inspections & Radon

Precise Inspecting LLC

Rabe Home Services, LLC

Real Services Inc

Rife Home Inspections

S.A.F.E. Inspection Services

The Property Examiners

The Virtus Group LLC

The Mitigator

Top Dawg Inspections

Trimmer Home Inspections

Tri-M Home & Building Inspections

Lenders

Acadamey Mortgage Corporation

Annie Mac Home Mortgage

Bay Capital Mortgage Corp

BB&T Mortgage

Caliber Home Loans

Concierge Mortgage, LLC

Cross Country Mortgage

First Alliance Home Mortgage

[Fulton Mortgage Company](#) - ad
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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

Mortgage Network

Motto Mortgage Liberty

Movement Mortgage

Northpointe Bank

PNC Wealth Management and Private
Banking

PrimeLending

[Residential Mortgage Services](#) - ad pg. 8

Union Community Bank

Union Home Mortgage

[Traditions Mortgage](#) - ad pg. 7

Media, Marketing & Photography

360 Tour Designs Southern PA

Atlas Rubber Stamp & Printing

Hommati 107

Media One PA

Open.Tours

Real Estate Exposures

Vincent and Morgan Real Estate Media

Other

LHOP At York Housing Opportunity
Center

Pest Control

All American Termite/Pest Control

Lynn Pest Management

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

Title/Settlement Co.

Abstracting Co. of York County

Anchor Abstracting Co. Inc.

Apple Leaf Abstracting & Settlement

Bryn Mawr Abstract, Inc.

Community Settlement LLC

Even Par Settlement Services

Homesale Settlement Services

Madison Settlement Services

Quality Service Settlements

Real Estate Settlement Co.

[White Rose Settlement Services](#) - ad pg.
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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



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