

RAYAC Connection

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Installation & Awards Event

Honoring 2022 RAYAC officers, directors and award winners



President Elle Hale, Vice President Reid Weinbrom, Secretary Nathan Krotzer and Treasurer Ed Bender

*Thursday, January 20, 2021
5:00 pm*

Mark your calendars now and come enjoy a cocktail hour complete with scrumptious appetizers followed by the installation of our 2022 Board of Directors and awards including RPAC, Community Service, Affiliate Appreciation, and REALTOR of the Year!!

Cocktail hour will be held in the pool area of the Wyndham Garden York from 5-6pm, followed by the ceremony and awards in the Crystal Ballroom.

Join us for food and fun as we recognize some of the best and brightest in our association.

Special thanks to our event sponsor **Bright MLS**.

[**REGISTER HERE**](#)

Thank You!

THANK YOU to everyone who contributed \$33,371 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)

Elle Hale
Sue Reed
Ahmed Islam
Jim Warfield

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Tina Llorente
Bill Shanbarger
Brad Shafer
Richard Vangel
Cheryl Yerger

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

Wendy Allen
Marie Arcuri
Heather Aughenbaugh
Jonathan Bausman
Bobby Behler
Ed Bender
Hazel Bertholdt
John Bowman
Marty Clayton
Chris Dell
Brenda Drawbaugh
Melinda Eppolito
Tally Fisher
Lora Foster
Teresa Forbes
Jeff Garber
Mike Hackenberger
Paul Hayes
Judy Henry
Katie Horne
Anne Kahlbaugh
Rick Keller
Scott Kopp
Nathan Krotzer
John Linton
Cindy Mann
Debra McManus
Sharron Minnich
Cinda Nease
Annemarie Orndorff

Jackie Altland
Bobby Argento
Gina Baum
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
Lisa Calhoun
Barbara Deardorff
Casey Dougherty
Nathan Elfner
Ron Fimiani
Bridget Floyd
Debbie Folmer
Lora Foster
Judd Gemmill
Terri Harmon
Martin Heaps
George Herman
Michele Jones
Glenda Kane
Jenny Kibler
Charlie Krotzer
Shane Laucks
Joe Mancuso
Deb McLaughlin
Robin Mede-Butt
Paula Musselman
Bonnie Olcus
Timothy Pasch

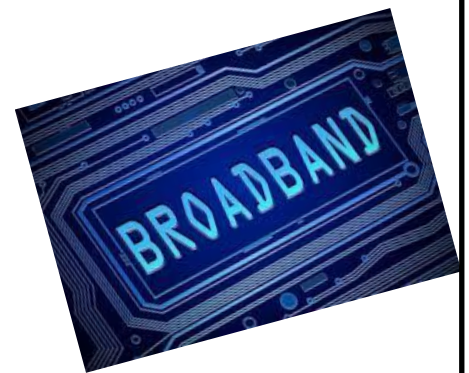
Tamra Peroni
Robyn Pottorf
Holly Purdy
Brenda Riddle
Selina Robinson
Christina Rosensteel
Mike Sabo
Jim Savard
Rick Smith
Kayla Sterling
Shanna Terroso
Jason VanDyke
Reid Weinbrom
Michael Wheeler
Cynthia Yanushonis

Jason Phillips
Mary Price
Jodi Reineberg
Jerry Riggleman
Jill Romine
Peter Ruth
Cindy Sarver
Deborah Smith
Andrew Spangenberg
Roxanne Stevens
Donna Troupe
Donna Walker
Julie Wheeler
Roxanne Whitaker
Julie Zimmerman

RAYAC Legislative Link: Expanding Broadband Access in York & Adams Counties

If you weren't able to attend RAYAC's informative Legislative Link discussing broadband access, you can now listen to it at your leisure [HERE](#).

Thank you to State Senator Kristin Phillips-Hill and State Representative Dan Moul for participating in this session.



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Mortgage Loan Officer
NMLS #: 167645
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Membership News

New Members

Melanie A Breuer, Joseph A Myers
Jason Emler, Iron Valley
Timothy Forbes, Berkshire Hathaway (H)
Sarah Grem, Monument Sotheby's
Christina Heiderman, Berkshire Hathaway
Jillian Johnson, EXP Realty
Jenna Lloyd, Coldwell Banker
Judy Mayer, Berkshire Hathaway (G)
Amber Miles, Monument Sotheby's
Kristofer Moore, House Broker Realty
Kevin Murphy, EXP Realty
Lisa Watson, Lime House
Ashana Taylor, Howard Hanna

Member Changes

Daniel Adams, Re/Max Patriots
Dwight Allen, Iron Valley
Greg Badour, EXP Realty
Raymond C Baublitz II, Slate House Group LLC
Beth I Close, Re/Max Components
Dana Marie Crum, Keller Williams
David Dubs, Keller Williams
Holly Krebs Eyster, Berkshire Hathaway (SH)
Abby Fishel, Keller Williams
Cindy Flores, Coldwell Banker
Justin T Harman, Keller Williams
Meagen Hartzell, Keller Williams
Eva M Kelly, McCallister Myers & Assoc.
Ginnie Lynn Kite, Re/Max Patriots
Candice May Lacks, Keller Williams
Sean Lamont, Howard Hanna
Shi Ming Lin, Keller Williams
Ralph Louis, Re/Max Patriots
Brady Mai, Keller Williams
Amanda Martin, Keller Williams
Barbara A Miller, Inch & Co.
Cami Miller, Sherman Property Management
Jonathan G Moody, Keller Williams
Travis M Myers, Keller Williams
Harry W Nail, Country Home Real Estate
Linda L Pacy, Coldwell Banker
Cynthia A Quinnett, Re/Max Quality
Philip G Redding, Keller Williams
Neil J Reichart, Keller Williams
Cody Smith, EXP Realty
Michael I Trone, Keller Williams

Member Drops

Bryan P Burkentine, Keller Williams
Bryce G Burkentine, Keller Williams
Mary T Foster, Berkshire Hathaway (SH)
Dorothy Gray, Taylor Properties
Brooks R Heflin, Re/Max 1st Class
Richard Hinebaugh, Cummings & Co Realtors
Brent Jackson, Country Home Real Estate
Alexander Kauffman, Cavalry Realty LLC
Francesco J Messina, Inch & Co
Lucy Smiley, Berkshire Hathaway (W)

Bruce Sodaro, House Broker Realty
Vincent Tempera, Country Home Real Estate
Erin Colleen Thompson, Howard Hanna
Alexia L White, EXP Realty
Stephanie Marie Wilson, Joseph A Myers

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

Adler Home Inspections
 2802 W. Rosegarden Blvd.
 Mechanicsburg, PA 17055
 717-480-3357

Capital Bank
 10700 Parkridge Blvd
 Reston, VA 20191
 540-227-8088

Gist Home Inspections
 14 Waterview Rd
 Hanover, PA 17331
 717-353-0455

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 11/21)

	<u>2021</u>	<u>2020</u>
Primary REALTORS	1241	1149
Secondary REALTORS	108	87
Pending Applicants	<u>15</u>	<u>25</u>
Total REALTORS	1364	1261
Affiliates	<u>105</u>	<u>101</u>
Total Members	1469	1362





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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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Sr. Loan Officer
NMLS#311080
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Rob Frey
Sr. Loan Officer
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Monthly Housing Statistics



RAYAC Housing Snapshot

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

October 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,052 homes were sold in Adams County through the end of October 2021, a 3% increase from 2020. In York County 6,104 homes were sold during the first ten months of 2021, a 13% increase from last year.

The median sales price in Adams County was \$249,250 a 12% increase from 2020. The median sales price in York County was \$224,900, a 13% increase from last year.

“October continued to be a strong real estate market in York & Adams Counties with both counties reporting double digit price increases year over date. Inventory remains a large factor influencing the market with York County down to less than a month’s supply of inventory. A balanced market is considered to be 4-6 months of supply. We are hearing reports from our members that they are starting to feel a slight deceleration of market activity as we are approaching the holiday season. Some buyers are temporarily pausing their home search waiting for more inventory”, said RAYAC President, Tina Llorente.

RAYAC Statistics by School District
2021-2020 (January 1-October 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	\$237,000	-1%	115	124	-7%
Conewago Valley	\$220,900	\$182,950	21%	273	256	7%
Fairfield	\$275,000	\$227,500	21%	98	104	-6%
Gettysburg	\$279,900	\$246,500	14%	273	264	3%
Littlestown	\$250,000	\$220,000	14%	208	177	18%
Upper Adams	\$219,900	\$205,000	7%	85	99	-14%
Total Adams County	\$249,250	\$221,950	12%	1052	1024	3%
York County						
Central	\$230,000	\$199,900	15%	551	447	23%
Dallastown	\$246,500	\$215,900	14%	508	523	-3%
Dover	\$208,500	\$190,775	9%	346	330	5%
Eastern York	\$185,500	\$184,900	0%	198	176	13%
Hanover Public	\$195,000	\$164,900	18%	274	187	47%
Northeastern	\$249,900	\$205,000	22%	359	341	5%
Northern York	\$284,900	\$256,125	11%	255	196	30%
Red Lion	\$223,000	\$206,000	8%	452	408	11%
South Eastern	\$267,750	\$240,490	11%	260	217	20%
South Western	\$250,000	\$221,700	13%	571	470	21%
Southern York	\$279,950	\$264,700	6%	280	322	-13%
Spring Grove	\$240,000	\$202,250	19%	388	356	9%
West Shore	\$252,500	\$232,700	9%	373	335	11%
West York	\$175,000	\$160,500	9%	323	314	3%
York City	\$98,950	\$77,700	27%	546	398	37%
York Suburban	\$221,250	\$200,000	11%	420	372	13%
Total York County	\$224,900	\$199,900	13%	6104	5396	13%

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

A Heartfelt Thank You!

by Shanna Terroso, RCE, e-PRO

Thanksgiving has come and gone along with its delicious leftover stuffing. The holiday flew by much like the entire year of 2021. Before we ring in a new year, I wanted to take this opportunity to share my thanks with everyone at RAYAC.

I'm thankful for the philanthropic nature of the RAYAC membership. The RAYAC Foundation raised a little over \$20,000 in 2021 for housing related charities in York & Adams Counties. Kudos to the Golf Outing Taskforce for another successful event. With any luck in 2022, we will be able to hold all of our in-person fundraising events. This month many of our offices generously donated items for homeless outreach collection kits.

I'm thankful for the dedicated volunteer leadership of RAYAC. With 12 elected board members and over 120 committee and task force volunteers, many RAYAC members have donated countless hours to further our mission and services to our members. We cannot do what we do without their dedication to RAYAC. A special thank you goes out to Tina Llorente our 2021 RAYAC President for her leadership. I cannot miss the opportunity to thank all 17 of our 2021 chairpersons. Their names are listed on page 9. Without their leadership and guidance at the committee level we could not be the great association we are today.

Last but certainly not least, I'm thankful for the RAYAC staff. Each day they are committed to providing top notch service to all our members and work tirelessly on their behalf.

I hope you will all take the time during the hustle and bustle of the holiday season to reflect and give thanks on the blessings in your life.

2022 RAYAC Membership Dues

The 2022 RAYAC Membership Dues were billed electronically on Monday, November 15, 2021. Members are able to pay their dues invoice online through the [Member Portal](#).



Your dues cover RAYAC, PAR and NAR member fees for 2022. Payment will be due by **Thursday January 6, 2022**.

The Hands on Helpers Committee is Collecting Items for Local Shelters

The Hands on Helpers committee is asking all offices to assemble individual gallon size Ziploc bags of items for shelters.



The items needed are: *Hand Warmers, Toe Warmers, Razors, Small individual packs of tissues, Socks, Chapstick, Deodorant, Hand Sanitizer and Protein Bars.*

We will be collecting the items from each office the first week of December. If you have any questions, please contact Jaclyn@rayac.com.

Have You Been in the Business for 25 Years?

If you are celebrating 25 years in the real estate industry, we want to celebrate you! Please email RAYAC Chief Executive Officer, [Shanna Terroso](#) and let her know that you have reached this exciting milestone in your career!



2022 Calendars are Now Available in the RAYAC Store

Stop by the RAYAC office to stock up on 2022 calendars. There is a variety to choose from and the calendars make great gifts to distribute to all of your clients. Calendars are \$0.50 plus tax.



THANK YOU 2021 RAYAC LEADERS!

Thank you to the following RAYAC members for stepping up and leading the association this year!

2021 RAYAC Officers

Tina Llorente - President
Elle Hale - Vice President
Melinda Eppolito - Secretary
Ed Bender - Treasurer

2021 RAYAC Foundation Officers

Selina Robinson - President
Cheryl Yerger - Vice President
Deborah Goodling Smith - Treasurer

2021 RAYAC Directors

Patricia Carey
Bridget Floyd
Nathan Krotzer
Al Oussoren
Simon Overmiller
Brad Shafer
Reid Weinbrom
Tony White

2021 RAYAC Foundation Directors

Patricia Carey
Brenda Riddle
Roberto Berlingo
Lisa Warner - Vaught

2021 Committee Chairs

Budget Finance	Ed Bender
Bylaws Taskforce Review	Heather Kreiger
Community Relations	Michele Jones
Consumer Protection	Katie Horne
DEI	Elle Hale
Education	Paula Musselman
Golf Outing	Stacey Trimmer
Grievance	Bob Stambaugh
Hands on Helpers	Selina Robinson
Leadership Development	Heather Kreiger
Lockbox	Marty Sowa
Member Communications	Tina Llorente
Political Affairs	Kim Moyer
Professional Standards	Wade Elfner
Program Social	Elle Hale & Brenda Riddle
YPN	Elle Hale

Thank you!

RAYAC extends a special thank you to

**2021 RAYAC
President
Tina Llorente**



Thank you to the following members whose term on the Board of Directors expires at the end of this month. We truly appreciate your service to RAYAC.

**Patricia Carey
Bridget Floyd**



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RAYAC Course Catalog 2021 - 2022

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


We ask that you follow CDC guidelines while you're in the building. If you're not feeling well at any time, please let us know, and we'll gladly reschedule your class.

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

NAR Ethics Training Requirement - Due by December 31, 2021
ALL REALTOR members must complete 2.5 hours of Ethics training by the end of this year. Unless taken through an Association-based school, all courses must have been approved by RAYAC in advance.

License Renewal Information - Due by May 31, 2022
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 before they can renew their licenses. Agents renewing for the first time must take the two Module classes. All others must take 3.5 hours of Fair Housing as part of their 14 hours.

******* January and February classes will be held via Zoom Webinar! *******

 Available now! See last page for more details.

NAR Mandatory Ethics Training Requirement - Due by December 31, 2021

NAR has mandated that all Association members must complete Code of Ethics training every three years. The current cycle goes from January 1, 2019 to December 31, 2021. Here are the options to complete this requirement:

New Members: If you attended New Member Orientation in January 2019 or later, you completed your Ethics training for this cycle during that Orientation class.

Classroom Options:

We have 2 more classroom options this year:

The RAYAC course “Fair Housing & the Real Estate Agent” will not only fulfill the Ethics requirement, but also the PA State Real Estate Commission Fair Housing mandate that all agents MUST complete by May 31, 2022. It is being offered on December 16, 2021.

We are also offering a classroom course on December 1, 2021, called “Navigating Cooperation with Competition” (fulfills Ethics only, NOT the Real Estate Commission Fair Housing mandate).

Register here with your RAYAC website login: <https://mdweb.mmsi2.com/york/>

Online Options:

NAR Online – free (no CE credit) or \$29.95 (3 hours CE credit):

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>

RAYAC Online – “Ethics in Real Estate” for \$29 (3.5 hours CE credit):

<https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education>

PAR Option:

PAR – Ethics training classes taken at Triple Play
(provide your completion certificate to mireya@rayac.com to receive credit)

PLEASE NOTE: ALL other courses, classroom or online, MUST have already been pre-approved by the RAYAC Ethics Committee. If you are planning to take a course other than the ones listed here, **PLEASE CHECK WITH US FIRST** to see if it’s been approved.



REQUIRED FOR NEW AGENTS (renewing your license for the 1st time)

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. Agents who must complete these modules are exempt from the Real Estate Commission mandate to take the Fair Housing class.

If your license 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.

REQUIRED FOR ALL AGENTS RENEWING FOR THE FIRST TIME: General Module

Topics include: duties of licensees, closing costs for buyers and sellers, the agreement of sale and addenda, title reports, zoning, agency relationships, and environmental concerns.

REQUIRED FOR NEW RESIDENTIAL AGENTS: Residential Module

Topics include: the Uniform Construction Code and zoning, environmental issues, types of construction, land development, home inspections and warranties, mortgage information, foreclosure and short sales, fair housing, and the agreement of sale.

REQUIRED FOR NEW COMMERCIAL AGENTS: Commercial Module

Topics include: the letter of intent, the commercial agreement of sale, environmental issues, leases and clauses, property management, 1031 exchanges, tenant fit out, floor measurement and load factors, and zoning issues.

Class Dates:

General Module (via Zoom Webinar): January 26, February 28

General Module (RAYAC): March 9, April 19, May 19

Residential Module (via Zoom Webinar): January 18, February 8

Residential Module (RAYAC): March 29, April 28, May 11

Commercial Module (RAYAC): March 15

Online Option: <https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education>

REQUIRED FOR ALL OTHER AGENTS (not renewing for the 1st time)

Returning Agents: The PA State Real Estate Commission has mandated that 3.5 of your required 14 hours of CE must be in topics of Fair Housing. Our course "Fair Housing & the Real Estate Agent" covers this requirement. It also fulfills your Code of Ethics training, due by December 31.

**** 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!*

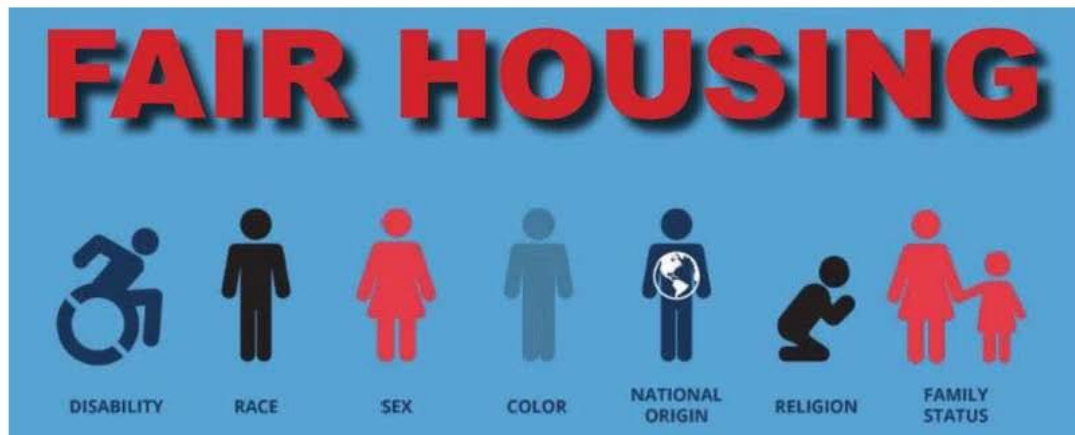
Fall Course Date: December 16, 2021 (RAYAC)

Winter Course Dates (via Zoom Webinar): January 25 and February 22

Spring Course Dates: March 23 (Wyndham), April 11 (RAYAC), and May 10 (RAYAC)

Fair Housing online course option: "Dismantling Discriminatory Practices"

<https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education>



Course description: Fair Housing & the Real Estate Agent

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, meets the SREC mandate for 2022 license renewal, and fulfills 2024 Ethics training requirement.

Real Estate Classes

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 course is designed for today's real estate situations, and 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 mandatory Ethics training due by 12/31/21.

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 meets the SREC mandate for 2022 license renewal. Also offered January - May 2022.

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.

January & February Classes will be held via Zoom Webinar

Required Modules - January & February via Zoom

Residential Module: January 18th and February 8th from 8:30 am - 4:30 pm

General Module: January 26th and February 28th from 8:30 am - 4:30 pm

Wednesday, January 19, 2022	Best of the Hotline	Cost: \$40.00
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8:30 AM - 12:00 Noon	Instructor: Peter Ruth	3.5 hours Real Estate CE
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The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market. A fascinating look at what goes on in our business today!

Wednesday, January 19, 2022	PA Real Estate Contracts	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Peter Ruth	3.5 hours Real Estate CE
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This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addenda to the Agreement of Sale, and the PA Seller Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates.

Tuesday, January 25, 2022	COE: Fair Housing & the Real Estate Agent	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE
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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, meets the SREC mandate for 2022 license renewal, and fulfills 2024 Ethics training requirement.

Tuesday, January 25, 2022	Boo! Stigmatized Properties	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE
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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.

Wednesday, February 9, 2022	Navigating Cooperation with Competition	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE
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This course is designed for today's real estate situations, and 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 2022 COE, and also RELRA requirements for presenting offers, disclosures, and notices to consumers and other agents. Fulfills 2024 Ethics training requirement.

Wednesday, February 9, 2022	Development of a BPO in PA	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE
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This course will cover the BPO requirements as outlined by the PA State Real Estate Commission. We will discuss the following: definitions and permitted uses of BPOs for Pennsylvania licensees, the qualifications required to perform a BPO for both for the agent and broker, payment of fees, and mandatory items to be included. We'll also cover the 'how-to' of a BPO, including information gathering, methodology, and risk.

Tuesday, February 15, 2022	Intro to Bright MLS	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Casey Dougherty	3.5 hours Real Estate CE
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The MLS is a daily-use tool vital for serving the consumer. In this class you will learn both basic and advanced system features to list and sell property to the best of your ability, ensuring your clients and customers receive the best service possible. Students will better understand how to use MLS tools to better service the customer. Learn how to use this tool to your advantage!

Tuesday, February 22, 2022	Appraising in an Overheated Market	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE
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This course will help 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 lender guidelines, and can only use existing comps, and agents, who are seeing multiple offers, all above list price, and using escalation clauses, as well as appraisal contingencies. 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.

Tuesday, February 22, 2022	COE: Fair Housing & the Real Estate Agent	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE
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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, meets the SREC mandate for 2022 license renewal, and fulfills 2024 Ethics training requirement.

Required Modules - March Classes

General Module: March 9th from 8:30 am - 4:30 pm

Commercial Module: March 15th from 8:30 am - 4:30 pm

Residential Module: March 29th from 8:30 am - 4:30 pm

Tuesday, March 8, 2022 **Dodging Dirty Deeds** **Cost: \$40.00**

8:30 AM—12:00 Noon **Instructor: Danielle Wadsworth** **3.5 hours Real Estate CE**

This course is designed to help raise awareness and competence when representing your buyers and sellers. We will review issues with deeds and title that can be discovered well in advance of a real estate transaction in order to minimize loss of time and money for clients and consumers. You will also learn about real property deeds and parcel numbers, the chain of title, forms of ownership and its consequences, and identify discrepancies in legal descriptions, the correct documentation needed for an estate, issues in deeds, and understanding easements.

Tuesday, March 8, 2022 **Show Me the Money: All About Cost Sheets** **Cost: \$40.00**

1:00 PM—4:30 PM **Instructor: Danielle Wadsworth** **3.5 hours Real Estate CE**

This class will give you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. We will review legal requirements for preparation and presentation to clients and consumers. We will also hold an in-depth discussion of all common fees and costs associated with the sale and purchase of real estate and will also address all variations, including, but not limited to, FHA financing, VA financing, USDA financing, and cash transactions.

Wednesday, March 16, 2022 **PA Real Estate Contracts** **Cost: \$40.00**

8:30 AM—12:00 Noon **Instructor: Peter Ruth** **3.5 hours Real Estate CE**

This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Seller Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates.

Wednesday, March 16, 2022 **Best of the Hotline** **Cost: \$40.00**

1:00 PM—4:30 PM **Instructor: Peter Ruth** **3.5 hours Real Estate CE**

The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market. A fascinating look at what goes on in our business today!

Required Modules - April Classes

General Module: April 19th from 8:30 am - 4:30 pm

Residential Module: April 28th from 8:30 am - 4:30 pm

Monday, April 4, 2022 **Qualifying Sellers to Sell** **Cost: \$40.00**

8:30 AM - 12:00 Noon **Instructor: Eric Rehling** **3.5 hours Real Estate CE**

In a world where your clients may not be the traditional sellers (divorced or divorcing, not the most recent occupant, an executor or power of attorney), a higher level of due diligence is required to list the property and bring it to closing. The skill sets required of the listing broker and agent are different from those of 25 or even 5 years ago. The objective of this course is to provide students with information and skills to ask the hard questions of the client and to understand the licensee's role and responsibilities in these transactions.

Monday, April 4, 2022 **Handling Multiple Offers** **Cost: \$40.00**

1:00 PM—4:30 PM **Instructor: Eric Rehling** **3.5 hours Real Estate CE**

The goal of this course is to help agents gain a better understanding of how to properly handle multiple offers ethically and legally. Many times the agent and client feel overwhelmed by the situation. We will focus on all aspects of the multiple offers situation. You will leave knowing what are the fiduciary duties to your clients and will be in a position to help them build a plan for success. We will also review the agreement of sale and discuss key paragraphs to focus on during a multiple offer situation.

Wednesday, April 6, 2022 **Working with Today's Connected Consumer** **Cost: \$40.00**

8:30 AM—12:00 Noon **Instructor: Craig Grant** **3.5 hours Real Estate CE**

Today's consumer is very different from that of the past. With the explosion of the Internet, mobile, social media and more, they have access to everything they want, when they want it and this has led to some major changes in how they act, communicate, and more. In this class, we will take a deep dive into what has changed the consumer and why. We will also explore how this relates to properly working with clients and consumers to ensure good communication and positive relationships, and access the tools needed to provide superior service.

Wednesday, April 6, 2022 **Essential Technology Toolbox** **Cost: \$40.00**

1:00 PM—4:30 PM **Instructor: Craig Grant** **3.5 hours Real Estate CE**

With today's consumer having access to more information and tools, their needs and expectations have evolved and they are demanding more knowledge and service from their real estate agent than ever before. To succeed in today's real estate industry, a licensee must learn about and be comfortable using the latest technologies available that will help them properly and safely reach, service, and communicate with their potential, current, and past customers in the most efficient way from anywhere in the world, and stand out from the competition.

Monday, April 11, 2022	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.

Monday, April 11, 2022	COE: Fair Housing & the Real Estate Agent	Cost: \$40.00
1:00 PM—4:30 PM	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, meets the SREC mandate for 2022 license renewal, and fulfills 2024 Ethics training requirement.

Tuesday, April 12, 2022	Boo! Stigmatized Properties	Cost: \$40.00
8:30 AM—12:00 Noon	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.

Tuesday, April 12, 2022	Navigating Cooperation with Competition	Cost: \$40.00
1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE

This course is designed for today's real estate situations, and 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 2024 Ethics training requirement.

Attention Commercial Agents!

We will be holding a full day of Commercial classes on April 13, 2022, so mark your calendars and watch for more details.

Thursday, April 21, 2022 **Show Me the Money: All About Cost Sheets** **Cost: \$40.00**

8:30 AM—12:00 Noon **Instructor: Danielle Wadsworth** **3.5 hours Real Estate CE**

This class will give you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. We will review legal requirements for preparation and presentation to clients and consumers. We will also hold an in-depth discussion of all common fees and costs associated with the sale and purchase of real estate and will also address all variations, including, but not limited to, FHA financing, VA financing, USDA financing, and cash transactions.

Thursday, April 21, 2022 **Dodging Dirty Deeds** **Cost: \$40.00**

1:00 PM—4:30 PM **Instructor: Danielle Wadsworth** **3.5 hours Real Estate CE**

This course is designed to help raise awareness and competence when representing your buyers and sellers. We will review issues with deeds and title that can be discovered well in advance of a real estate transaction in order to minimize loss of time and money for clients and consumers. You will also learn about real property deeds and parcel numbers, the chain of title, forms of ownership and its consequences, and identify discrepancies in legal descriptions, the correct documentation needed for an estate, issues in deeds, and understanding easements.

Wednesday, April 27, 2022 **Opportunities & Advantages of Home Warranty Contract** **Cost: \$40.00**

8:30 AM—12:00 Noon **Instructor: Cheryl Rost** **3.5 hours Real Estate CE**

It is very difficult for an agent selling residential resale property to remain current with all home warranty contracts available. Many real estate offices are now closed to outside vendors and many agents work from home there by compounding the problem. This course is designed to give real estate agents a better general understanding of home warranty contracts. To fulfill his or her responsibility, a real estate professional must disclose available information that could affect the sale of a home. This course will identify the many advantages of full disclosure of home warranty contracts. In addition, it has been designed to make the real estate professional aware of general limitations and exclusions with home warranty contracts.

Wednesday, April 27, 2022 **Intro to Bright** **Cost: \$40.00**

1:00 PM—4:30 PM **Instructor: Casey Dougherty** **3.5 hours Real Estate CE**

The MLS is a daily-use tool vital for serving the consumer. In this workshop you will learn both basic and advanced system features to list and sell property to the best of your ability, ensuring your clients and customers receive the best service possible. Students will better understand how to use MLS tools to better service the customer. Learn how to use this tool to your advantage!

Thursday, May 5, 2022	Best of the Hotline	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Peter Ruth	3.5 hours Real Estate CE
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The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market.

Thursday, May 5, 2022	PA Real Estate Contracts	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Peter Ruth	3.5 hours Real Estate CE
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This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Seller Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates.

Tuesday, May 10, 2022	COE: Fair Housing & the Real Estate Agent	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Real Estate CE
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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, meets the SREC mandate for 2022 license renewal, and fulfills 2024 Ethics training requirement.

Tuesday, May 10, 2022	Appraising in an Overheated Market	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Real Estate CE
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This course will help 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. 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.

Required Modules - May Classes

General Module: May 19th from 8:30 am - 4:30 pm

Residential Module: May 11th from 8:30 am - 4:30 pm

Tuesday, May 17, 2022

Handling Multiple Offers

Cost: \$40.00

8:30 AM - 12:00 Noon

Instructor: Eric Rehling

3.5 hours Real Estate CE

The goal of this course is to help agents gain a better understanding of how to properly handle multiple offers ethically and legally. Many times the agent and client feel overwhelmed by the situation. We will focus on all aspects of the multiple offers situation. You will leave knowing what are the fiduciary duties to your clients and will be in a position to help them build a plan for success. We will also review the agreement of sale and discuss key paragraphs to focus on during a multiple offer situation.

Tuesday, May 17, 2022

Qualifying Sellers to Sell

Cost: \$40.00

1:00 PM—4:30 PM

Instructor: Eric Rehling

3.5 hours Real Estate CE

In a world where sellers may be divorced or divorcing, not the most recent occupant (an executor or power of attorney), or otherwise not a traditional seller, a higher level of due diligence is required to list the property and bring it to closing. The skill sets required of the listing broker and agent are different from those of 25 or even 5 years ago. The objective of this course is to provide students with information and skills to ask the hard questions of the client and to understand the licensee's role and responsibilities in these transactions.

License Renewal

You will receive an email from the Pennsylvania State Real Estate Commission next spring with license renewal information. It must be completed by May 31, 2022.

Please remember to complete your continuing education requirements **BEFORE** you renew your license with PALS.





REAL ESTATE SALES

(Real Estate Sales, 2 broker credits/ 30 hours CE)

Are you working on your Broker's license? Real Estate Sales is one of the required Broker electives which counts towards your educational requirements. Course topics include:

Selecting and Showing Property
The Transaction Cycle
Prospecting Techniques
Listings, Advertising and Marketing
Qualifying Buyers, Financing the Transaction
Negotiating Offers and the Closing
Brokerages of Various Types of Properties and Exchanges

Take advantage of this opportunity to learn all about Real Estate Sales while completing your Broker's license requirements!

Dates: January 24, 28, February 2, 7, 10, 2022

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/>



SMARTPASS FOR REAL ESTATE CE

SMARTPASS - Unlimited CE for Limitless Knowledge!

TAKE UNLIMITED 3.5 HOUR AND 7 HOUR CONTINUING EDUCATION COURSES FOR ONLY \$125

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, 2021 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, 2021 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.



Bright Classes at RAYAC – December 2, 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!

Remine Pro

1:00 pm – 2:00 pm

• Learn how to leverage the power of Remine Pro, a software platform included with your Bright subscription, that combines property records, data visualization, tracking, and predictive analytics to enrich the information you receive through the MLS.

Register by clicking on the link when you log into the home page of Bright MLS

Board of Directors Summary

November 18, 2021

Action Items

- The board approved all 2022 Committee Chairs.
- Triple Play will be held in Atlantic City, NJ from December 6-9, 2021.

Reports

- RAYAC met the NAR Core Standards requirement and RAYAC will keep their charter for another year.
- RAYAC has been accepting applications for the Community Service and the Steve Snell Educational Excellence Awards. All applications are due to Shanna Terroso today, December 1, 2021.



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Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 3

[Stock and Leader](#) - ad pg. 5

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

Adler Home Inspections

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

Gist Home Inspections

GRW Home Inspection LLC

Helping Solutions LLC

Home Land Environmental

Homechek Inc

HomeRite Inspections

[HouseMaster Home Inspections](#) -

ad pg. 2

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

Capital Bank

Concierge Mortgage, LLC

Cross Country Mortgage

First Alliance Home Mortgage

[Fulton Mortgage Company](#) - ad pg.3

Guardian Mortgage

Guaranteed Rate Affinity

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. 5

Union Community Bank

Union Home Mortgage

[Traditions Mortgage](#) - ad pg. 4

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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& check out RAYAC's Facebook group exclusively for members