

# RAYAC Connection

## What's Inside

## Do Not Miss RAYAC's Upcoming YPN Power Panel

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The YPN Committee is hosting a Power Panel consisting of 3 successful REALTORS®. These REALTORS® will be sharing the tips of the trade for their success and giving you their insight on what they wish they would have done when they first started out in real estate.

**Date:** Wednesday, November 3<sup>rd</sup>  
**Time:** 10:00 AM via zoom.

You can register for the event by clicking [HERE](#)

Below is a list of the featured panelists.

**Cathy Burkhart:** Cathy started her career in 2016 and after only 5 years in the industry she is ranking as one of the higher producing individual agents in York County. As an agent with Coldwell Banker, Cathy has a dollar volume sold over \$10 million through the end of September.

**Ross Stanard:** Ross is an independent REALTOR® with Howard Hanna and has a real estate career spanning 28 years. Ross has sold over 100 homes per year for the past five years and has dollar volume sales already over \$16 million year to date.

**Cindy Yanushonis:** Cindy is celebrating 25 years as a REALTOR®. As an agent with Berkshire Hathaway, Cindy is a team partner with the Carr Cleaver Yanushonis Team, one of the top producing real estate teams in York County. Through September of 2021, Cindy has a sales volume of over \$12 million already this year.

Guiding our conversation with this talented group of panelists will be our moderator, RAYAC Board of Director **Nathan Krotzer**. As a millennial, Nathan started his career in real estate in 2009 and today leads the Nathan Krotzer Team with Re/Max Pinnacle. In 2021 Nathan has already accumulated over \$10 million in sales.



## Thank You!

THANK YOU to everyone who contributed \$33,326 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	Bob Argento
Jackie Altland	Marie Arcuri
Heather Aughenbaugh	Gian Baum
Jonathan Bausman	Susan Becker
Bobbi Behler	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
Tally Fisher	Bridget Floyd
Debbie Folmer	Teresa Forbes
Lori Foster	Jeff Garber
Judd Gemmill	Mike Hackenberger
Liz Hamberger	Terri Harmon
Paul Hayes	Martin Heaps
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	Joe Mancuso
Cindy Mann	Deb McLaughlin
Debra McManus	Robin Mede-Butt
Lisa Myers	Sharron Minnich
Paula Mussleman	Cinda Nease
Bonnie Olcus	Annemarie Orndorff

### \$99 Club (continued)

Timothy Pasch  
Tamra Peroni  
Jason Phillips  
Robyn Pottorff  
Mary Price  
Holly Purdy  
Jodi Reineberg  
Brenda Riddle  
Jerry Riggelman  
Selina Robinson  
Jill Romine  
Christina Rosensteel  
Peter Ruth  
Mike Sabo  
Cindy Sarver  
Jim Savard  
Deborah Smith  
Rick Smith  
Brittani Snyder  
Andrew Spangenberg  
Kayla Sterling  
Roxanne Stevens  
Shanna Terroso  
Donna Troupe  
Jason VanDyke  
Donna Walker  
Reid Weinbrom  
Julie Wheeler  
Michael Wheeler  
Roxanne Whitaker  
Cindy 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](mailto: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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# Membership News

## New Members

**\*\*Thomas Banks Jr.**, Iron Valley  
**Daniel Steven Bateman**, Keller Williams  
**John Russell Clemons Jr.**, Century 21  
**Tonee Gannon**, Exit Results Realty  
**Janette Hawkins**, Tri Corner Realty  
**Wendy Holtzinger**, Coldwell Banker  
**Denise Y Johnson**, Coldwell Banker  
**Fahad Kahn**, Keller Williams  
**Aggie Kiraly**, Berkshire Hathaway (G)  
**Penny L Lighty**, Real Broker LLC  
**Christopher Morano**, Keller Williams  
**Tristan Pilgrim**, Iron Valley  
**Christine Prince**, Berkshire Hathaway (H)  
**Hunter Shank**, Keller Williams  
**Natalia Perla Smith**, Berkshire Hathaway (H)  
**Kyle Sparks**, Keller Williams

*\*\*Members that completed NAR's Fairhaven Training Course.*

## Member Changes

**Tanya L. Cook**, Iron Valley  
**Susan M Hartman**, Re/Max 1st Class  
**Janette Hawkins**, Tri Corner Realty  
**Mitzi Heaton**, Coldwell Banker  
**Tracy Imhoff**, Inch & Co Real Estate  
**Khadeejah Johnson**, Better Real Estate  
**Sean Lamont**, Joseph A Myers  
**Madelyn Lowe**, Iron Valley  
**Solmaria Martinez Arce**, Berkshire Hathaway ( CD)  
**Wendy A Parde**, Iron Valley  
**Tyler Rose**, Iron Valley  
**Jabbar Sease**, Berkshire Hathaway ( E)  
**Christina F Shepherd**, Coldwell Banker  
**Debra H Speaks**, Re/Max 1st Class  
**Randall L Turner**, Iron Valley  
**Crystal Vega**, Keller Williams

## Member Drops

**Heather Farace**, Berkshire Hathaway (H)  
**Laurel J Flaharty**, Berkshire Hathaway (D)  
**John Freiart**, Keller Williams  
**Maureen A Johnson**, Berkshire Hathaway (G)  
**Pamela L O'Keefe**, Coldwell Banker  
**Karen D. O'Meara**, Berkshire Hathaway (SH)  
**Laury O'Neill**, Coldwell Banker  
**Michelle D Outen**, Berkshire Hathaway (SH)  
**Timothy Rundle**, Keller Williams  
**Kristin C Schriver**, Re/Max Quality  
**Archana Sharda**, Coldwell Banker  
**Ali M Smith**, Keller Williams  
**Barbara Strausbaugh**, Berkshire Hathaway (H)  
**Robert E Thoman**, Bob Thoman Residential Appraisals  
**Michael Vicchio**, Berkshire Hathaway (SH)  
**Tommy Ngoc Vo**, Bennett William Realty

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## New Affiliates

None

## Affiliate Changes

None

## Affiliate Drops

None

## Membership Stats

(as of 10/21)

	2021	2020
Primary REALTORS	1259	1151
Secondary REALTORS	101	85
Pending Applicants	10	14
Total REALTORS	1370	1250
Affiliates	101	103
Total Members	1471	1353



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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](mailto:shanna@rayac.com)

### Mireya Carlsen

Director of Professional  
Development  
Ext. 109

[mireya@rayac.com](mailto:mireya@rayac.com)

### Doug Clark

Business & Finance Director  
Ext. 111

[doug@rayac.com](mailto:doug@rayac.com)

### Jaclyn Eriksen

Public Relations Director  
Ext. 110

[jaclyn@rayac.com](mailto:jaclyn@rayac.com)

### Deb Kottmyer

Clerk (PT)

[deb@rayac.com](mailto:deb@rayac.com)



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**Kevin Wivagg**  
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**Rob Frey**  
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# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### September 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 943 homes were sold in Adams County through the end of September 2021, a 5% increase from 2020. In York County 5,449 homes were sold during the first nine months of 2021, a 16% increase from last year.

The median sales price in Adams County was \$247,000 a 12% increase from 2020. The median sales price in York County was \$223,100, a 12% increase from last year.

“Finishing out the third quarter of the year, the real estate market continued a strong quick performance,” said Tina Llorente, 2021 RAYAC President. “The theme of the year continues to be a lack of inventory. For the majority of 2021 the months supply inventory was under one month. In August and September the months supply of inventory rose slightly to 1.04 months providing an ever so slight increase.”

#### RAYAC Statistics by School District 2021-2020 (January 1-September 30) Comparison

School District	2021 Median Sale Price	2020 Median Sale Price	% Change	2021 Number Sold	2020 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$237,900	\$236,900	0%	102	109	-6%
Conewago Valley	\$219,000	\$175,000	25%	249	221	13%
Fairfield	\$275,000	\$224,950	22%	83	92	-10%
Gettysburg	\$280,750	\$248,900	13%	243	232	5%
Littlestown	\$245,000	\$224,900	9%	187	157	19%
Upper Adams	\$225,000	\$208,450	8%	79	88	-10%
<b>Total Adams County</b>	<b>\$247,000</b>	<b>\$220,000</b>	<b>12%</b>	<b>943</b>	<b>899</b>	<b>5%</b>
<b>York County</b>						
Central	\$230,150	\$196,500	17%	498	389	28%
Dallastown	\$248,750	\$218,250	14%	446	448	0%
Dover	\$205,000	\$190,275	8%	315	296	6%
Eastern York	\$185,000	\$182,250	2%	179	150	19%
Hanover	\$195,000	\$164,900	18%	253	164	54%
Northeastern	\$250,000	\$204,950	22%	317	292	9%
Northern York	\$284,900	\$256,250	11%	231	173	34%
Red Lion	\$221,750	\$205,500	8%	406	354	15%
South Eastern	\$265,000	\$239,900	10%	229	191	20%
South Western	\$249,900	\$217,100	15%	521	407	28%
Southern York	\$275,500	\$265,000	4%	254	288	-12%
Spring Grove	\$239,950	\$207,000	16%	344	321	7%
West Shore	\$250,000	\$235,000	6%	320	300	7%
West York	\$174,500	\$159,900	9%	289	270	7%
York City	\$95,140	\$79,900	19%	486	343	42%
York Suburban	\$220,000	\$199,000	11%	361	321	12%
<b>Total York County</b>	<b>\$223,100</b>	<b>\$199,150</b>	<b>12%</b>	<b>5449</b>	<b>4710</b>	<b>16%</b>

## 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

## Buyer Paying 100% of the Realty Transfer Tax

*by Shanna Terroso, RCE, e-PRO*

In the PAR Agreement of Sale, Paragraph 4 Settlement and Possession, subparagraph F provides “Payment of transfer taxes will be divided equally between Buyer and Seller unless otherwise stated here: \_\_\_\_\_”.

If the buyer and seller have negotiated for the Buyer to pay 100% of the realty transfer taxes, this would be the appropriate paragraph in the Agreement of Sale to note that obligation. We have received notification from a lender that more contracts are including that information under the additional terms section of the Agreement of Sale.

This, in at least one case, has caused the lender to miss that additional term, resulting in the Buyer’s Closing Disclosure including incorrect closing costs to the Buyer. The lender must then determine whether to re-disclose the Closing Disclosure, wait the additional three (3) days, then close, or fund the portion of the transfer tax that should have been paid by the Buyer.

While including the transfer tax section in additional terms can be acceptable, the more appropriate place to include the information would be under Paragraph 4.



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## 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!



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## 2022 RAYAC Membership Dues

The 2022 RAYAC Membership Dues will be billed electronically on Tuesday, November 9, 2021. Members will be able to pay the 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**.



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## RAYAC Wants You!

Have you been thinking that you would like to get more involved with RAYAC? Well now is the time!

Please review the [committee sign up sheet](#) and select the committee or committees that you would like to join.

Being involved in a committee is a great way to meet fellow REALTOR and affiliate members as well as other people in the community!



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## Remember to Vote

Be sure to get out to the polls on Tuesday, November 2, 2021. Polling locations are open from 7:00 am - 8:00 pm. Find your polling location [HERE](#).





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## 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](mailto:Jaclyn@rayac.com).

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## Congratulations to the 2022 RAYAC Officers

Elle Hale, 2022 RAYAC President



Reid Weinbrom, 2022 RAYAC Vice President

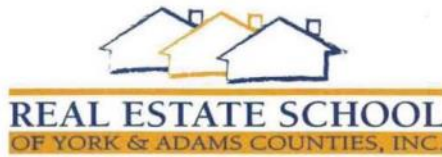


Ed Bender, 2022 RAYAC Treasurer



Nathan Krotzer, 2022 RAYAC Secretary





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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:

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 will be offered on November 17, and December 16, 2021. We are also offering a classroom course on December 1, 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

**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 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.

### **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 Dates: November 17 (Wyndham), and 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)**

## Real Estate Classes

<b>Wednesday, November 17, 2021</b>	<b>COE: Fair Housing &amp; the Real Estate Agent</b>	<b>Cost: \$40.00</b>
<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
<b>LOCATION: Wyndham Garden Hotel, 2000 Loucks Road, York, PA 17408</b>		

**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 on December 16.

<b>Wednesday, November 17, 2021</b>	<b>Best of the Hotline</b>	<b>Cost: \$40.00</b>
<b>1:00 PM—4:30 PM</b>	<b>Instructor: Peter Ruth</b>	<b>3.5 hours Real Estate CE</b>
<b>LOCATION: Wyndham Garden Hotel, 2000 Loucks Road, York, PA 17408</b>		

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, 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

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      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

8:30 AM - 12:00 Noon

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!

Wednesday, January 19, 2022

PA Real Estate Contracts

Cost: \$40.00

1:00 PM—4:30 PM

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, 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

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

Tuesday, January 25, 2022

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.

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<b>Wednesday, February 9, 2022</b>	<b>Navigating Cooperation with Competition</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Wednesday, February 9, 2022</b>	<b>Development of a BPO in PA</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Tuesday, February 15, 2022</b>	<b>Intro to Bright MLS</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Casey Dougherty</b>	<b>3.5 hours Real Estate CE</b>
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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!

<b>Tuesday, February 22, 2022</b>	<b>Appraising in an Overheated Market</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Tuesday, February 22, 2022</b>	<b>COE: Fair Housing &amp; the Real Estate Agent</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
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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!

### **Attention Hanover & Gettysburg Agents!**

We will be holding **TWO FULL DAYS** of classes in the Hanover area. It will include the mandatory Real Estate Commission course on Fair Housing, and (3) additional half-day classes.

Stay tuned for more information, including the date and location, once confirmed.

**Thursday, March 17, 2022**                      **Historic American Houses**                      **Cost: \$80.00**

**8:30 AM - 4:30 PM**                      **Instructor: Bob Heiserman**                      **7 hours Real Estate CE**

Students will obtain a working knowledge of the National Register of Historic Places, what it is, its eligibility requirements, benefits and restrictions, and local ordinances. You will also learn about financial incentives for historic properties, including those at the Federal, State and Local level. In addition, you will receive a thorough presentation of historic architectural styles that are common to south central PA, along with handouts that will help identify their listings and sales for a more professional marketing presentation. Finally, we'll review special considerations for valuing or pricing historic properties will be reviewed.

**Wednesday, March 23, 2022**                      **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**

**LOCATION: Wyndham Garden Hotel, 2000 Loucks Road, York, PA 17408**

**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.

**Wednesday, March 23, 2022**                      **Appraising in an Overheated Market**                      **Cost: \$40.00**

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

**LOCATION: Wyndham Garden Hotel, 2000 Loucks Road, York, PA 17408**

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 - 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.

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<b>Monday, April 11, 2022</b>	<b>A Field Guide to American Houses</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
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This course will discuss the common architectural styles of homes throughout the US. You will learn to identify architectural styles and time periods. Many buyers and sellers don't realize that history helps to sell their homes. Appraisers will explore the actual style and construction of American homes, beyond the "does it fit in the box?" descriptions for Fannie Mae, and be able to clearly define the architectural styles and features of a house.

<b>Monday, April 11, 2022</b>	<b>COE: Fair Housing &amp; the Real Estate Agent</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Tuesday, April 12, 2022</b>	<b>Boo! Stigmatized Properties</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
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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.

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

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<b>Thursday, April 21, 2022</b>	<b>Show Me the Money: All About Cost Sheets</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Danielle Wadsworth</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Thursday, April 21, 2022</b>	<b>Dodging Dirty Deeds</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Danielle Wadsworth</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Wednesday, April 27, 2022</b>	<b>Opportunities &amp; Advantages of Home Warranty Contract</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Cheryl Rost</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Wednesday, April 27, 2022</b>	<b>Intro to Bright</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Casey Dougherty</b>	<b>3.5 hours Real Estate CE</b>
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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!

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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 - April 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.





## 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](mailto: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 – November 4, 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. TO JOIN, COPY & PASTE LINK TO YOUR BROWSER:

<https://brightmls.zoom.us/meeting/register/upUufu2hrT8qG90K4rFetsuXHEJTqZlhtxvO>

### **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! TO JOIN, COPY & PASTE LINK TO YOUR BROWSER:

<https://brightmls.zoom.us/meeting/register/upYvcumvqz8jGNeqfOmjbL53uxAnm06-ZFUg>

### **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 LINK TO YOUR BROWSER: <https://brightmls.zoom.us/meeting/register/uplIde-rrTorGtAxydxvh8HNcgEtMrHqNbZT>

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## Legislative Link: Property Tax Reform Recap

If you weren't able to attend the Property Tax Reform session with Representative Stan Saylor, you can listen to the entire session [HERE](#).

This is an informative session that you want to be sure to take the time to listen to!



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## 2022-2024 RAYAC Strategic Plan

The RAYAC Board of Directors has approved the Strategic Plan for 2022-2024. Please take the time to read through the plan. You can read the entire document [HERE](#).



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## From the Department of Redundancy Department...

*By James Goldsmith  
Reprinted from PAR Just Listed.*

You tell me these are unprecedented times.

Folks are buying homes without ever having set foot in them. You tell me you're fearful that when buyers' remorse sets in, you will become the targets of their ire. We need more forms, you say.

Truth be told I have written "sight-unseen" disclosures and the like for private clients, though I believe we have all the forms we need in the [PAR library](#). Let's begin with paragraph 25 of the [Agreement of Sale](#).

Entitled *Representations*, it says what is essential to protecting licensees involved in a transaction. It provides, **in boldface**, that the property is sold in its present condition and that the buyer has inspected the property or waived the right to do so. It goes on to say that the licensees have not made an independent examination or determination of the condition of the property and its components. What more need be said?

Read the entire article [HERE](#).

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## Board of Directors Summary

### October 14, 2021

#### Action Items

- The 2022-2024 RAYAC Strategic Plan was approved by the Board of Directors.
- Elle Hale will be the 2022 RAYAC President, Reid Weinbrom was voted as the 2022 RAYAC Vice President, Ed Bender will continue his role as the RAYAC Treasurer and Nathan Krotzer was voted as the 2022 RAYAC Secretary.
- Five RAYAC members were approved for the Realtor Emeritus program. They are Bob Behler, Bob Stambaugh, Patricia Null-Laughman, Alma Briggs and George Herman.

#### Reports

- Continuing education courses have been approved to be offered electronically through March 20, 2022.
- The YPN committee will be hosting a power panel on November 3, 2021 at 10:00 am and will be livestreamed through Zoom and Facebook live.



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# Partner and Do Business with RAYAC Affiliate Members!

## Attorneys

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

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  
pg.3

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. 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

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Homesale Settlement Services

Madison Settlement Services

Quality Service Settlements

Real Estate Settlement Co.

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