

# RAYAC Connection

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## We Love our Members Appreciation Event!

We couldn't think of a better way to kick off the New Year other than throwing a party to celebrate how much we love our members.

Mark your calendars now for **Thursday, February 10th** and join us at the Hanover Country Club from 5:00 pm - 7:00 pm.

Come enjoy delicious hors d'oeuvres and a cash bar all while mingling with your fellow RAYAC members!

Register for the event [HERE](#).

Special thanks to our sponsor, **McLean Mortgage** for making this event possible!



## 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  
Tereasa 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

Stay tuned to find out the  
RPAC office challenge  
winners. They will be  
announced at the Awards and  
Installation event being held  
on Thursday, January 20th  
from 5:00 pm - 7:00 pm.



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# Membership News

## New Members

**Richard Babusci**, Inch & Co  
**Taisha Butler**, EXP Pine Street  
**Gregory A Cullison Jr.**, EXP Realty  
**Mary Daly**, Re/Max 1st Class  
**Victor Dominguez**, EXP Realty  
**Scott Galpin**, Southern Management  
**April Jones**, Keller Williams  
**Adam Jovicevic**, Keller Williams  
**Kristin Knott**, Coldwell Banker  
**Jerramey J Luckenbaugh**, House Broker Realty  
**Alberto Mateos**, Keller Williams  
**Matthew Moulton**, McCallister Myers & Associates  
**Matthew Musso**, EXP Realty  
**Matthew Showers**, Berkshire Hathaway (W)  
**Stephen T Turner**, House Broker Realty  
**Wynter Yarish-Tarlton**, EXP Realty

## Member Changes

**Emilie Albrecht**, Real Broker, LLC  
**Suneela Arora**, Coldwell Banker  
**Robert Jessee Behler**, Inch & Co  
**Tami L Behler**, Inch & Co  
**Collin Boyer**, Real Broker, LLC  
**Sara Cain**, Real Broker, LLC  
**Katherine Cole**, Sherman Property Management  
**Ian Z Drumheller**, Real Broker, LLC  
**Nora Drury**, Monument Sotheby's International  
**Jacqueline Ferriola**, Inch & Co  
**Blaise K Fisher**, Real Broker LLC  
**Jennifer Fissel**, Real Broker LLC  
**Brenda L Franz**, Inch & Co  
**Kimberly S Fujiwara-Lehr**, Real Broker LLC  
**Jillian A Johnson**, Real Broker LLC  
**Melinda A Matts**, Real Broker LLC  
**Jayda Miller**, Inch & Co  
**Madelyn E Miller**, Real Broker, LLC  
**Daniel A Mohler**, Iron Valley  
**Crystal Elizabeth Murphy**, Inch & Co  
**Annemarie Orndorff**, Inch & Co  
**April M Pritchard**, Real Broker LLC  
**Tenley C Repman**, Inch & Co  
**Zane M Roberts**, Real Broker LLC  
**Matthew M Ruth**, Inch & Co  
**Tracey E Smith**, EXP Realty  
**Brittani Snyder**, Inch & Co  
**Kenny Stinebaugh**, LimeHouse LLC  
**John Kevin Throgmorton**, EXP Realty  
**Stephen T Turner**, House Broker Realty  
**Sydni A Walsh**, Real Broker LLC  
**Kristen Wolfe**, Inch & Co  
**Barbara Zimmerman**, Jeff A Shaffer Real Estate

## Member Drops

**Susan M Borrer**, Berkshire Hathaway (W)  
**Carrie Downey**, Berkshire Hathaway (W)  
**Jeffrey L Grove**, Berkshire Hathaway (E)  
**Lorene P Jones**, Iron Valley  
**April M Martin**, Joseph A Myers  
**Ina Mumma**, Re/Max 1st Class  
**Robert B Rager**, Berkshire Hathaway (W)

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## New Affiliates

None

## Membership Stats

(as of 11/21)

	<u>2021</u>	<u>2020</u>
Primary REALTORS	1256	1149
Secondary REALTORS	111	87
Pending Applicants	<u>11</u>	<u>25</u>
Total REALTORS	1378	1261
Affiliates	<u>107</u>	<u>101</u>
Total Members	1485	1362

## Affiliate Changes

None

## Affiliate Drops

None

## Awards and Installation Event

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](#)

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



**Rob Frey**  
Sr. Loan Officer  
NMLS#147464  
717.873.0753



**Shawn Kelly**  
Sr. Loan Officer  
NMLS#615649  
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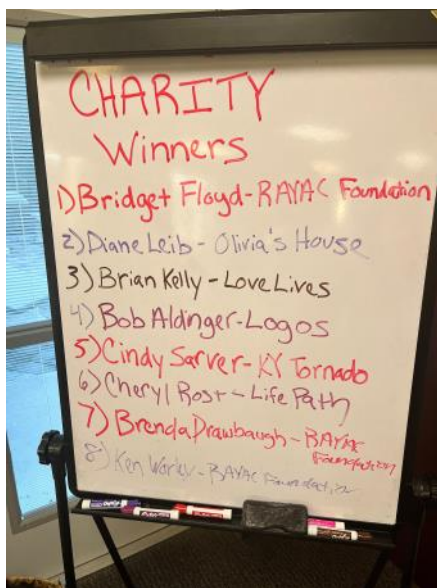
Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

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## Volunteer Appreciation Event

Thank you to everyone that attended the Volunteer Appreciation event in December. It was a wonderful time filled with delicious food, lots of laughter and \$100 donations awarded to various charities.

Please enjoy a few pictures from the event below.



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## Sentrilock Update - Sentrilock Physical Keycards becoming Inactive

Sentrilock is sunsetting the use of the physical keycards. As of **January 17, 2022**, the physical keycard will no longer be active.

Sentrilock subscribers will need to use the SentiKey App to open up the lockboxes. Over 85% of RAYAC members use the app already to open up the lockboxes.

RAYAC will be sending direct communications to those subscribers who actively use the physical keycards to provide them with instructions on how to use the app.

RAYAC has been assured by Sentrilock that subscribers will still have access to open up *non-bluetooth* lockboxes in areas without cell phone access as long as the subscriber has logged into their Sentrilock app within the previous 20 days in an area with WiFi access.



# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### November 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,162 homes were sold in Adams County through the end of November 2021, a 2% increase from 2020. In York County 6,735 homes were sold during the first eleven months of 2021, a 12% increase from last year.

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

“The housing market remains strong as we begin to close out 2021. While 2020 was a record breaking year in the housing market for both York & Adams Counties, 2021 has proven to be an even more incredible market with double digit increases in the median home sale prices. We are particularly pleased to see the gains in home values in York City where the median home sale price is just shy of \$100,000. Just 5 years ago the median home sale price in York City was approximately \$58,000.” said RAYAC President, Tina Llorente.

**RAYAC Statistics by School District  
2021-2020 (January 1-November 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	\$239,900	\$237,250	1%	132	141	-6%
Conewago Valley	\$220,450	\$185,000	19%	292	291	0%
Fairfield	\$277,500	\$230,000	21%	110	113	-3%
Gettysburg	\$279,900	\$252,000	11%	305	289	6%
Littlestown	\$250,000	\$233,450	7%	225	192	17%
Upper Adams	\$222,450	\$207,000	7%	98	109	-10%
<b>Total Adams County</b>	<b>\$249,900</b>	<b>\$223,500</b>	<b>12%</b>	<b>1162</b>	<b>1135</b>	<b>2%</b>
<b>York County</b>						
Central	\$230,000	\$202,500	14%	616	508	21%
Dallastown	\$250,000	\$215,000	16%	571	601	-5%
Dover	\$213,600	\$192,450	11%	380	360	6%
Eastern York	\$186,000	\$185,500	0%	215	201	7%
Hanover	\$195,000	\$164,900	18%	304	210	45%
Northeastern	\$250,000	\$209,000	20%	399	377	6%
Northern York	\$284,900	\$258,000	10%	279	219	27%
Red Lion	\$229,900	\$205,750	12%	493	459	7%
South Eastern	\$270,495	\$240,000	13%	292	228	28%
South Western	\$250,000	\$222,950	12%	616	532	16%
Southern York	\$279,950	\$266,000	5%	300	347	-14%
Spring Grove	\$240,000	\$206,100	16%	426	397	7%
West Shore	\$250,000	\$233,300	7%	407	374	9%
West York	\$175,000	\$160,500	9%	367	342	7%
York City	\$99,950	\$78,200	28%	610	442	38%
York Suburban	\$220,500	\$200,000	10%	460	424	8%
<b>Total York County</b>	<b>\$224,900</b>	<b>\$200,000</b>	<b>12%</b>	<b>6735</b>	<b>6026</b>	<b>12%</b>

## RAYAC Leadership

### President

**Elle Hale**, '22, YCLC, AHWD, PSA,  
ASPRE, C2EX, e-PRO, SRS  
Century 21 Core Partners  
718-0748

### Vice President

**Reid Weinbrom**, '24  
Keller Williams Keystone, 755-5599

### Secretary

**Nathan Krotzer**, '22, City-Savvy  
Re/Max Pinnacle, 295-1515

### Treasurer

**Ed Bender**, '22, GRI  
Howard Hanna, 846-6500

### Solicitor

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

### Directors

**Melinda Eppolito** '22  
Remace LTD, 843-5104

**Tereasa Forbes**, '24  
Berkshire Hathaway, 334-7636

**Alycia Hays**, '24  
Re/Max Gettysburg, 338-0881

**Martin Heaps**, '24  
Howard Hanna, 235-6911

**Tina Llorente** '22, ABR,  
City-Savvy, AHWD, C2EX, CRS  
Keller Williams Keystone,  
755-55-99

**Al Oussoren**, '22  
Re/Max Quality, 632-5111

**Simon Overmiller**, '23  
Iron Valley Real Estate, 316-8777

**Jason Phillips**, '24  
Coldwell Banker, 854-9242

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

**Tony White**, '23  
Berkshire Hathaway, 757-7811



From the Executive Officer

New Year, New Goals!

*by Shanna Terroso, RCE, e-PRO*

Happy New Year! It's the season where everyone takes time to retool and focus on setting their goals for the year. RAYAC's goal is to continue to provide top-notch services to members including:

- **Municipal Database:** This is one of the most valuable tools RAYAC provides to our members. With 106 different municipalities with different rules and regulations impacting the real estate industry, you cannot afford to not check out this database on the member login section of the RAYAC website.
- **Condo/HOA List:** We are continuing to enrich our data for the HOA database to make the work easier for you on what is included in those HOA fees. You will find answers to "is a resale certificate needed?" and "is the HOA eligible for FHA financing?"
- **Free Tech Helpline.** Have a tech problem, they have a solution. Check them out at 1-866-379-2113.
- **Weekly News Briefs.** Don't have time to read the newspaper everyday but need the highlights on what is happening in York & Adams Counties? We have the answers. Check out the summarized information of the weekly newspapers every week on the member login section of the RAYAC website.

These are just a small sampling of the valuable tools you'll need to succeed in 2022. Wishing you much success and happiness in this new year!



## Realtor® Dues Invoices

The Realtor® Dues Invoices were emailed to all RAYAC members on Tuesday, November 9th. All payments are due by **Thursday, January 6, 2022**.

Any payment not received by January 6, 2022 will be assessed a \$50 late fee. An additional \$50 late fee will be assessed for any payment not received by January 15, 2022.

The RAYAC Board of Directors for the 8<sup>th</sup> straight year has NOT increased local dues. We are also happy to report that PAR and NAR have not increased their dues for 2022 either.

The invoices breakdown totals are as follows:

**RAYAC Local Dues:** \$225.00

**PAR Dues:** \$150.00

**NAR Dues:** \$150.00

**NAR Public Awareness Campaign:** \$35.00

\*RPAC Investment: \$50.00

**Total: \$610.00**

*\*The RPAC Investment is optional*



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## York County Economic Update Webinar

**Date:** Thursday, January 27, 2022

**Time:** 10:00 AM

Join Julie Wheeler, President of the York County Commissioners, and Silas Chamberlin, Vice President of Economic & Community Development of the York County Economic Alliance as they give an update on all of the Economic Development Activities for York County including broadband internet access, business attraction and retention

[REGISTER HERE](#)

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## YPN Mardi Gras at the Mansion

The YPN Committee is hosting Mardi Gras at the Mansion on Tuesday March 1st from 5:00 pm-7:00 pm at the Box Hill Mansion at Regents Glen Country Club.

For only \$20, guests will enjoy heavy hors d'oeuvres and receive a free drink ticket while networking with RAYAC peers.

This event is open to all RAYAC members.

Special thanks to **McLean Mortgage** for sponsoring the event.

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## RAYAC Course Catalog 2021 - 2022


Ethics Training: REALTOR members must complete 2.5 hours of Ethics training by December 31, 2024  
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.

**2022 License Renewal Cycle - What You Need to Know:**  
All agents MUST renew their licenses by May 31, 2022. Before you can renew your license, you MUST complete 14 hours of Continuing Education.  
**Returning Agents:** this cycle, 3.5 of the 14 required hours MUST be in the topics of Fair Housing, as mandated by The Pennsylvania State Real Estate Commission.  
**Agents renewing for the first time:** must complete two required modules, as mandated by the Pennsylvania Real Estate Commission: General Module and EITHER Residential Module OR Commercial Module.  
  
\*\*\* Detailed class information on the next two pages \*\*\*

\*\*\*\*\* NOTE: All January and February classes will be held via Zoom Webinar! \*\*\*\*\*

 Available now! See last page for more details.

## **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 your license is issued between December 1, 2021 and February 28, 2022, you must renew it 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)**

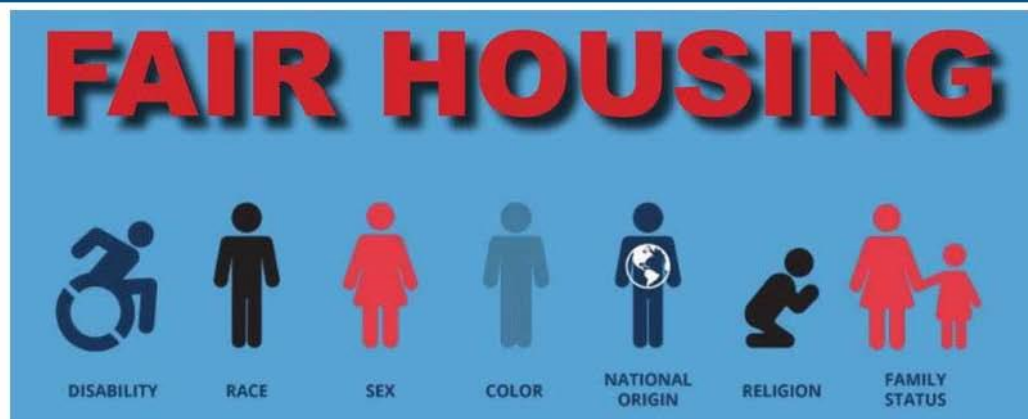
**Winter Course Dates (via Zoom Webinar): January 25 and February 22**

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

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**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.

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

We are offering **TWO FULL DAYS** of classes at the Hanover Country Club, located at 200 Water Street, Abbottstown, PA 17301: **March 22nd and April 20th**

#### **March 22, 2022**

**Tuesday, March 22, 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, March 22, 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.

#### **APRIL 20, 2022**

**Wednesday, April 20, 2022**                      **Intro to Bright MLS**                      **Cost: \$40.00**

**8:30 AM—12:00 Noon**                      **Instructor: Casey Dougherty**                      **3.5 hours Real Estate CE**

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!

**Wednesday, April 20, 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!

## 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.

**Wednesday, February 9, 2022**      **Navigating Cooperation with Competition**      **Cost: \$40.00**

**8:30 AM—12:00 Noon**      **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 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**

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

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**

**8:30 AM—12:00 Noon**      **Instructor: Casey Dougherty**      **3.5 hours Real Estate CE**

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**

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

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**

**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.



## March/April/May Classes will be held live in the Classroom

### 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!

**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.

**Attention Hanover & Gettysburg Agents - Classes at the Hanover Country Club!**

**MARCH 22nd: Melanie McLane**  
**Fair Housing & the Real Estate Agent (mandatory)**  
**Boo! Stigmatized Properties**

(classes also being held on April 20th - see page 4 for more details)

**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.

**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.

### **License Renewal**

You will receive an email from the Pennsylvania State Real Estate Commission in the 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.

## **Attention Commercial Agents!**

**Wednesday, April 13, 2022**      **Commercial Real Estate from 1031 to Zoning**      **Cost: \$40.00**

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

Topics covered in this commercial class include a review of 1031 exchanges, broker lien, seller disclosure laws, types of leases, lease provisions, mandatory and prohibited provisions of listing agreements, agency designations, choice of entity, zoning classifications, municipal tax abatement ordinances, and the effect of COVID-19 on commercial leasing. Whether you're new or more experienced, there is a ton of great info here for commercial agents!

**Wednesday, April 13, 2022**      **1031 Tax Exchanges & Reform**      **Cost: \$40.00**

**1:00 PM—4:30 PM**      **Instructor: Margo McDonnell**      **3.5 hours Real Estate CE**

1031 expert Margo McDonnell returns to provide a good overview of 1031 like-kind exchanges, their benefits, and the requirements of a successful exchange. Learn about the challenges and opportunities they create for real estate investors. Find out what's changed, and how those tax consequences impact investors.

## **Attention Hanover & Gettysburg Agents - Classes at the Hanover Country Club!**

**APRIL 20th:**

**Intro to BRIGHT MLS (Casey Dougherty)**

**Best of the Hotline (Peter T. Ruth, Esq)**

(classes also being held on March 22nd - see page 4 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.

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<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!

<b>Thursday, May 5, 2022</b>	<b>Best of the Hotline</b>	<b>Cost: \$40.00</b>
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<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Peter Ruth</b>	<b>3.5 hours Real Estate CE</b>
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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.

<b>Thursday, May 5, 2022</b>	<b>PA Real Estate Contracts</b>	<b>Cost: \$40.00</b>
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<b>1:00 PM—4:30 PM</b>	<b>Instructor: Peter Ruth</b>	<b>3.5 hours Real Estate CE</b>
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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.

### 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 10, 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, May 10, 2022** **Appraising in an Overheated Market** **Cost: \$40.00**

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

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.

**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.



## 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

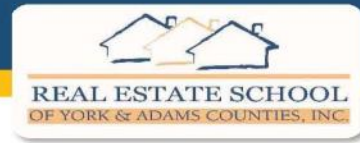
Instructor: Mike Perry

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](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 MLS Classes

*January 6, 2022*

**Tools to Get Started with Bright MLS** –9:00 am-10:00 am  
REGISTER [HERE](#)

**Bright MLS Search Essentials** – 11:00 am -12:00 pm  
REGISTER [HERE](#)

**Learn how to avoid the most common Bright MLS violations** – 1:00 pm-2:00 pm  
REGISTER [HERE](#)

*January 13, 2022*

**Bright Tools for Prospecting** - 9:00 am-10:00 am  
REGISTER [HERE](#)

**Creating a CMA with Bright MLS** - 11:00 am – 12:00 pm  
REGISTER [HERE](#)

**Manage and Monitor Listing Activity** - 1:00 pm-2:00 pm  
REGISTER [HERE](#)



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Hanover, PA 17331

This is not a commitment to lend. McLean Mortgage Corporation | NMLS ID# 99665 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))



## Information for the 2022 Winter Business Meetings

PAR will meet in person for its Winter Business Meetings on January 31 - February 2 at the Hilton Harrisburg.

Please take a look at the [newly revised Business Meeting schedule](#).

PAR's Winter Business Meetings will begin at noon on Monday, January 31.

Some committee meetings are scheduled for different times than they have been in the past.

[REGISTER for PAR's Business Meetings](#)



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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](#) - ad pg. 9

## 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. 27

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

ACNB Bank

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

Members 1st FCU

[McLean Mortgage Corporation](#) - ad pg. 26

M & T Bank Mortgage Division

Moneyline Lending, LLC

Mortgage Network

Motto Mortgage Liberty

Movement Mortgage

Northpointe Bank

PNC Wealth Management and Private Banking

PrimeLending

[RMS Mortgage a Division of Guild](#)

[Mortgage](#) - ad pg. 5

Union Community Bank

Union Home Mortgage

[Traditions Mortgage](#) - ad pg. 10

## Media, Marketing &

## Photography

360 Tour Designs

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

Even Par Settlement Services

Homesale Settlement Services

Madison Settlement Services

Quality Service Settlements

Mason Dixon Settlement Inc

[White Rose Settlement Services](#) - ad pg. 2

Yorktowne Settlement Co



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Toll-free in PA 1-866-288-9306  
Fax (717) 854-0720



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