

RAYAC Connection

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RAYAC Honors Members for Their Wonderful Service

RAYAC recently presented awards to outstanding members at its Installation and Awards event. The event was held in person this year, but it was also livestreamed to Facebook Live and YouTube so that members that were not able to attend, could still watch the event.

Congratulations to the following award winners who are dedicated to the real estate industry, the association, and the community.

REALTOR® of the Year – Melinda Eppolito, Remace

Young Professional Network Award - Simon Overmiller, Iron Valley

Distinguished Service Member Award - Pat Carey, Berkshire Hathaway

Affiliate Appreciation Award - McLean Mortgage

Community Service Award - Kim Moyer, Berkshire Hathaway

Local Realtor Emeritus Recipients - Bob Behler, George Herman, Bob Stambaugh and Patricia Null-Laughman

25 Year Membership Pin Recipients - Eric Axe, Susan Becker, Suzanne Christianson, Melinda Eppolito, James Grim, James Powers, Vern Raffensberger, Debi Rogers, James Shriner, Greg Smith, Shiela Smith, Mindy Vance Bouman and Cindy Yanushonis

50 Years of Membership Recognition - Phyllis Chandler and Jay Matthews

Steven Snell Educational Excellence Award - Patricia Carey, Berkshire Hathaway

You Make a Difference Award - Shanna Terroso, RAYAC CEO

Installation of the 2022 RAYAC Board of Directors - Tony White, Brad Shafer, Martin Heaps, Jason Phillips, Al Oussoren, Alycia Hays, Melinda Eppolito, Simon Overmiller (not pictured), Elle Hale, President, Reid Weinbrom, Vice President, Ed Bender, Treasurer, Nathan Krotzer, Secretary (not pictured)



RPAC Office Challenge Winners

Small Offices

Second Place- Brown Appraisers

First Place-Jim Warfield who collected a total of \$500 for RPAC.

Medium Offices

Third Place-Inch & Co Property Management

Second Place-Remace LTD

First Place-Sites Realty. \$57.00 per capita and a total of \$399 raised for RPAC

Large Offices

Third Place-Howard Hanna Shrewsbury Office

Second Place-Century 21 Dale York Office

First Place-Berkshire Hathaway Cinema Drive Office
\$120.58 per capita and a total of \$2,894 raised for RPAC

X-Large Offices

Third Place-Re/Max Patriots

Second Place-Berkshire Hathaway-East York Office

First Place-Berkshire Hathaway-West York Office
\$46.68 per capita and a total of \$2,614 raised for RPAC.

RAYAC was honored for our RPAC fundraising efforts during PAR's RPAC Awards Luncheon. We won third place for largest boards for highest per capita contributions and third place for large boards in highest percentage of members contributing to RPAC.

Thank you to all of our 2021 RPAC investors who helped us raise over \$33,000 for RPAC!



Thank You!

THANK YOU to everyone who contributed
\$33,371 to RPAC already in 2021
including these RPAC leaders!

Sterling R (\$1,000)

Steve Brown

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

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Rick Keller
Tina Llorente

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

Jackie Altland	Marie Arcuri
Jerry Austin	DanYelle Batts
Gina Baum	Jonathan Bausman
Susan Becker	Bobby Behler
Tami Behler	Ed Bender
Dennis Berkebile	Brian Berkheimer
John Bowman	Barbara Deardorff
Chris Dell	Casey Dougherty
Brenda Drawbaugh	Nathan Elfner
Melinda Eppolito	Bridget Floyd
Debbie Folmer	Tereasa Forbes
Lora Foster	Jeff Garber
Judd Gemmill	Liz Hamberger
Martin Heaps	Judy Henry
George Herman	Michele Jones
Glenda Kane	Jenny Kibler
Scott Kopp	Nathan Krotzer
John Linton	Cindy Mann
Deb McLaughlin	DebraMcManus
Robin Mede-Butt	Sharron Minnich
Cinda Nease	Robyn Pottorff
Mary Price	Holly Purdy
Jodi Reineberg	Brenda Riddle
Selina Robinson	Jill Romine
Christina Rosensteel	Cynthia Sarver
James Savard	Brittani Snyder
Kayla Sterling	Kristyn Stouch
Donna Troupe	Jason VanDyke
Richard Vangel	Julie Wheeler
Michael Wheeler	Roxanne Whitaker
Cynthia Yanushonis	

Board of Directors Summary January 13, 2022

Action Items

- The RAYAC Board appointed all 2022 committee members.
- The Board reaffirmed their support of RAYAC's Antitrust Policy Statement.
- The Board unanimously approved Patricia Carey to receive the Distinguished Service Member Award.

Reports

- SentriLock deactivated all physical key cards on January 17th. Moving forward everyone needs to use the SentriKey app on their smart phones.



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Mortgage Loan Officer
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Membership News

New Members

Danielle Bordenkircher, Real Broker, LLC
Hunter Brown, Brown Appraisers
Randi Lynn Caplin, Keller Williams
Ryan Carl, Berkshire Hathaway (W)
Paula D Damiano, EXP Realty
Donna Heindel, Iron Valley
Timothy Hess, Realty One Group
Jennifer Hudgins, Berkshire Hathaway (H)
Kristine B Keener, Iron Valley
Cody Keller, Keller Williams
Katie A Kopp, Keller Williams
Michael James Little Jr., Keller Williams
Kenny Main, Re/Max Quality
Ron Martin, Inch & Co.
Diana Messir, Berkshire Hathaway (E)
Don Miller II, Real Broker, LLC
Chadd Miller, Berkshire Hathaway (E)
Valerie Michelle Noles, Howard Hanna
Kathleen Paxton, Berkshire Hathaway (E)
Joseph Skinner, Keller Williams
Prudence Smith, House Broker
Ingrid Stubbs, Iron Valley
Trevor L Stuck, Lime House LLC
Kathleen Claire Tedesco, First Capitol Property Management

Member Changes

Randy Agravante, Keller Williams
Danielle Bordenkircher, Real Broker, LLC
Laura Sheaffer Collins, Inch & Co.
Andre B Collins, Inch & Co.
Paula D Damiano, EXP Realty
Vicki Davis, Realty One Group
Erica Fetter, Berkshire Hathaway (H)
Cynthia A Folckemer, Keller Williams
Donna J Heindel, Iron Valley
Timothy Hess, Realty One Group
Jennifer Ann Jenkins, Coldwell Banker
David L Johnson, Jr., Realty One Group
Carrie Johnson, Realty One Group
Cory J Kane, Inch & Co.
Kristine B Keener, Iron Valley
Zakary A Klinedinst, EXP Realty
Jayda Miller, Inch & Co.
Jarrold Ray, Realty One Group
Tenley C Repman, Inch & Co.
Barbara J Schmidt, Home Partners Realty
Gail Schuchart, Re/Max Quality
Paul J Schultz, Iron Valley
Jeffrey D Selby, Berkshire Hathaway (H)
Robert C Shaffer, Elite Property Management
Sydni A Walsh, Keller Williams

Member Drops

Nikita Adamenko, Keller Williams
Eric Adamson, Iron Valley
Veronique Benjamin Boensch, Iron Valley
Zachary H Bowers, Re/Max Patriots
Alma Briggs, Coldwell Banker
Gerald D Brightbill, Coldwell Banker
Janell F Carn, Howard Hanna
Judy Casey, Century 21 Core Partners

Kaleb M Corwell, House Broker Realty
Tracy Crisamore, Joseph A Myers Real Estate
Alessandra Damiano, Berkshire Hathaway (W)
James R Ekdahl, Jeff A Shaffer Real Estate
Michael Eriksen, Century 21 Core Partners
Nakia Monique Evans, EXP Realty
David Furno Jr., Century 21 Core Partners
Cole Gentry, Berkshire Hathaway (E)
Graham Guy, Iron Valley
Sharon J Harris, Iron Valley
Katherine Hayes, EXP Realty
Brenda L Heckener, Century 21 Dale
Gunner Holtz, Exit Strategy Solutions, LLC
Ray S Hoover, Re/Max Quality
Amanda Lee Houck, Re/Max Components
Jason J Hubler, Exit Strategy Solutions, LLC
Laurie Hubler, Exit Strategy Solutions, LLC
Linda Kane-Taylor, Re/Max Gettysburg
Eric C Keith, EXP Realty
Angeliqua Kuo, Home365, LLC
Cynthia K Leger, Century 21 Dale
Laura Soledad Magallanes, EXP Realty
Janie S Marrero, First Capitol Property Management
Melinda A Matts, Real Broker, LLC
Michael Maxwell, Re/Max Patriots
Cheryl L McConnaughy, Country Home Real Estate
Christopher F McNicolas, Monument Sotheby's
Tommy A Medwin, Cummings & Co
Angela R. Merakdis-Lyons, Country Home Real Estate
Angela M Miller, Re/Max Premier
Susan A Miller, Howard Hanna
Naresh Mirchandani, Iron Valley
Evelyn L Pechart, Keller Williams
Barbara Petrilla, EXP Realty
Teresa Polk, Iron Valley
Kristy Lea Rohrman, Keller Williams
Christos Sacarellos, Re/Max Patriots
Amanda Sanders, Berkshire Hathaway (W)
Jason Secrest, Coldwell Banker
Darlene M Senft, Berkshire Hathaway (W)
Joyce Smith, Berkshire Hathaway (H)
Sarah Taylor, Berkshire Hathaway (SH)
Khoa D Tran, Country Home Real Estate
Amber Trevino, Howard Hanna
Shawn Williams, Country Home Real Estate
Renee Wise, Berkshire Hathaway, (SH)

New Office/Brokerage

None

Membership Stats

(as of 1/21)

	<u>2022</u>	<u>2021</u>
Primary REALTORS	1219	1142
Secondary REALTORS	103	82
Pending Applicants	<u>13</u>	<u>44</u>
Total REALTORS	1335	1259
Affiliates	<u>101</u>	<u>91</u>
Total Members	1436	1350

Office Changes

Berkshire Hathaway Gettysburg
35 Camp Letterman Drive
Gettysburg, PA 17325

Office Drops

None

New Affiliates

Homestead Funding Corp.
120 N. Pointe Blvd. Suite
Lancaster, PA 17601
717-435-9972

Affiliate Changes

None

Affiliate Drops

None

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
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shanna@rayac.com

Mireya Carlsen

Director of Professional
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Ext. 109

mireya@rayac.com

Doug Clark

Business & Finance Director
Ext. 111

doug@rayac.com

Jaclyn Eriksen

Public Relations Director
Ext. 110

jaclyn@rayac.com

Deb Kottmyer

Clerk (PT)

deb@rayac.com

Devon Schoonover Joins the Real Estate Group!

During law school, Devon interned at Neighborhood Attorneys, LLC, Washington, PA. He assisted with commercial real estate assignments in rezoning, subdividing, filing permit applications, and working with regulatory agencies. He clerked at the Somerset County Court of Common Pleas.



He was a certified legal intern for the Duquesne University Veterans Clinic. Devon clerked at PC Law Associates, LLC, in Pittsburgh preparing and reviewing residential real estate closing documents.

Since 2014, Devon has also served his country in the PA Army National Guard and currently ranks as a First Lieutenant.

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Sr. Loan Officer
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Monthly Housing Statistics



RAYAC Housing Snapshot

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

December 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,282 homes were sold in Adams County through the end of December 2021, a 2% increase from 2020. In York County 7,346 homes were sold during 2021, a 10% increase from last year.

The median sales price in Adams County was \$250,000 a 12% increase from 2020. The median sales price in York County was \$224,900, a 12% increase from last year.

“2021 was a record breaking year in real estate. Both York & Adams Counties had the largest number of homes sold in one single year, the highest median home sale price ever recorded in both counties and the fastest moving market. As we look into 2022, the predictions of low inventory will continue to be the driving force of the market, the number of homes sales may decline slightly, but will still be above pre-pandemic levels, and the median home sale price is predicted to have a moderate increase.” said RAYAC President, Elle Hale.

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

School District	2021 Median Sale Price	2020 Median Sale Price	% Change	2021 Number Sold	2020 Number Sold	% Change
Adams County						
Bermudian Springs	\$242,500	\$238,100	2%	148	154	-4%
Conewago Valley	\$222,950	\$185,900	20%	322	317	2%
Fairfield	\$275,000	\$229,950	20%	125	126	-1%
Gettysburg	\$276,600	\$252,150	10%	338	326	4%
Littlestown	\$251,425	\$224,900	12%	238	215	11%
Upper Adams	\$219,900	\$209,900	5%	111	115	-3%
Total Adams County	\$250,000	\$224,000	12%	1282	1253	2%
York County						
Central York	\$235,000	\$204,950	15%	666	566	18%
Dallastown	\$246,500	\$214,700	15%	612	651	-6%
Dover	\$215,000	\$194,950	10%	432	402	7%
Eastern York	\$192,000	\$187,200	3%	233	226	3%
Hanover	\$195,000	\$164,900	18%	325	237	37%
Northeastern	\$250,000	\$209,450	19%	439	420	5%
Northern York	\$285,000	\$259,450	10%	306	258	19%
Red Lion	\$229,325	\$205,000	12%	540	496	9%
South Eastern	\$267,500	\$240,000	11%	321	260	23%
South Western	\$249,900	\$223,550	12%	661	578	14%
Southern York	\$270,000	\$270,750	0%	332	386	-14%
Spring Grove	\$240,000	\$204,250	18%	458	437	5%
West Shore	\$253,500	\$230,000	10%	452	410	10%
West York	\$180,000	\$161,950	11%	404	376	7%
York City	\$99,900	\$79,900	25%	670	509	32%
York Suburban	\$224,900	\$200,000	12%	495	479	3%
Total York County	\$224,900	\$200,000	12%	7,346	6,696	10%

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,
755-5599

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

NAR Imposters

by Shanna Terroso, RCE, e-PRO

Benjamin Franklin once said the only thing constant in life is death and taxes. Living in the 21st century I think we can add another constant to this list, scammers. For most of us, scammers have been a weekly nuisance in our emails, phone calls or text messages and we constantly need to be vigilant.

Unfortunately, it appears there are additional fraudulent emails being sent to our membership. Some members have received a fraudulent email impersonating NAR leadership, requesting a phone number and personal information. Some also contained fraudulent links.

This email is not from NAR leadership. If you receive it, please do not click on any links or provide any personal information.

Beware of an email that purports to come from NAR leadership but originates from an unknown email address. NAR has reported this email scam to the proper authorities and is blocking it from our internal networks. NAR unfortunately does not have the control or ability to stop external emails or content.

If you receive an email from someone imitating NAR, please note the following:

- Take a screen shot of the scam email and use it in a report to the [FBI IC3 website](#)
- Do not click on any links or otherwise engage with the sender. Erase the email. If you want to follow up with the FBI after filing the IC3 report, you can [call your local FBI field office](#)
- If you have clicked on a link in a suspicious email-or if you suspect that any phone numbers or contact information were obtained due to a breach of your IT system, alert your IT department or engage an IT specialist to scan your systems and devices to make sure that you are free from malware. Visit the [Data Privacy and Security topic page](#) for more information about how to protect your business from cybercrime.

Always be vigilant in protecting your personal information. If you receive requests for any personal information via phone or text originating from any phone number not known to you, do not respond.

Thank you for your continued vigilance.

New Year, New NAR Policy Updates

By: Hank Lerner, ESQ
Reprinted from PAR Just Listed

Each year brings at least a few changes to various NAR policies, and 2022 introduces several important changes to Professional Standards and MLS policies that you'll need to know about (see NAR's website for more complete information on all the changes).

All Professional Standards changes are in effect as of Jan. 1, so they're effective now. MLS policy changes are effective as of Jan. 1, but local Realtor®-owned MLSs have until March 1 to adopt the changes into their local rules. Any questions about the timeline for local adoption should be directed to your local MLS.

Read the entire article [HERE](#).



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Appraisal Changes Coming for Fannie Mae Loans

Appraisal changes for measuring, calculating and reporting gross living area for Fannie Mae loans are going into effect April 1, 2022. Appraisers will be required to use American National Standards Institute – or ANSI – Measuring Standard for measuring, calculating and reporting gross living area and non-GLA areas of properties requiring interior and exterior inspections on loans sold to Fannie Mae. Please click here to read a [PAR Just Listed Article outlining the this change.](#)

In addition the Pennsylvania Association of REALTORS® is hosting a webinar to discuss this changes with Michelle Bradley, a Pennsylvania certified general appraiser and USPAP instructor on Tuesday March 15th at 10:00 AM. You can register for the webinar [by clicking here.](#)



One \$500 scholarship will be awarded to a high school senior who is an immediate family member of a RAYAC member and who will be pursuing a post-secondary education.

Please prepare an essay – [What Does Home Mean to You?](#)

This form and essay should be submitted by April 29th to jaclyn@rayac.com.

If you have any questions, please contact Jaclyn Eriksen at (717) 843-7891 ext. 110 or jaclyn@rayac.com.

RAYAC will be volunteering at the York County Food Bank on **Tuesday, March 15th from 4-7 pm**. This event will be held outdoors, so please dress accordingly.

If you would like to volunteer, please contact Jaclyn@rayac.com and she will register you and answer any questions you may have.



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.

[REGISTER HERE](#)



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!



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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): February 28

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

Residential Module (via Zoom Webinar): 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!*

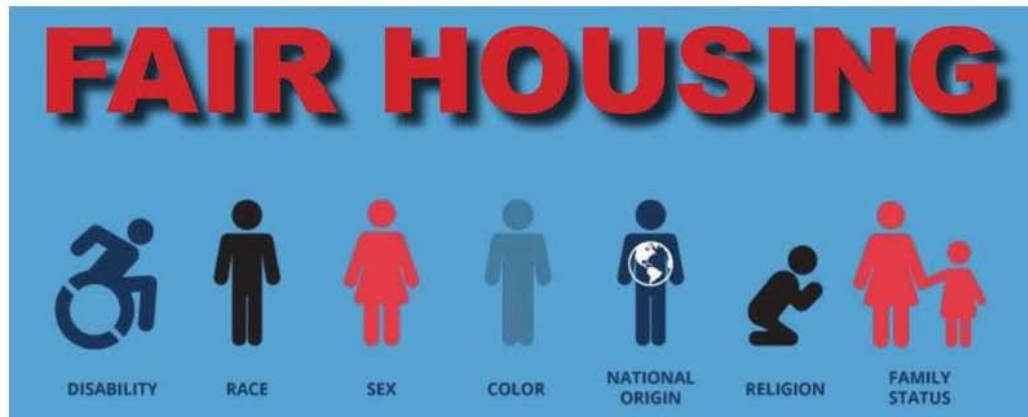
Winter Course Dates (via Zoom Webinar): February 22

Spring Course Dates: March 22 (Hanover Country Club), March 23 (Wyndham),

April 11 (RAYAC), and May 10 (RAYAC)

Fair Housing online course option: “Dismantling Discriminatory Practices”

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



Course description: Fair Housing & the Real Estate Agent

REQUIRED FOR RETURNING AGENTS: Do you steer? Do you know lenders who redline? Do you have implicit bias in your dealing with minorities? Do you strive to help make your community and your company diverse? Do you know what is in the Federal Fair Housing Act? What about Pennsylvania laws? Are there any local protected classes? How can you be sure that you are following Fair Housing guidelines, and offering equal services to all? We'll discuss and answer all of these questions and more, in this required course. Approved for 3.5 hours Real Estate CE, meets the SREC mandate for 2022 license renewal, and fulfills 2024 Ethics training requirement.

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!

February Classes will be held via Zoom Webinar

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

Tuesday, March 8, 2022	Show Me the Money: All About Cost Sheets	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Danielle Wadsworth	3.5 hours Real Estate CE
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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.

Wednesday, March 16, 2022	PA Real Estate Contracts	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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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
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1:00 PM—4:30 PM	Instructor: Peter Ruth	3.5 hours Real Estate CE
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The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market. A fascinating look at what goes on in our business today!

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**

8:30 AM - 12:00 Noon **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.

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

Wednesday, April 27, 2022	Intro to Bright	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Casey Dougherty	3.5 hours Real Estate CE
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The MLS is a daily-use tool vital for serving the consumer. In this workshop you will learn both basic and advanced system features to list and sell property to the best of your ability, ensuring your clients and customers receive the best service possible. Students will better understand how to use MLS tools to better service the customer. Learn how to use this tool to your advantage!

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

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

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**

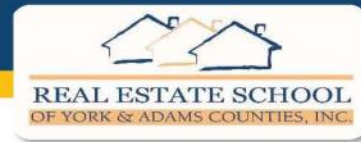
8:30 AM - 12:00 Noon **Instructor: Eric Rehling** **3.5 hours Real Estate CE**

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.



SMARTPASS FOR REAL ESTATE CE

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

HOW DO I GET THE SMARTPASS?

- ❖ You can purchase the SMARTPASS through the RAYAC Member Portal. Click on "Registration," then "Events."
- ❖ SMARTPASS holders will save \$35 on their mandatory 14 hours of CE **and** are eligible to take additional 3.5 and 7 hour CE classes held between September 1, 2021 and May 31, 2022 at no extra cost.
- ❖ The more classes you take, the more you will save!

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

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

TERMS & EXCLUSIONS

- ❖ The SMARTPASS does not apply to broker courses, designation and certification courses, online courses, or StraightTALK sessions.
- ❖ It is available only for 3.5 hour and 7 hour continuing education courses held between September 1, 2021 and May 31, 2022.
- ❖ If you are registered for a class that has a waiting list, and you have completed your 14 required hours, you may be asked to give up your seat to someone who still needs to complete their class requirements.
- ❖ The SMARTPASS is non-refundable and non-transferrable.

KNOW MORE. DO MORE.

Bright MLS Classes



February 3, 2022

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

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

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

February 10, 2022

Using Market Reports to Educate Your Buyers – 9:00-10:00 - REGISTER [HERE](#)

Manage & Collaborate with Buyers using Bright MLS – 11:00-12:00 - REGISTER [HERE](#)

Finding the Right Home for your Buyers – 1:00-2:00 - REGISTER [HERE](#)

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YOU'LL GET IT WHEN I GIVE IT TO YOU! Timing Issues with Seller Disclosure

By: Peter Ruth

A listing has just become active in the MLS. Your buyer, scorned from losing out on the last four (4) homes they absolutely loved, texts you at 9:00 p.m. with what initially starts as a request to schedule a showing, but ends up with begging you to just write an offer. You review everything in the MLS, but under associated documents there is one major thing missing: the Seller Property Disclosure. Knowing that your buyer will not take “no” for an answer, you call the listing agent to find out whether the owner will be completing a disclosure, and if so, when you can anticipate getting a copy of it. The response, all too familiar for most of you, is “I’ll upload it as soon as the seller completes it.”

The Pennsylvania Real Estate Seller Disclosure Law requires a seller, except in very limited circumstances, to provide a completed disclosure to a prospective buyer **prior** to executing any agreement of sale. You know this and advise your client accordingly; however, the client wants to make the offer, sight unseen, regardless of the fact there is no disclosure. Maybe you get creative and make the offer contingent upon the seller providing a completed disclosure. But what if it is never completed and the buyer never gets it? Worse yet, what if the property goes under contract with another buyer with no disclosure.

While there may not be much a buyer agent can do in this circumstance, it’s important to underscore the potential liability a listing agent and brokerage could face by failing to comply with the Seller Disclosure Law. In addition to a seller being responsible for two (2) years after closing for any known, material defects that the seller failed to disclose to a prospective buyer, the listing agent and brokerage could also be liable by failing to do two (2) things: 1) provide a blank disclosure form to a seller, or 2) informing the seller of his/her/their obligation to complete the disclosure completely and provide it to a prospective buyer prior to signing the agreement of sale.

Lastly, in addition to the Seller Disclosure Law, the Pennsylvania Real Estate Commission Rules and Regulations and the Pennsylvania Real Estate Licensing and Registration Act both impose an additional obligation on licensees. Specifically, a listing agent is responsible for informing the seller of the obligation to complete the disclosure, providing a blank copy for completion, and delivering the completed form to the buyer or buyer's agent before the seller signs the agreement of sale.

To clarify, Bright MLS does not presently require the submission of a Seller Property Disclosure Statement with a listing. In the ever-shrinking expectations of turn-around times and instantaneous responses, take a moment to keep yourself and your seller out of legal trouble. Two (2) years is a long time to wait holding your breath - complete the disclosure and get it to the buyer before the seller signs any offer.



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Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 4

[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

Helping Solutions LLC

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

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

Caliber Home Loans

Capital Bank

Concierge Mortgage, LLC

Cross Country Mortgage

First Alliance Home Mortgage

[Fulton Mortgage Company](#) - ad
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Guardian Mortgage

Guaranteed Rate Affinity

Heritage Valley Federal Credit

Union

Homebridge Financial Services

Homesale Mortgage, LLC

Homestead Funding Corp.

LoanDepot

Members 1st FCU

[McLean Mortgage Corporation](#) -
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M & T Bank Mortgage Division

Moneyline Lending, LLC

Mortgage Network

Motto Mortgage Liberty

Movement Mortgage

Northpointe Bank

PrimeLending

[RMS Mortgage a Division of Guild
Mortgage](#) - ad pg. 6

Union Community Bank

[Traditions Mortgage](#) - ad pg. 11

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. 3

Yorktowne Settlement Co



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