

# RAYAC Connection

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## Be sure to attend the RAYAC Affiliate Trade Show!



The RAYAC Affiliate Trade Show is back!

**Date:** Wednesday, March 23, 2022

**Time:** 11:30 am - 1:00 pm

**Cost:** *FREE* for REALTOR members, but registration is required.

**Location:** Wyndham Garden York

Come network with RAYAC Affiliate members and learn how their companies can help you with your business. Enjoy a delicious lunch, a cash bar and enter drawings for a chance to win \$25 gift cards.

The trade show will be held at the same location as the mandatory Fair Housing class that all REALTOR members are required to take. Make sure you sign up for your continuing education if you have not done so already!

[REGISTER NOW](#)

## Thank You!

THANK YOU to everyone who contributed  
\$24,856 RPAC already in 2022  
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	Dan Yelle Batts
Gina Baum	Jonathan Bausman
Susan Becker	Bobby Behler
Tami Behler	Ed Bender
Dennis Berkebile	Brian Berkheimer
John Bowman	Patricia Carey
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
Debra McManus	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
Deborah Smith	Brittani Snyder
Kayla Sterling	Kristyn Stouch
Shanna Terroso	Donna Troupe
Jason VanDyke	Richard Vangel
Julie Wheeler	Michael Wheeler
Roxanne Whitaker	Ken Worley
Cynthia Yanushonis	

## Board of Directors Summary February 10, 2022

### Reports

- RAYAC Board of Directors approved the mandatory bylaw changes that are required by the National Association of REALTORS®. When the National Association of REALTORS® mandates changes to bylaws those amendments only need to be approved by the Board of Directors and not the membership at large. For a copy of the amended bylaws please [click here](#).
- The RAYAC Affiliate Trade Show will take place on March 23rd from 11:30 am - 1:00 pm at the Wyndham Garden in York.



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# Membership News

## New Members

**Blake Bowman**, Re/Max Quality  
**Claudia Castillo**, Keller Williams  
**Reed Christine**, McCallister and Myers  
**Jenna Daugherty**, Coldwell Banker  
**Darren Haines**, McCallister and Myers  
**Maria Hax**, Berkshire Hathaway (G)  
**Megan Kohr**, Re/Max Patriots  
**Jennifer Martinez**, Re/Max Quality  
**Laura McDaniel**, Berkshire Hathaway (G)  
**Jamie Penrod**, Keller Williams  
**Jeremy Scheuerman**, Monument Sotheby's  
**Kristen Shearer**, House Broker  
**Jennifer Shirk**, Berkshire Hathaway (W)  
**Tahje Amer Wade**, Century 21 Core Partners  
**Chad Wolfe**, Keller Williams  
**Rashawn Woodward**, Coldwell Banker  
**Kimberly Wilson**, Real Broker, LLC  
**Cheryl L Youngbar**, Samson Properties

## Member Changes

**Michael Alessandroni**, Inch & Co  
**Jennifer Behr**, EXP Realty  
**Reagan Butt**, Joseph A Myers  
**Randi Lynn Caplin**, American Premier Realty  
**Keegan E Carroll-Corwell**, Coldwell Banker  
**Andrew S Clayton**, Realty One Group  
**Beth I Close**, Century 21  
**Brittany Dalton**, House Broker  
**Vicki Davis**, Berkshire Hathaway (W)  
**Sharon L Emenheiser**, Iron Valley  
**Desiree M Feudale**, EXP Realty  
**Susan M Hartman**, Re/Max Quality  
**Kurt Jones**, EXP Realty  
**Jennifer L Kline**, Iron Valley  
**David Leister**, Coldwell Banker  
**Kenneth Main**, Re/Max Quality  
**Jayda Miller**, Iron Valley  
**Louis Nalls**, House Broker  
**Chase Senseney**, Douglas Realty  
**Matthew Jay Showers**, ExecuHome Realty  
**Matthew Shultz**, Iron Valley  
**Tracey Simms**, Street Hopkins Real Estate  
**Beverly B Smith**, American Premier Realty  
**Kyle Sparks**, Joseph A Myers  
**Mindy M Vance Bouman**, Estate, Inc  
**Reid Weinbrom**, Coldwell Banker  
**Victoria Adriane Wood-Pressley**, EXP Realty

## Member Drops

**Howard S Ambe**, Coldwell Banker  
**Diane M Billingsley**, Berkshire Hathaway (SH)  
**Gabriela N Calugar**, G & A Appraisals  
**Nicole Amy Cameron**, Coldwell Banker  
**Joshua Robert Dashnaw**, Iron Valley  
**Sherri Leigh Graham**, Century 21 Core Partners  
**Frederick Grudinsky III**, Iron Valley

**Megan Hahn Abell**, EXP Realty  
**Joseph Hill**, Keller Williams  
**Patrick Kane**, Coldwell Banker  
**Jeffery Lauritsen**, Keller Williams  
**Lisa M Mundis**, Keller Williams  
**Yanira Orellana Garcia**, Yorktowne Property Shoppe, LLC  
**Justin Plourde**, Century 21 Core Partners  
**Robert Franklin Price III**, Iron Valley  
**Zane M Roberts**, Real Broker, LLC  
**Tyler Rose**, Iron Valley  
**Fawn T Stamey**, Iron Valley  
**Paul A Sudano**, Monument Sotheby's  
**Elizabeth R Wagner**, Keller Williams  
**Betsy Marie Warfel**, Coldwell Banker  
**Tara M Zollers**, Right Move Realty

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## New Affiliates

**Tek Inspections**  
118 North Manheim St  
York, PA 17402  
717-978-0191

**Lakeside Title Company**  
43 Frederick Street  
Hanover, PA 17331  
443-539-1346

## Affiliate Changes

None

## Affiliate Drops

None

## Membership Stats

(as of 2/21)

	<u>2022</u>	<u>2021</u>
Primary REALTORS	1218	1197
Secondary REALTORS	104	75
Pending Applicants	<u>12</u>	<u>23</u>
Total REALTORS	1334	1295
Affiliates	<u>97</u>	<u>90</u>
Total Members	1431	1385

## 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

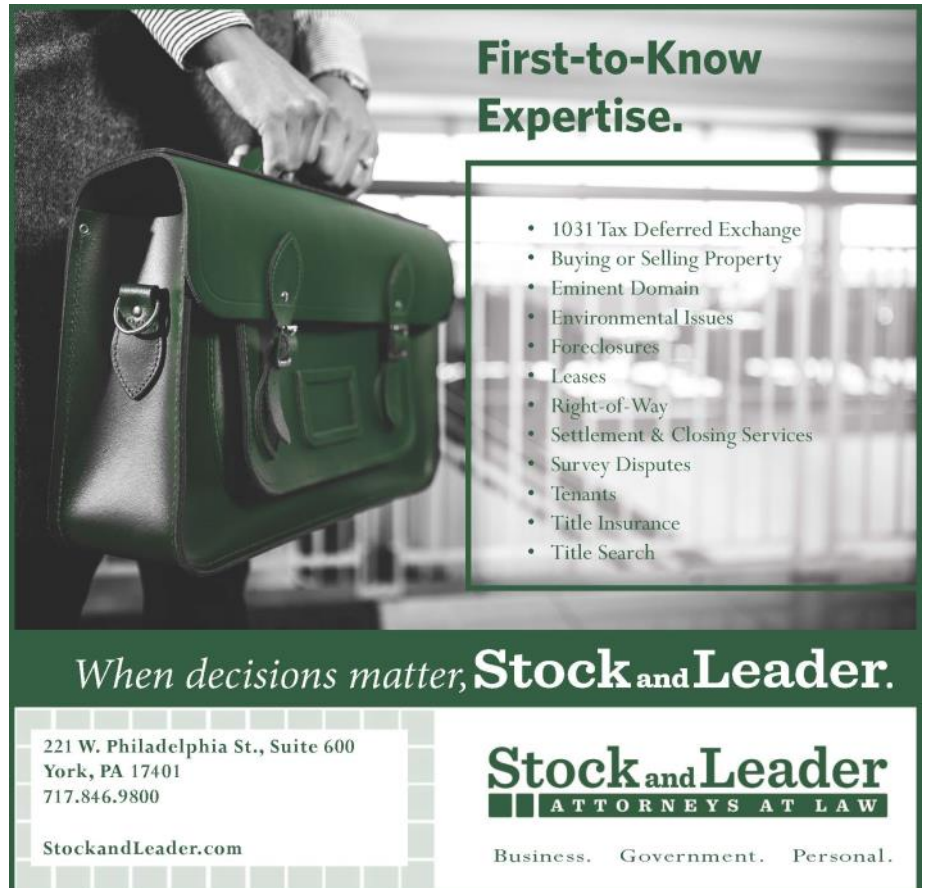
Public Relations Director  
Ext. 110

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

### Deb Kottmyer

Clerk (PT)

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



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**Tom Lutz**  
Branch Manager  
NMLS#135170  
717.891.0685



**Diane Leib**  
Sr. Loan Officer  
NMLS#137018  
717.487.4622



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



**Rob Frey**  
Sr. Loan Officer  
NMLS#147464  
717.891.0685



**Shawn Kelly**  
Sr. Loan Officer  
NMLS#135170  
717.542.5005

**Guild**  
mortgage

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Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

# Join the RAYAC Foundation for



Saturday, April 23, 2022

From 6-10 PM

Elks Lodge

223 N George ST

York, PA 17401

Join us for a totally rad night  
filled with an  
EPIC 80's Dance Party!

Enjoy gnarly eats with a buffet  
of pit ham, fried chicken, fried  
shrimp, steamed shrimp,  
coleslaw and baked  
mac-n-cheese.

Beer and Soda Included +  
1 Drink Ticket

**\$40/ticket**  
**Must be 21+**  
**to attend**

Dude it is going to totally be like the coolest night of the  
year and all the proceeds benefit the RAYAC Foundation.

Games of chance fun, dancing, door prizes,  
can you say super fly?

**Don't forget to wear your most  
awesome 80's gear!**

# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### January 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 79 homes were sold in Adams County in January 2022, a 12% decrease from 2021. In York County 461 homes were sold during the first month of 2022, which remains the same from last year.

The median sales price in Adams County was \$225,950 a 2% decrease from 2021. The median sales price in York County was \$209,900, a 2% decrease from last year.

“Kicking off 2022, we are still challenged by historically low inventory. In York County the months supply of inventory has reached the lowest point ever recorded. To put that into perspective, if you remove any new construction listings, there were only 261 residential homes available for sale at the end of January in the entire county of York. The median home sale price trended slightly downward year over year. It is important to keep in mind that this is only one month, and the numbers aren’t large enough to be statistically significant,” said Elle Hale, 2022 RAYAC President.

**RAYAC Statistics by School District  
2022-2021 (January) Comparison**

School District	2022 Median Sale Price	2021 Median Sale Price	% Change	2022 Number Sold	2021 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$192,450	\$277,500	-31%	6	6	0%
Conewago Valley	\$201,000	\$206,200	-3%	23	25	-8%
Fairfield	\$237,750	\$245,000	-3%	10	5	100%
Gettysburg	\$251,000	\$302,500	-17%	19	20	-5%
Littlestown	\$235,000	\$235,000	0%	17	16	6%
Upper Adams	\$294,900	\$222,450	33%	4	18	-78%
<b>Total Adams County</b>	<b>\$225,950</b>	<b>\$230,500</b>	<b>-2%</b>	<b>79</b>	<b>90</b>	<b>-12%</b>
<b>York County</b>						
Central York	\$235,000	\$238,750	-2%	39	36	8%
Dallastown	\$229,900	\$224,000	3%	31	55	-44%
Dover	\$211,000	\$195,000	8%	26	23	13%
Eastern York	\$200,000	\$208,500	-4%	17	18	-6%
Hanover	\$170,000	\$189,900	-10%	23	19	21%
Northeastern York	\$233,700	\$232,000	1%	38	32	19%
Northern York	\$302,500	\$276,000	10%	18	29	-38%
Red Lion	\$206,000	\$202,500	2%	29	30	-3%
South Eastern York	\$266,050	\$264,000	1%	24	12	100%
South Western York	\$246,500	\$240,000	3%	28	39	-28%
Southern York	\$335,000	\$316,000	6%	27	23	17%
Spring Grove	\$274,850	\$255,250	8%	26	32	-19%
West Shore	\$262,500	\$224,250	17%	23	26	-12%
West York	\$162,000	\$139,900	16%	34	17	100%
York City	\$101,500	\$98,000	4%	54	37	46%
York Suburban	\$207,450	\$212,743	-2%	24	32	-25%
<b>Total York County</b>	<b>\$209,900</b>	<b>\$214,000</b>	<b>-2%</b>	<b>461</b>	<b>460</b>	<b>0%</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,  
755-5599

**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

## Sharing Another Agent's Listing on Social Media

*by Shanna Terroso, RCE, e-PRO*

Full disclosure, I wrote this article in March of 2021. Given the number of calls I started to receive recently I wanted to share it again with everyone. One of the big questions that is coming across my desk "is it ok for me to share another agent's active listing on social media?"

Simple answer NO.

The Real Estate Law in Pennsylvania and the REALTORS Code of Ethics both state you cannot advertise a listing without permission. To put it simplistically, permission is permission that applies equally to using post cards, signs and social media. If you don't have the listing broker's permission, you cannot advertise it whether it is creating a mail piece of listed properties or sharing a realtor.com link of another company's listings.

An agent/broker can certainly give permission to other agents/brokers to advertise their listings. I'm not aware of any who have, but it could also be done on a case-by-case basis.

Brokers also have the ability to make it a brokerage policy that all affiliated agents with their brokerage are automatically allowed to repost in-house listings on social media. Check with your Broker to determine what their policy.

Bottom line, think twice before hitting that share button on social media.

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## Need to Know Where to Find RAYAC Receipts when Filing 2021 Taxes?

RAYAC's CEO, Shanna Terroso created a very informative video detailing where you can find everything you need for your tax filing purposes.

[WATCH HERE](#)







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](mailto:Jaclyn@rayac.com) and she will register you and answer any questions you may have.

An advertisement for Key Estates Warranty. The top half features a photograph of two yellow rubber ducks in a sink, with a washing machine in the background. A dark blue box in the top right corner contains the text "life is full of surprises" in white. Below the photo is a blue banner with the text "Unlock peace-of-mind with a Key Estates Warranty" in white. The bottom half of the ad is white and contains a bulleted list of benefits, the Key Estates logo, and contact information.

life is full of surprises

Unlock peace-of-mind with a Key Estates Warranty

- Certified Appliance and Systems Warranty Coverage
- Homeowners Choose Their Own Repair Provider
- True Major Structural Coverage Available
- Simple, Flexible and Economical
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[KeyEstatesWarranty.com](http://KeyEstatesWarranty.com)

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**SCHOLARSHIP  
OPPORTUNITY**

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](mailto:jaclyn@rayac.com).

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

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## RAYAC Course Catalog—Spring 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 \*\*\*

Keep an eye out for an email from the Pennsylvania State Real Estate Commission with information on renewing your license. You should receive it by late March or early April.

We'll provide more details as we get them.

Be sure to have completed ALL 14 hours of your continuing education, including 3.5 hours of Fair Housing, before renewing your license.

## **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.

If your license is issued on March 1, 2022 or later, you do not have to renew your license OR take any continuing education.

### **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 (all classes will be held in the RAYAC Classroom):**

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

**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, 2024.

### **Spring Course Dates:**

**March 22 (Hanover Country Club)**

**March 23 (Wyndham Garden Hotel, York)**

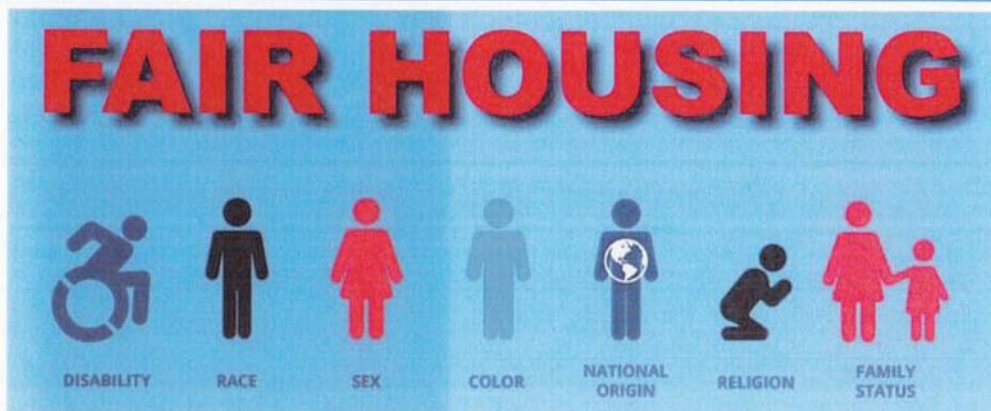
**April 11 (RAYAC Classroom)**

**May 10 (RAYAC Classroom)**

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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

## **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!

## 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!





2 Awesome CE Classes  
with National Instructor

 **CRAIG GRANT**



### Working with Today's Connected Consumers

from: 8:30 AM to 12 PM



3.5  
CE

In this session, You will learn about today's real estate consumer:

- How & why they've changed so much
- The digital impact on them
- How to adapt to best service them
- & More

### The Real Estate Pro's Essential Technology Toolbox

from: 1 PM to 4:30 PM



3.5  
CE

In this session, You will learn how to pick & run Your Business on all the best:

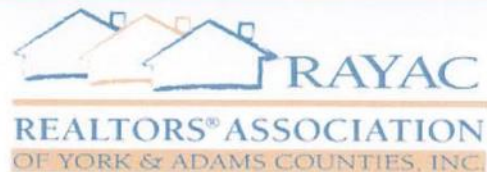
- Hardware
- Software
- Apps
- & More



Sign up now while seats are still available, this event will fill up quickly



Wednesday  
April 6th @



For Details or to Register:



RAYAC.com

 (717) 843-7891

### 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, to avoid the possibility of being fined for non-compliance.

## **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.

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

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

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

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

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

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

**Thursday, May 5, 2022**      **Best of the Hotline**      **Cost: \$40.00**

**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.

**Thursday, May 5, 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, 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**

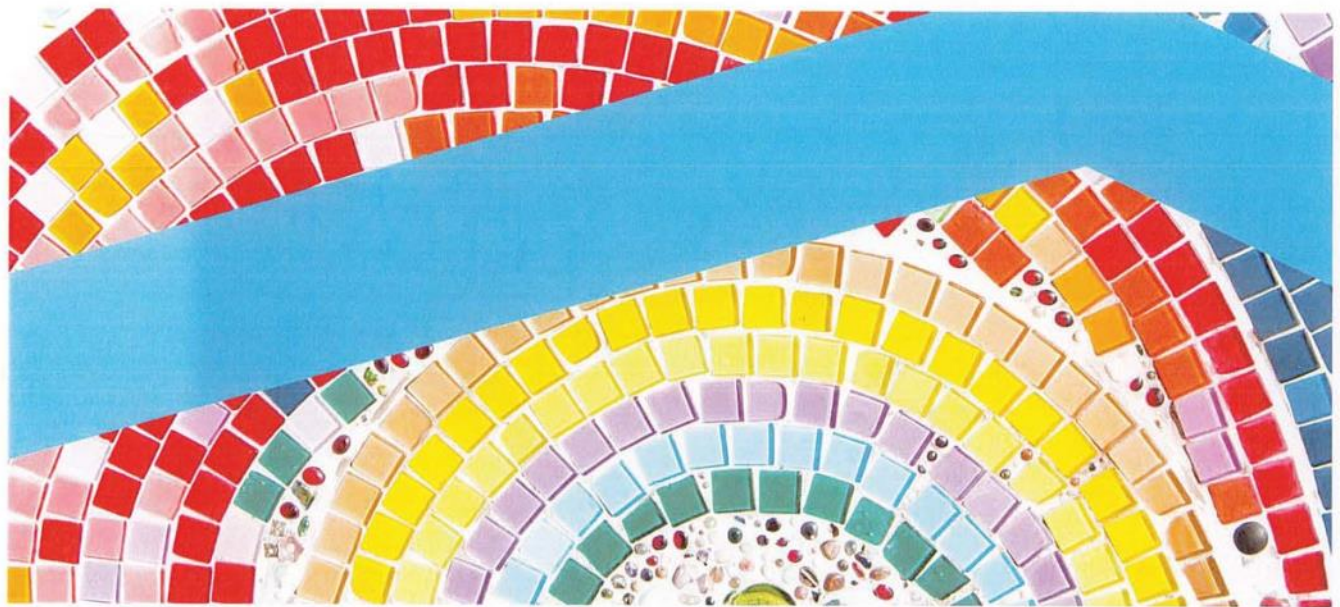
**8:30 AM - 12:00 Noon** **Instructor: Eric Rehling** **3.5 hours Real Estate CE**

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.



# Expand Your Business and Horizons

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**Bonus!** The At Home With Diversity® certification course counts as an elective for the Accredited Buyer's Representative (ABR®) Designation and Certified International Property Specialist (CIPS) Designation, and towards the C2EX Endorsement.

For more information visit [NAR.realtor/AHWD](https://www.nar.realtor/AHWD).

Register for this course today!

**Date:** Tuesday, April 5, 2022

**Time:** 8:30 am – 4:30 pm

**Location:**

Wyndham Garden Hotel, York  
Ballroom of the Roses

**Cost:** \$25 (Lunch included)

7 hours CE credit, AHWD Designation

Sponsored by PAR:



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**AT HOME WITH  
DIVERSITY**

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# Real Estate License Renewal Due End of May: Is Your Information Accurate?

*By: Kelly Leighton*

May 31 is the deadline to renew all real estate licenses in Pennsylvania.

The Pennsylvania State Real Estate Commission will email you all of the information needed to renew and it must be completed online. Log into the [Pennsylvania Licensing System](#) to confirm that your email address and brokerage are updated, so you receive the information in a timely fashion. Before you can renew your license, your broker of record has to be renewed.

To renew your license, you must complete 14 hours of continuing education, including 3.5 hours of approved required training on redlining, steering, implicit bias, diversity and the Fair Housing Act. Real estate agents who were licensed on Dec. 1, 2021, or after have to renew their license but do not have to complete continuing education in this cycle. Real estate agents who were licensed between Dec. 1, 2019 and Nov. 31, 2021, are required to renew their license and complete a specific set of two seven-hour continuing education courses (General Module, Residential Module or Commercial Module if you are a commercial practitioner) through an approved provider by May 31, 2022. Transcripts of your classes should be available where you took the class.

There is no grace period for renewals of any license this year. If your license renewal is not complete by May 31, 2022, your license is considered expired and you must cease practice immediately or be subject to possible discipline. [PAR has a page dedicated to license renewal questions.](#)

PAR is not responsible for renewing real estate licenses, it is the [State Real Estate Commission](#) who handles the process.



**Pennsylvania  
Association of  
Realtors®**



## 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](#)

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## We Love Our Members Event

Thank you to everyone that attended RAYAC's first-ever We Love Our Members event at the Hanover Country Club! It was a great night of networking with fellow RAYAC members and it was so nice to be at an in-person event!

Thank you to McLean Mortgage and Mason Dixon Settlement for sponsoring this event!



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Barley Snyder LLC

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

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

## Appraisers

AnalytiQ Appraisal Services

## Builders

York Builders Association

Barnett Building Advisors

DR Horton

## Home Improvement/Repairs

Basement Waterproofing Solution

Bleecker St. Development

C.A.R.E. Property Services

Dale Miller & Son Septic

## Home Warranties

First American Home Warranty

[Key Estates Warranty](#) - ad pg. 9

## Inspectors

Adler Home Inspections

All Pro Inspections

Allied Home Inspections Inc

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](#) -  
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Keystone Home Inspection

Mason Dixon Home Inspection

Mike Sheely Home Inspections

Mirkwood Home Inspections, LLC.

National Property Inspections of  
Palmyra

New Leaf Home Inspection

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

TEK Inspection Company

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

Cross Country Mortgage

First Alliance Home Mortgage

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

Guaranteed Rate Affinity

[Guild Mortgage](#) - ad pg. 5

Heritage Valley Federal Credit  
Union

Homebridge Financial Services

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

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Anchor Abstracting Co. Inc.

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Lakeside Title Company

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

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