

RAYAC Connection

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SentriKey App Login Credentials Changes

Starting on April 4, 2022, the Sentrilock login credentials will be set to expire in 24 hours.

What does that mean?

When a SentriKey subscriber logs into the app their login is valid for 24 hours. After the 24 hours has expired, the subscriber will need to log back into their app.

How does this impact the lockbox subscriber?

Most smart phones have the option to save the login credentials to the SentriKey App, so logging in should be a fairly seamless process. Please note that you must have cell phone service and/or wifi access to log into the app. If you know you have a showing in an area without cell phone access, you will want to be sure to log into the app in an area with cell phone/wifi access before heading out to your showing.

What if I'm showing a listing in an area without cell phone service?

The SentriKey App will work to open up lockboxes in an area without cell phone service as long as you logged into the SentriKey app in an area that has cellphone/wifi access first. A best practice tip would be on days you have showings scheduled log into your SentriKey App first before heading out to your showings.

Why is this change being made?

The change is taking place to increase the security of the SentriKey App.



 **SENTRILOCK**
LOCKBOXES

Thank You!

THANK YOU to everyone who contributed
\$25,956 RPAC already in 2022
including these RPAC leaders!

Sterling R (\$1,000)

Steve Brown
Tamra Peroni

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

Capitol Club (\$250-\$499.99)

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

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| | |
|--------------------|----------------------|
| Jackie Altland | Marie Arcuri |
| Jerry Austin | DanYelle Batts |
| Gina Baum | Jonathan Bausman |
| Susan Becker | Bobby Behler |
| Tami Behler | Ed Bender |
| Dennis Berkebile | Brian Berkheimer |
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| Shanna Terroso | Donna Troupe |
| Jason VanDyke | Richard Vangel |
| Julie Wheeler | Michael Wheeler |
| Roxanne Whitaker | Ken Worley |
| Cynthia Yanushonis | |

Board of Directors Summary March 10, 2022

Reports:

- The At Home with Diversity class will take place on Tuesday, April 5th from 8:30 am - 4:30 pm at the Wyndham Garden. This is a 7 hour course and the cost is \$25. Lunch is included and this class meets the Real Estate Commission's Fair Housing requirement.
- The RAYAC Foundation 80's Night will take place on Saturday, April 23rd at the Elks Lodge. Doors open at 6:00 pm and tickets are \$40. Tickets can be purchased at the RAYAC office.



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Membership News

New Members

Adalie Burgard, Realty One Group
Cameron Callahan, Re/Max Patriots
Nathan Christian, Berkshire Hathaway (G)
Richard Davis, Keller Williams
Lauren Flemion, Re/Max Quality
Ashley Guerin, Keller Williams
Bobbi Hughes, Re/Max Patriots
Dawn W Kane, Redfin Columbia
Bryclyn Kuhn, Berkshire Hathaway (H)
Ronald Miles Jr., Howard Hanna
Daniel Montgomery, Realty One Group
Morgan H Muse, Long and Foster
Cheryl L Youngbar, Samson Properties

Member Changes

Nicholas Bair, New Season Realty
Claudia Castillo, Berkshire Hathaway (W)
Katherine Cole, Inch & Co
Brittany Dalton, House Broker Realty
Kimberly DeLany, Iron Valley
Matthew M DeRose, Berkshire Hathaway (CD)
Adam Druck, Inch & Co
Michael F Heacock, Keller Williams
Erica L Isenock, Cummings & Co
Heather M Krieger, High Associates
David Leister, Coldwell Banker
Penny L Lighty, Real Broker LLC
Louis Nalls, House Broker Realty
Janet Nicholson, Long and Foster
Jerry Lee Riggleman, Real Broker LLC
Cody Smith, EXP Realty
Herbert Stevenson Jr., Country Home
Trevor L Stuck, Inch & Co
Mindy M Vance Bouman, Country Home
John M Weikert, Sites Realty
Christopher G Wilson, Sportsman Properties

Member Drops

Tina Fortino-Kemp, Coldwell Banker
Denise Gareis, Howard Hanna
Kristin Knott, Coldwell Banker
Kimberly Ann Richardson, Berkshire Hathaway (W)
Justin Waltman, Berkshire Hathaway (W)

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

Goldstar Financial
8000 Tysons Crescent Drive
Vienna, VA 22182
240-848-8573

Goosehead Insurance
1 Center Square, Suite 6
Hanover, PA 17331
717-743-1007

Watermark Land Transfer
31 S Mill Street
York, PA 17402
223-848-3546

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 3/21)

| | <u>2022</u> | <u>2021</u> |
|--------------------|-------------|-------------|
| Primary REALTORS | 1226 | 1166 |
| Secondary REALTORS | 107 | 79 |
| Pending Applicants | <u>15</u> | <u>16</u> |
| Total REALTORS | 1348 | 1261 |
| Affiliates | <u>98</u> | <u>90</u> |
| Total Members | 1446 | 1351 |

RAYAC Office Hours

Monday - Thursday

8:30 a.m. to 5:00 p.m.

Friday

8:30 a.m. to 4:00 p.m.

Phone

(717) 843-7891

Fax

(717) 854-0720

Association Staff

Shanna Terroso

RCE, e-PRO, Executive Officer
Ext. 106

shanna@rayac.com

Mireya Carlsen

Director of Professional
Development
Ext. 109

mireya@rayac.com

Doug Clark

Business & Finance Director
Ext. 111

doug@rayac.com

Jaclyn Eriksen

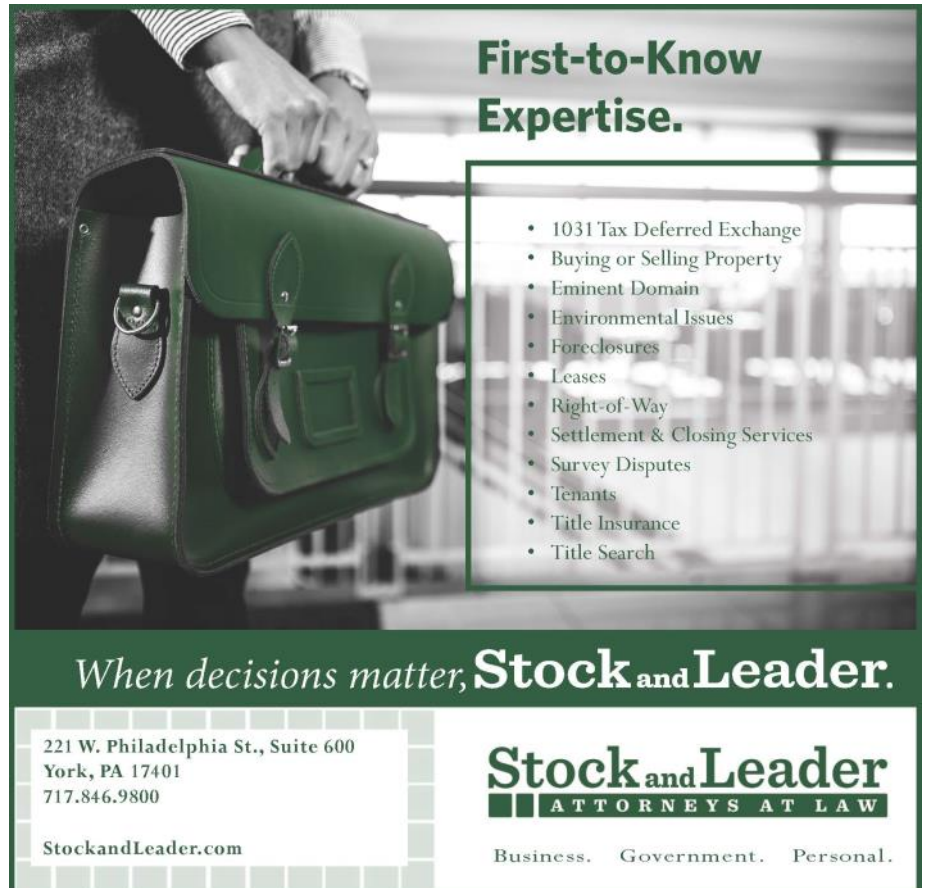
Public Relations Director
Ext. 110

jaclyn@rayac.com

Deb Kottmyer

Clerk (PT)

deb@rayac.com



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Sr. Loan Officer
NMLS#311080
717.891.1989



Rob Frey
Sr. Loan Officer
NMLS#147464
717.891.0685



Shawn Kelly
Sr. Loan Officer
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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

February 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 141 homes were sold in Adams County in February 2022, a 15% decrease from 2021. In York County 879 homes were sold during the first two months of 2022, which is a 3% increase from this time last year.

The median sales price in Adams County was \$254,900, a 10% increase from 2021. The median sales price in York County was \$215,000, a 5% increase from last year.

“In the first two months of the year the housing prices have continued to increase in both York & Adams Counties. This is largely being driven by high consumer demand and historically low inventory. In York County today there are 223 active listings for existing homes and only 67 active listings for existing homes in Adams County. Our two-county area has a combined population of approximately 552,000 people. Having only 290 existing homes available for sale is too low to meet the housing needs of our community, which will lead to further increases in price appreciation” said Elle Hale, 2022 RAYAC President.

**RAYAC Statistics by School District
2022-2021 (January 1-February 28) Comparison**

| School District | 2022 Median Sale Price | 2021 Median Sale Price | % Change | 2022 Number Sold | 2021 Number Sold | % Change |
|---------------------------|------------------------------|------------------------------|------------|------------------------|------------------------|-------------|
| Adams County | | | | | | |
| Bermudian Springs | \$254,900 | \$256,000 | 0% | 13 | 14 | -7% |
| Conewago Valley | \$215,000 | \$206,100 | 4% | 41 | 50 | -18% |
| Fairfield | \$277,500 | \$250,000 | 11% | 12 | 13 | -8% |
| Gettysburg | \$255,000 | \$242,500 | 5% | 41 | 40 | 3% |
| Littlestown | \$262,000 | \$235,000 | 11% | 23 | 25 | -8% |
| Upper Adams | \$245,000 | \$215,000 | 14% | 11 | 23 | -52% |
| Total Adams County | \$254,900 | \$231,000 | 10% | 141 | 165 | -15% |
| York County | | | | | | |
| Central York | \$230,000 | \$223,500 | 3% | 74 | 70 | 6% |
| Dallastown | \$232,450 | \$227,500 | 2% | 74 | 76 | -3% |
| Dover | \$226,000 | \$195,000 | 16% | 45 | 49 | -8% |
| Eastern York | \$202,500 | \$165,500 | 22% | 30 | 38 | -21% |
| Hanover | \$185,500 | \$185,000 | 0% | 48 | 41 | 17% |
| Northeastern York | \$233,900 | \$235,000 | 0% | 61 | 61 | 0% |
| Northern York | \$272,000 | \$245,000 | 11% | 39 | 46 | -15% |
| Red Lion | \$222,400 | \$194,450 | 14% | 63 | 60 | 5% |
| South Eastern | \$278,050 | \$239,900 | 16% | 42 | 26 | 62% |
| South Western | \$245,000 | \$239,900 | 2% | 60 | 84 | -29% |
| Southern York | \$312,500 | \$269,000 | 16% | 38 | 33 | 15% |
| Spring Grove | \$269,900 | \$252,500 | 7% | 59 | 50 | 18% |
| West Shore | \$255,000 | \$220,000 | 16% | 44 | 53 | -17% |
| West York | \$165,000 | \$139,450 | 18% | 56 | 36 | 56% |
| York City | \$97,500 | \$93,450 | 4% | 101 | 72 | 40% |
| York Suburban | \$199,900 | \$211,700 | -6% | 45 | 60 | -25% |
| Total York County | \$215,000 | \$204,900 | 5% | 879 | 855 | 3% |

Pennsylvania Real Estate License Renewal Process Open

The Pennsylvania Real Estate License Renewal is here. All agents need to have their 14 hours of continuing education, which includes the mandatory Fair Housing course completed by May 31, 2022.

To read more about the process, please click [HERE](#).



**Pennsylvania
Association of
Realtors®**

Real Estate Education Livestream Waiver Extended Until June 30, 2022

Real estate licensees and pre-licensing students currently are able to complete education credits through livestream learning methods under waivers first issued by the Department of State during the pandemic and extended by the General Assembly in September 2021.

This latest waiver extension was set to expire on March 31, but has now been extended through June 30, 2022.

To read more about this extension, please click [HERE](#).

RAYAC Leadership

President

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

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Reid Weinbrom, '24
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Howard Hanna, 235-6911

Tina Llorente '22, ABR,
City-Savvy, AHWD, C2EX. CRS
Keller Williams Keystone,
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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

Showers of Communication

by Shanna Terroso, RCE, e-PRO

“April Showers bring May Flowers.” Water is the lifeblood of the earth. Think about what would happen to our planet if we didn’t have rain. Without rain there would be no life and more importantly to my energetic two boys, no puddles to jump in which would really upset the Terroso tikes.

That leads me to think about the lifeblood of real estate. In my opinion it is communication. Without communication, transactions wouldn’t come to fruition. Think about it. You have all been in transactions that involved bad communications. How smoothly did that transaction go to get to settlement, if it went to settlement at all? It is absolutely necessary and vital as a REALTOR® that you communicate well.

I think most of our REALTORS® believe they are good at communicating. Unfortunately, the client’s perception of good communication can be vastly different from the REALTOR®. I have been with the association for over 16 years and from the day I started until today, lack of communication has been the crux of almost every single ethics complaint filed.

So how can you improve your communication skills? The tricky part is good communication means different things to different people. Some clients need you to call them with regular updates, even if the update is “there is no change”. They need that constant flow of verbal exchanges. Other clients prefer text messages over a phone call. It’s up to you to identify the method of communication that best fits your client’s needs.

But no matter what communication style you choose, the one rule that is universal in all circumstances is **do not wait to share bad news**. I have seen the waiting game hurt one too many good REALTORS®. The REALTOR® held off on sharing bad news because they were hoping they could find a fix and they didn’t want to upset the client unnecessarily. A fix couldn’t be found and the REALTOR® was left to tell the client the bad news. The client is now doubly upset because they felt that the REALTOR® kept them in the dark on the issue and they should have been informed earlier.

During the month of April, shower your clients and other agents with good communications. Hopefully the increased communications will lead to a beautiful garden full of transactions in May.

NAR Legislative Meetings

The REALTORS® Legislative Meetings is where NAR members take an active role to advance the real estate industry, public policy and the association. REALTORS® come to the Washington, DC area for Capitol Hill visits, special issues forums, committee meetings, legislative activities and the industry trade show.

This year's Legislative Meetings take place **May 1-6, 2022**, and the REALTORS® Trade Expo takes place **May 3-4, 2022**. The event is held annually near Washington, DC each May.

To learn more about the NAR Legislative Meetings and to register, please click [HERE](#).



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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.

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



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Fair Housing Month

April marks Fair Housing Month, in which Realtors® across the country recommit to fair and equitable treatment for all homebuyers and renters.

The federal Fair Housing Act, which was passed in April 1968, protects the rights of those searching to rent or buy a home by banning discrimination in housing-related transactions based on seven protected classes: race, color, national origin, religion, sex, disability and familial status. Additionally, the Pennsylvania Human Relations Act protects against housing discrimination in the commonwealth and includes two additional protected classes: age (over 40) and users, handlers or trainers of assistance animals for persons with disabilities.

“Treating clients fairly is something Realtors® subscribe to with the National Association of Realtors® Code of Ethics, and in fact, our Code of Ethics also prohibits discrimination against clients based on sexual orientation and gender identity” said Realtors Association of York and Adams Counties Chief Executive Officer, Shanna Terroso. “It is not something we take lightly. We believe everyone has the right to choose where they want to live and we’re committed to being honest and impartial when it comes to fair housing and upholding the law.”

Fair housing extends well beyond working with your Realtor®. Discrimination has happened with mortgage lenders, appraisers and homeowners’ insurance when someone is treated differently due to their race, color, national origin, religion, sex, disability or familial status. “Redlining” is also a form of discrimination when banks and insurance companies deny services to residents of certain areas based on the race or national origin of the residents in the neighborhood where their homes are located.

“Being treated fairly when going through the homebuying or renting process is of utmost importance,” she added. “Seeking different professional opinions is a good way to confirm you are getting a fair treatment.”

If consumers believe they have experienced a fair housing issue, they should contact the Pennsylvania Human Relations Commission at phrc.pa.gov.





REAL ESTATE SCHOOL
OF YORK & ADAMS COUNTIES, INC.



901 SMILE WAY, YORK, PA 17404 • 717.845.3487 / FAX 717.854.0720 / WWW.RAYAC.COM

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

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:

3.5 of the 14 required hours **MUST** be in the topics of Fair Housing, as mandated by The Pennsylvania State Real Estate Commission.

Spring Course Dates:

April 11 (Wyndham Garden Hotel, York) from 1:00 pm—4:30 pm

May 10 (RAYAC Classroom) from 8:30 am—12:00 noon

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.

*** Details on the next page ***

License Renewal Information

You recently received an email from the PA Real Estate Commission, informing you that it's time to renew your license. All agents **MUST** renew their licenses by May 31, 2022.

*** More information on last page of this catalog ***

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 was 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 was 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): April 19, May 19

Residential Module (RAYAC): April 28, May 11

Commercial Module: online option only (see below)

Online Option:

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

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 |

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

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 |

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.

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|--------------------------------|------------------------------------|---------------------------------|
| 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.

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

This course is designed for today's real estate situations, and will review the uniquely cooperative, yet competitive nature of the business. To succeed in real estate, agents need to know how to cooperate, compromise, and remain professional at all times. Agents owe duties to their clients, customers, and to all consumers. We will review the 2021 COE, and also RELRA requirements for presenting offers, disclosures, and notices to consumers and other agents. Fulfills 2024 Ethics training requirement.

Attention Commercial Agents!

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!

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**

LOCATION: Hanover Country Club, 200 Water Street, Abbottstown, PA 17301

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**

LOCATION: Hanover Country Club, 200 Water Street, Abbottstown, PA 17301

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!

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| Thursday, April 21, 2022 | Show Me the Money: All About Cost Sheets | 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 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.

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| Thursday, April 21, 2022 | Dodging Dirty Deeds | 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 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 |
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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.

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| 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!

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

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| 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.

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| Tuesday, May 10, 2022 | COE: Fair Housing & the Real Estate Agent | Cost: \$40.00 |
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|---------------------------|-----------------------------------|---------------------------------|
| 8:30 AM—12:00 Noon | Instructor: Melanie McLane | 3.5 hours Real Estate CE |
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REQUIRED FOR RETURNING AGENTS: Do you steer? Do you know lenders who redline? Do you have implicit bias in your dealing with minorities? Do you strive to help make your community and your company diverse? Do you know what is in the Federal Fair Housing Act? What about Pennsylvania laws? Are there any local protected classes? How can you be sure that you are following Fair Housing guidelines, and offering equal services to all? We'll discuss and answer all of these questions and more, in this required course. Approved for 3.5 hours Real Estate CE, meets the SREC mandate for 2022 license renewal, and fulfills 2024 Ethics training requirement.

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| Tuesday, May 10, 2022 | Appraising in an Overheated Market | Cost: \$40.00 |
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| 1:00 PM—4:30 PM | Instructor: Melanie McLane | 3.5 hours Real Estate CE |
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This course will help agents navigate the challenges presented by this very overheated market, with extremely low inventory, and multiple offers above listing price. Our current market has created friction between appraisers, who must follow USPAP and lender guidelines, and can only use the comparable sales that exist, and agents, who are seeing multiple offers, all above list price. Agents are also using escalation clauses, as well as an appraisal contingency. Learn the other side's role, as well as consider the inevitable change to this market, and what effect that will have on sellers who bought at the height of the market.

Required Modules - May Classes

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

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

Tuesday, May 17, 2022

Handling Multiple Offers

Cost: \$40.00

8:30 AM - 12:00 Noon

Instructor: Eric Rehling

3.5 hours Real Estate CE

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

Tuesday, May 17, 2022

Qualifying Sellers to Sell

Cost: \$40.00

1:00 PM—4:30 PM

Instructor: Eric Rehling

3.5 hours Real Estate CE

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

License Renewal Information

The Pennsylvania State Real Estate Commission has emailed License Renewal information to each licensee. Be sure that you have completed ALL 14 hours of continuing education, including 3.5 hours of Fair Housing, or the two Module courses, before renewing.

Renew your License at: www.pals.pa.gov

Contact the Commission:

Phone: 717.783.3658

Email: ra-realestate@pa.gov

License Renewal is due by May 31, 2022. Failure to renew your license will cause it to be inactivated by the State. You will then have to go through the steps to reactivate it, and you will not be allowed to practice real estate until it's been reactivated.



Expand Your Business and Horizons

Cultivating Multicultural Relationships is Good for Business

REALTORS® know the importance of adapting and remaining relevant in today's marketplace. By developing a business practice rooted in inclusion and equality, you can help buyers of all cultural backgrounds achieve the dream of homeownership.

The At Home With Diversity® (AHWD) certification course teaches you how to work effectively with diverse populations so you can build business success in today's multicultural real estate market.

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.

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

***Fulfills Real Estate Commission Fair Housing mandate for 2022 License renewal**

Sponsored by PAR:



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Bright MLS Classes



April 7, 2022

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

Bright MLS Search Essentials, 11:00 am, [REGISTER HERE](#)

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

April 14, 2022

Manage and Monitor Listing Activity, 10:00 am, [REGISTER HERE](#)

Create a CMA using Bright MLS, 1:00 pm, [REGISTER HERE](#)

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RAYAC Foundation Charity Golf Outing

The RAYAC Foundation Annual Charity Golf outing will take place on Thursday, May 26th at Heritage Hills Golf Resort!

Registration opens at 8:00 am with a shotgun start at 10:00 am.

This is a perfect opportunity to network with fellow RAYAC members while enjoying a day outside and taking in beautiful views.

Be sure to join us for a delicious BBQ dinner and awards presentation following the event.

There are still sponsorship opportunities available. Please review the brochure [HERE](#).

If you have any questions, please contact [Jaclyn Eriksen](#).



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