

# RAYAC Connection

## What's Inside

RPAC Leadership	2
Board of Directors Minutes	2
ANSI Webinar	3
Membership News	4
Staff Contacts	5
Go Vote	6
Leadership Opportunities	6
Housing Snapshot	7
RAYAC Leadership	8
Executive Officer Column	8-9
80's Night Recap	9
NAR Meetings	10
PAR Meetings	11
RAYAC Course Catalog	12-15
Bright Training	16
RAYAC Foundation Golf Outing	17
Affiliate Member List	18

## Renew Your Real Estate License by May 31, 2022!

We are fast approaching the license renewal deadline. On March 26, the PA Real Estate Commission sent all agents an email with renewal instructions. If you did not receive this email, you can log into your PALS account at [www.pals.pa.gov](http://www.pals.pa.gov) to complete your renewal.

### Helpful Tips:

- This process is handled by the PA State Real Estate Commission, RAYAC does not have the ability to access your commission records.
- Your Broker must renew their license before you'll be able to renew yours.
- All agents must complete 14 hours of Continuing Education before renewing (for first-time renewals, you must complete the two module courses; all others must complete 3.5 hours of Commission-approved Fair Housing as part of their 14 hours).
- If you do not renew your license by May 31, 2022, it will be inactivated by the Real Estate Commission, and you will not be able to practice Real Estate as of June 1, 2022. You will then have to go through the steps to reactivate your license.
- If you cannot remember your username, password or registration code, there is an option on the PALS website to retrieve them.
- License Renewal [FAQ's](#).

***\*\*There is still time to complete your required 14 hours of continuing education. Please see page 10 to look through the course catalog.***



## 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

### **\$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	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

April 14, 2022

### Reports:

- The RAYAC Board of Directors approved the DEI Statement and Fair Housing Declaration. Please review both [HERE](#).

### Reports:

- NAR Legislative Meetings will take place the week of May 2nd in National Harbor, Maryland. There will be a hybrid of live and virtual presentations. Lawrence Yun will be giving a presentation. This event is free for NAR members.
- ANSI Standards- Zoom Webinar with Melanie McLane will take place at noon on Friday May 13th. This is being offered for free by RAYAC.
- Golf Outing - May 26th at Heritage Hills. There are foursomes and sponsorships available.



**WE'RE HERE AND READY TO HELP.**



Our online tools are great, but there's nothing like personal service.  
Our friendly, knowledgeable staff is ready to assist you  
with all of your settlement needs.

[www.wrsettlements.com](http://www.wrsettlements.com)

Phone: 717.846.8882 · Fax: 717.846.3386 · 1441 East Market Street, York, PA 17403

## ANSI Standards for Agents and Appraisers Webinar

**Date:** Friday, May 13, 2022

**Time:** 12:00 pm

Free to attend, but registration is required.

RAYAC Instructor Melanie McLane is conducting a zoom webinar on the ANSI Appraisal Standards. The zoom webinar will break down the changes and the impacts to appraisals in York & Adams Counties.

[REGISTER HERE](#)



## FULTON BANK COMMUNITY COMBO

The Fulton Bank Community Combo purchase mortgage offered by Fulton Mortgage Company is a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

- 80% First Mortgage combined with up to a 20% Second Mortgage\*
  - \* Matching rate and term for both mortgages
- No Private Mortgage Insurance (PMI)



**Sam Miller**

Mortgage Sales Manager  
NMLS #: 467645

717.968.6676

[spmiller@fultonmortgagecompany.com](mailto:spmiller@fultonmortgagecompany.com)  
[fultonbank.com/mortgage/samuelmiller](http://fultonbank.com/mortgage/samuelmiller)



**Connie Kern**

Senior Mortgage Loan Officer  
NMLS #: 480617

717.968.1017

[ckern@fultonmortgagecompany.com](mailto:ckern@fultonmortgagecompany.com)  
[fultonbank.com/mortgage/conniekern](http://fultonbank.com/mortgage/conniekern)

**Fulton Mortgage Company**  
A Division of  
**Fulton Bank, N.A.**

Fulton Bank, N.A. Member FDIC. Subject to credit approval.



# Membership News

## New Members

**John E Alderson, Jr.**, Berkshire Hathaway (E)  
**Bryce W Atkinson**, Northrop Realty  
**Dale Boyce III**, Berkshire Hathaway  
**Justin Busse**, Iron Valley  
**Randi Dayhoff**, Iron Valley  
**Darlene Eisenhart**, Coldwell Banker  
**Michael Heacock**, Keller Williams  
**Kevin Kinard**, Coldwell Banker  
**Kayla Knauss**, EXP Realty  
**Jennifer Mummau**, Realty One Group  
**Sarah M Ricker**, Keller Williams  
**Carolina Romero**, Re/Max Patriots  
**Kimberly Smith**, Iron Valley  
**Jerome M Stonesifier**, Re/Max Quality  
**Andrew Thompson**, Berkshire Hathaway (H)  
**Noelle Wilson**, Realty One

## Member Changes

**Clarissa Avery**, Coldwell Banker  
**Dan Yelle Batts**, EXP Realty  
**Federico Busacca**, EXP Realty  
**Jennifer Fissel**, EXP Realty  
**Jennifer Hays**, Howard Hanna  
**Jillian A Johnson**, EXP Realty  
**Kelly C King Trench**, Re/Max Quality  
**Shannon K McCulloch**, House Broker Realty  
**Madelyn E Miller**, EXP Realty  
**Jonathan G Moody**, Berkshire Hathaway (H)  
**Kevin A Murphy**, Keller Williams  
**April M Pritchard**, EXP Realty  
**Sarah M Ricker**, Keller Williams  
**Deares T Rideout**, Berkshire Hathaway (W)  
**Brittany Schaale**, Realty One Group  
**Herbert Stevenson Jr.**, Country Home Real Estate  
**Justin Waltman**, Manor West Realty

## Member Drops

**Kathy S Folkenroth**, Howard Hanna  
**George Scott Hallowell**, Re/Max Quality  
**Aggie Kiraly**, Berkshire Hathaway (G)  
**Chadd Miller**, Berkshire Hathaway (E)

## New Office/Brokerage

**EXP Realty**  
 2805 Eastern Blvd  
 York, PA 17405  
 888-397-7352

## Office Changes

None

## Office Drops

None

## New Affiliates

None

## Affiliate Changes

None

## Affiliate Drops

None

## Membership Stats

(as of 4/21)

	2022	2021
Primary REALTORS	1235	1177
Secondary REALTORS	112	83
Pending Applicants	17	16
Total REALTORS	1364	1276
Affiliates	97	90
Total Members	1461	1366

# Real Estate Law

made simple,  
no matter what.




(717) 848-4900 | cgalaw.com

Residential and Commercial Real Estate

Settlements | Closings | Title Insurance | Landlord | Tenant

## 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

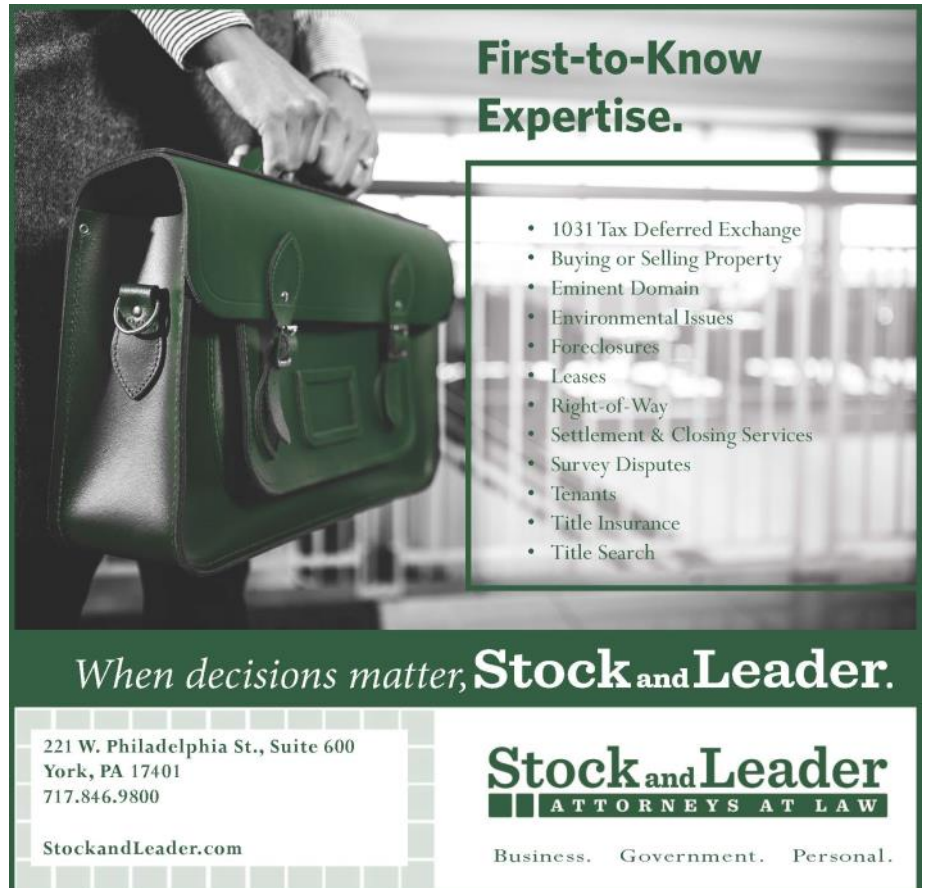
Public Relations Director  
Ext. 110

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

### Deb Kottmyer

Clerk (PT)

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



**First-to-Know Expertise.**

- 1031 Tax Deferred Exchange
- Buying or Selling Property
- Eminent Domain
- Environmental Issues
- Foreclosures
- Leases
- Right-of-Way
- Settlement & Closing Services
- Survey Disputes
- Tenants
- Title Insurance
- Title Search

*When decisions matter, Stock and Leader.*

221 W. Philadelphia St., Suite 600  
York, PA 17401  
717.846.9800

[StockandLeader.com](http://StockandLeader.com)

**Stock and Leader**  
ATTORNEYS AT LAW

Business. Government. Personal.



**We deliver the promise of home**



**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

**Let's Talk! 2555 Kingston Rd. Suite 230, York, PA 17402 | 717.925.2350**

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



Make sure you get out to vote on election day on Tuesday, May 17th!

Polls are open from 7:00 am - 8:00 pm. Click [HERE](#) to find your polling location.

---

## Lots of Leadership Opportunities

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

### Leadership York

Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the Series finds it to be incredibly worthwhile. [Click here](#) for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at [shanna@rayac.com](mailto:shanna@rayac.com) by June 3.

### Leadership Hanover

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career. [Click here](#) for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at [shanna@rayac.com](mailto:shanna@rayac.com) by June 3.

### RAYAC Board of Directors

RAYAC is looking for several talented leaders to serve on the Board of Directors. If you are interested or would like more information about what is involved with being a Director, please contact Shanna Terroso at [shanna@rayac.com](mailto:shanna@rayac.com) by June 24.

# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### March 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 237 homes were sold in Adams County in March 2022, a 7% decrease from 2021. In York County 1,402 homes were sold during the first three months of 2022, which is a 1% increase from this time last year.

The median sales price in Adams County was \$255,000, a 9% increase from 2021. The median sales price in York County was \$225,000, a 11% increase from last year.

“The real estate market in the first quarter of 2022 proved to be a hot market. The median sold price increase in York County was double digits compared to first quarter 2021. With interest rates rising to over 5% for a 30 year fixed loan combined with the increased price appreciation, the cost of purchasing a home continues to climb.” said Elle Hale, 2022 RAYAC President.

**RAYAC Statistics by School District  
2022-2021 (January 1-March 31) 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	\$254,900	\$234,950	8%	25	24	4%
Conewago Valley	\$215,000	\$191,500	12%	59	76	-22%
Fairfield	\$272,500	\$250,000	9%	18	23	-22%
Gettysburg	\$280,000	\$255,000	10%	71	64	11%
Littlestown	\$250,000	\$235,000	6%	41	36	14%
Upper Adams	\$245,000	\$215,000	14%	23	31	-26%
<b>Total Adams County</b>	<b>\$255,000</b>	<b>\$234,450</b>	<b>9%</b>	<b>237</b>	<b>254</b>	<b>-7%</b>
<b>York County</b>						
Central	\$235,000	\$207,450	13%	117	114	3%
Dallastown	\$235,000	\$221,000	6%	120	116	3%
Dover	\$246,000	\$193,000	27%	73	72	1%
Eastern York	\$225,000	\$172,000	31%	49	53	-8%
Hanover	\$203,000	\$175,000	16%	73	71	3%
Northeastern	\$234,990	\$240,000	-2%	109	90	21%
Northern York	\$293,500	\$274,900	7%	55	73	-25%
Red Lion	\$225,000	\$194,450	16%	101	94	7%
South Eastern	\$289,900	\$249,990	16%	63	45	40%
South Western	\$252,500	\$233,770	8%	104	140	-26%
Southern York	\$318,730	\$238,000	34%	62	56	11%
Spring Grove	\$270,000	\$239,900	13%	100	91	10%
West Shore	\$263,700	\$238,500	11%	70	79	-11%
West York	\$170,000	\$146,000	16%	83	64	30%
York City	\$103,000	\$90,000	14%	151	128	18%
York Suburban	\$215,000	\$227,130	-5%	72	101	-29%
<b>Total York County</b>	<b>\$225,000</b>	<b>\$202,500</b>	<b>11%</b>	<b>1402</b>	<b>1387</b>	<b>1%</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

### FAQ on Advertising Another Agent's Listing

*by Shanna Terroso, RCE, e-PRO*

#### 1) Is it ok for me to share another agent's listing on social media? Simple answer NO.

Pennsylvania Real Estate Licensing and Registration Law and the NAR Code of Ethics both prohibit advertising a listing without permission. Simply put, 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.

A listing agent/broker can certainly give permission to other agents/brokers to advertise their listings.

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

#### 2) If I am the buyer's agent, can I claim to have "sold" the property, prior to settlement?

Code of Ethics Standard of Practice 12-7 provides "Only Realtors<sup>®</sup> who participated in the transaction as the listing broker or cooperating broker (selling broker) may claim to have 'sold' the property...."

The listing agent or cooperating agent can claim to have "sold" the property or placed it "under contract" or "pending" prior to settlement. It is not a violation of the rules because you would be advertising the brokerage services provided, not advertising the property for sale.

A couple of things to keep in mind if as a buyer's agent if you are going to advertise your services in assisting a buyer in putting a home under contract:

a) If the deals falls through, you need to be able to rescind those advertisements. It would be very difficult to rescind post cards or emails that you would have sent out because they no longer reflect the status of the property.

*Continued on page 8*



---

You may want to hold off on advertising that pending sale until later in the transaction to ensure the property does actually make it to settlement.

b) You would not be able to use the listing photos in Bright MLS in your advertisement without the listing agent/broker's consent.

### **3) Can I send out a flyer on properties that have recently settled in a neighborhood even though I was not involved in the transaction?**

Generally, advertising recently settled properties in an area is not a violation on its own because properties that transfer hands are public record information. However, the tricky piece as a REALTOR® would be to ensure it does not violate Article 12 of the Code of Ethics which states that REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising. Standard of Practice 12-7 “only REALTORS® who participated in the transaction as the listing agent broker or cooperating broker (selling broker) may claim to have sold the property....”

The advertising of the recently settled properties would have to present a true picture in their advertising. In other words, it doesn't appear the properties that settled were “sold” by the REALTOR® unless they actually were.

Another item of note, is that you would not be able to use the listing photos in Bright MLS in your advertisement without the listing agent/broker's consent.

#### **a) Sub-question. Can I include “under contract” listings or pending listings in this advertisement where I was not involved in the transaction.**

Simple answer: that is not recommended.

As with any advertisement, RAYAC always strongly advises that you speak with your Broker and legal counsel to ensure it is not only compliant with the Pennsylvania Real Estate Commission's Rules of Advertising but also with the REALTOR®'s Code of Ethics.

---

## **80's Night Recap**

Thank you to everyone that came to the RAYAC Foundation 80's Night. It was a fun-filled night which included 80's trivia, gnarly foods, lots of laughs and of course 80's hairstyles and outfits!

The event raised **\$3,719** for the RAYAC Foundation and we could not have done this without your support.

Thank you to all of our sponsors for making this event possible.

*ACNB  
Carr, Cleaver, Yanushonis Team  
Community Settlement  
Dave Monsour Group  
EGStoltzfus Homes, LLC  
Flinchbaugh & Associates  
Gamlet  
Home Pro Inspectors LLC  
Homechek  
Homesale Settlement  
Judd Gemmill Group*

*Mason Dixon Settlement  
McLean Mortgage  
The Rick Smith Team  
Traditions Mortgage  
Wheeler, Argento and Moyer Team  
Liz Hamberger Team  
White Rose Settlement Services  
Alycia Hays  
Ken Worley  
Neil Reichert & Colby Jacobs*



# NAR Legislative Meetings

NAR leverages the power of 1.5 million REALTORS® to effectively advocate for the most pressing issues facing the real estate community, exerting influence at the federal, state, and local levels. At this week's REALTORS® Legislative Meetings, where thousands of members assemble to conduct the business of NAR, that power is front and center.

That's why we're bringing a number of sessions to YOU, our members, wherever you are—home, office, or elsewhere—via livestream at [nar.realtor/stream](https://nar.realtor/stream).

## Streamed Sessions

Visit [nar.realtor/stream](https://nar.realtor/stream) for details and put these dates and times on your calendar.

### Monday, May 2

Our Racial Moment of Truth: The Infrastructure of Our Divisions and Its Impact on Housing Policy (1–2 p.m. ET)  
Real Property Valuation Forum: Addressing Bias in the Appraisal Process (2:15–3:30 p.m. ET)  
The Advocacy Scoop (4–5 p.m. ET)

### Tuesday, May 3

General Session: Inside Politics With Punchbowl News (8–9:30 a.m. ET)

### Wednesday, May 4

Residential Economic Issues & Trends Forum (8–10 a.m. ET)  
Emerging Business Issues & Technology Forum: Which Emerging Tech Trends Will Impact Your Business in the Coming Years? (2–3 p.m. ET)

### Friday, May 6

Board of Directors Meeting  
(8:30 a.m.–1 p.m. ET)



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
- Wide Range of Appliances and Systems Covered as Standard
- No Blackout Areas for Coverage

 **KEY ESTATES**  
CERTIFIED WARRANTY

**866-394-5135 x2149**  
Sales@KeyEstatesWarranty.com  
[KeyEstatesWarranty.com](https://KeyEstatesWarranty.com)

---

## PAR Spring Business Meetings

The PAR Spring Business Meetings will be held on June 6th and 7th at the Hilton Harrisburg. You will also be able to book your room accommodations with the Hilton Harrisburg when you register.

Please register for the Spring Business Meetings by Sunday, May 29th.

[REGISTER HERE](#)



For more than a decade, thousands of area homebuyers have counted on Traditions Mortgage to guide them through the mortgage process.

With local decision making, we offer flexibility that many other lenders are not able to provide.



 MEMBER FDIC

[www.TraditionsMortgage.com](http://www.TraditionsMortgage.com)



**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—May 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.

#### **Final Classroom Offering this Cycle:**

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): May 19**

**Residential Module (RAYAC): May 11**

**Commercial Module: online option only (see below)**

### **Online Option:**

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

---

<b>Thursday, May 5, 2022</b>	<b>Best of the Hotline</b>	<b>Cost: \$40.00</b>
------------------------------	----------------------------	----------------------

<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Peter Ruth</b>	<b>3.5 hours Real Estate CE</b>
---------------------------	-------------------------------	---------------------------------

The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market.

<b>Thursday, May 5, 2022</b>	<b>PA Real Estate Contracts</b>	<b>Cost: \$40.00</b>
------------------------------	---------------------------------	----------------------

<b>1:00 PM—4:30 PM</b>	<b>Instructor: Peter Ruth</b>	<b>3.5 hours Real Estate CE</b>
------------------------	-------------------------------	---------------------------------

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.

<b>Tuesday, May 10, 2022</b>	<b>COE: Fair Housing &amp; the Real Estate Agent</b>	<b>Cost: \$40.00</b>
------------------------------	--	----------------------

<b>8:30 AM—12:00 Noon</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
---------------------------	-----------------------------------	---------------------------------

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

<b>Tuesday, May 10, 2022</b>	<b>Appraising in an Overheated Market</b>	<b>Cost: \$40.00</b>
------------------------------	---	----------------------

<b>1:00 PM—4:30 PM</b>	<b>Instructor: Melanie McLane</b>	<b>3.5 hours Real Estate CE</b>
------------------------	-----------------------------------	---------------------------------

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](http://www.pals.pa.gov)**

#### **Contact the Commission:**

Phone: 717.783.3658

Email: [ra-realestate@pa.gov](mailto: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 by the PA State Real Estate Commission.

## Bright MLS Classes



### May 5, 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](#)

### May 12, 2022

Prospecting – Identifying your Target Market in Bright Public Records, 10:00 am, [REGISTER HERE](#)

Manage and Collaborate with Buyers Using Bright MLS, 1:00 pm, [REGISTER HERE](#)

THE LOCAL EXPERT FOR ALL YOUR  
**HOME FINANCING NEEDS**

- First-in-Class Service
- Easy to use Mobile App
- Exclusive Mortgage Solutions
- Competitive Financing Options



Contact your trusted local professionals for any of your mortgage needs!

 **McLEAN**  
MORTGAGE CORPORATION™  
[www.McLeanMortgage.com](http://www.McLeanMortgage.com)

(717) 472-4962  
2951 Whiteford Road, Unit 301  
York, PA 17402

(717) 427-4970  
1148 W. Elm Ave  
Hanover, PA 17331

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





---

## 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](#).



**HouseMaster**  
a neighborly company  
A full service inspection company

**SCHEDULING**  
**717-256-4400**  
**housemaster.com/lancaster**  
**admin529@housemaster.com**

# Partner and Do Business with RAYAC Affiliate Members!

## 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

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. 10

## 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](#) -

ad pg. 17

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 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

Cross Country Mortgage

First Alliance Home Mortgage

[Fulton Mortgage Company](#) - ad  
pg.3

Gold Star Mortgage Financial

Guardian Mortgage

Guaranteed Rate Affinity

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

Heritage Valley Federal Credit  
Union

Homebridge Financial Services

Homesale Mortgage, LLC

Homestead Funding Corp.

LoanDepot

Members 1st FCU

[McLean Mortgage Corporation](#) -  
ad pg. 16

M & T Bank Mortgage Division

Moneyline Lending, LLC

Mortgage Network

Motto Mortgage Liberty

Movement Mortgage

Northpointe Bank

PrimeLending

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

Goosehead Insurance

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

Lakeside Title Company

Quality Service Settlements

Mason Dixon Settlement Inc

Watermark Land Transfer

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

Yorktowne Settlement Co



901 Smile Way  
York, PA 17404  
Phone (717) 843-7891  
Toll-free in PA 1-866-288-9306  
Fax (717) 854-0720



[rayac.com](http://rayac.com)  
[www.OpenThisWeek.com](http://www.OpenThisWeek.com)  
[www.facebook.com/  
RAYACRealEstate](http://www.facebook.com/RAYACRealEstate)

& check out RAYAC's Facebook  
group exclusively for members