

RAYAC Connection

What's Inside

September is Realtor Safety Month

Board of Director Candidates	2-5
RPAC Leaders	6
Crab Raffle	6
RPAC Sweepstakes	7-8
PAR Article	9
RAYAC Annual Meeting	9
RAYAC Bowlathon Recap	9
Peter Ruth Article	11
Realtor Emeritus	12
Membership News	13
Designer Bag Bingo	13
Staff Contacts	14
Professionalism Award	15
YPN Cornhole Tournament	16
100 Year Logo Contest	17
Realtors Reach Out	17
Housing Snapshot	18
RAYAC Leadership	19
Executive Officer Column	19
Continuing Ed	20-24
Bright Training	25
BOD Minutes	25
Electronic Voting	26
Affiliate Member List	27

Mark your calendars now for the RAYAC Safety Event!



Straight TALK



RAYAC Safety Event

Wednesday, September 14, 2022

9:00 am - 12:00 noon

RAYAC Classroom

Sponsored by:

First American Home Warranty

Light breakfast will be served

September is REALTOR® Safety Month!

RAYAC is offering a multi-faceted program to help you learn more about staying safe. Our event includes information on personal/professional safety, online safety, and a self-defense demonstration! Cost is \$10.

Don't miss this timely and informative session!



To register, visit your Member Portal at www.rayac.com

Presenters

Self-Defense:
Dover Dragons Tae Kwon Do

Personal/Professional Safety:
Paula Musselman, REALTOR

Cyber Security:
Brett M. Woodburn, Esquire



REGISTER TODAY!

Meet the 2023 Board of Director Candidates

**Carmen Banzaca, Keller Williams
Realtor®**



1) How long have you been a Realtor® member? I have been buying and selling properties since 2002, and I have proudly been a licensed PA Realtor® since July of 2016.

2) What do you love most about being a Realtor®? I enjoy many aspects of being a Realtor®, however what I love the most is being able to meet and connect with various clients. One of my favorite things I tell my clients is “if at the end of our transaction, if you don’t feel like you have gained a friend, then I must have done something wrong.”

3) What did you do professionally before real estate? Prior to becoming a full-time Realtor®, I was an educator and an administrator - and now I do both!

4) Do you have any community service? I am proud to have volunteered and have given my time to many local York County organizations: York County Honors Choir, Red Lion Area School District PTO, Red Lion High School Theatre Productions, Girl Scouts, Leg Up Farm and Leadership York.

5) Name one thing people would be surprised to know about you. I have four children.

6) What do you believe are the critical issues facing the real estate industry? Housing supply and affordability, consumer perceptions and consumer education.

7) What is motivating you to run for the RAYAC Board of Directors? My motivation comes from my passion to help others. I truly believe my experience and positivity will be put to good use as a member of the RAYAC Board. It will allow me to serve my peers by doing good for all of the RAYAC members that we serve.

**John Birekland, Rock Commercial
Realtor®**

- 1) **How long have you been a Realtor® member?** 18 years.
 - 2) **What do you love most about being a Realtor®?** The unique challenges each day brings.
 - 3) **What did you do professionally before real estate?** Resort management.
 - 4) **Do you have any community service?** Dallastown Cougar Athletics, CCIM PA/NJ/DE Chapter, Living Word Community Church, and regular Red Cross donor.
 - 5) **Name one thing people would be surprised to know about you.** Watermelon seed spitting champion of Eagle County, Colorado. Also won a Vail Valley Tango dance contest.
 - 6) **What do you believe are the critical issues facing the real estate industry?** Perceived professionalism and managing supply.
 - 7) **What is motivating you to run for the RAYAC Board of Directors?** To have commercial real estate represented in the issues being discussed and decided.
-



**Jennifer Clemens, Berkshire Hathaway
Realtor®**

- 1) **How long have you been a Realtor® member?** 3 1/2 years.
- 2) **What do you love most about being a Realtor®?** Where do I start...if I have to choose what I love the MOST, it's my clients. I love my clients! I get to choose my clients! I love helping them achieve a goal. I love seeing them happy!
- 3) **What did you do professionally before real estate?** I worked for Kay Jewelers for 17 years, most of them as a manager and then for 7 years I sold advertising for a newspaper and radio station.
- 4) **Do you have any community service?** YES! I serve on the Board of Directors of the York County Children's Advocacy Center, I was a founding member of Realtors Rally for Rations, I serve on several committees of events to help raise money for non-profits throughout York and Adams counties as well.



5) Name one thing people would be surprised to know about you. I love tattoos and have quite a few of them!!

6) What do you believe are the critical issues facing the real estate industry? Affordable housing, housing supply, economic changes and how they affect our industry.

7) What is motivating you to run for the RAYAC Board of Directors? I am passionate about serving the community I have lived in for my entire life, now I want to serve the community in which I work as well and give back as needed.

**Cynthia J Forry, Berkshire Hathaway
Realtor®**

1) How long have you been a Realtor® member? Since October of 2017.

2) What do you love most about being a Realtor®? I love that every day is different. I love equipping my clients with the resources and information needed in order for them to make well informed decisions to reach their goals.



3) What did you do professionally before real estate? I worked in the medical field.

4) Do you have any community service? I have volunteered in classrooms, taught bible studies and Sunday School. Recently I founded and am co-leading a local chapter of a national women's running group.

5) Name one thing people would be surprised to know about you. I have floated in the Dead Sea.

6) What do you believe are the critical issues facing the real estate industry? Professionalism and education.

7) What is motivating you to run for the RAYAC Board of Directors? The encouragement of two different brokers, personal growth and learning new ways to add value to those around me.

**Paula Musselman, Berkshire Hathaway
Realtor®**



1) How long have you been a Realtor® member? 33 years.

2) What do you love most about being a Realtor®? I enjoy the challenge, every day is different and every client is different. I pride myself on being a professional and a great negotiator and I love the communication I have with my colleagues and peers.

3) What did you do professionally before real estate? I was a Pharmacy Technician at a Pharmacy for 5 years and also obtained my Cosmetology License.

4) Do you have any community service? Currently I serve on the Planning Commission of Springettsbury Township. I volunteer at Leg Up Farm for all of their fundraising events. I am a past board member of Leadership York and past secretary of the York Suburban Band Boosters.

5) Name one thing people would be surprised to know about you. I recently published a book with my granddaughter that we wrote during the pandemic called *Riley's Magic Freckles*.

6) What do you believe are the critical issues facing the real estate industry? The ever changing market and getting our clients prepared for those changes. We are going to be faced with the prospect that Realtors may be going by the wayside and the Zillow's will continue to grow and selling and buying a home will ALL be done through a service and the "personal touch" of a Realtor will no longer be needed. Having enough inventory, having it priced correctly, allowing those FHA and VA buyers and first time homebuyers to have a chance to purchase a home.

7) What is motivating you to run for the RAYAC Board of Directors? I want to be a voice for my fellow Realtors in the business, who would like someone with longevity and experience to speak on their behalf. I am passionate about what I do and I want to have a voice in the decision making process of our association.

***In accordance with the policies outlined in the RAYAC Bylaws, the RAYAC Leadership Development Committee vetted candidates who applied for the four open positions for the 2023 RAYAC Board of Directors in July. The four candidates selected by the Leadership Development Committee to have their names appear on the ballot as Candidates for the Board of Directors were John Birkeland, Carman Banzaca, Jennifer Clemens and Cynthia Forry. Outside of the Leadership Development Committee process, Article XI, Section 4, Subsection a of the RAYAC Bylaws allows that any member can have their name added to the ballot for consideration by submitting a petition signed by at least 5% of the RAYAC membership. Paula Musselman submitted the aforementioned petition with the appropriate amount number of signatures to have her name appear as a candidate for the Board of Directors.*

Thank You!

THANK YOU to everyone who contributed
\$30,794 RPAC already in 2022
including these RPAC leaders!

Crystal R (\$2,500)

Wade Elfner

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Tamra Peroni

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

Kenneth Worley

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Teresa Gregory
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
Ellen Biesecker	John Bowman
Barbara Deardorff	Chris Dell
Casey Dougherty	Brenda Drawbaugh
Nathan Elfner	Melinda Eppolito
Bridget Floyd	Debbie Folmer
Tereasa Forbes	Lora Foster
Jeff Garber	Judd Gemmill
Liz Hamberger	Martin Heaps
Judy Henry	George Herman
Susan Johnston	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	RoxanneWhitaker
Cynthia Yanushonis	

RAYAC Foundation Crab Raffle

The RAYAC Foundation will be hosting a crab raffle to benefit housing-related charities in York and Adams Counties.

Tickets are available at the RAYAC office. You can purchase one ticket for \$5 or five tickets for \$20.

There will be three winners. First place wins a bushel of crabs and second and third place winners each win a half bushel of crabs.

Tickets will be sold until Thursday, September 15th and the winners will be announced via Facebook Live on Friday, September 16th from S&S Produce and Crabhouse.

Call Jaclyn at the RAYAC office for more details.

717-843-7891.



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

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



**Invest in RPAC.
Protect Your Industry.
Win One of Four Great Prizes.**

\$99 Ticket
\$1,000 Amazon Gift Card



\$50 Ticket
\$500 Rutter's
Gift Card



\$25 Ticket
Apple Watch Series 3



\$15 Ticket
Ring Video Doorbell



RPAC 
Sweepstakes

Enter the RPAC Sweepstakes!

Buy a ticket to our sweepstakes for the opportunity to win a \$1,000 Amazon Gift Card, a \$500 Rutter's Gift Card, an Apple Watch Series 3 or a Ring Video Doorbell

Sweepstakes Information:

- A \$15 investment in RPAC will get you a ticket to enter the sweepstakes for a Ring Video Doorbell
- A \$25 investment in RPAC will get you a ticket to enter the sweepstakes for an Apple Watch Series 3.
- A \$50 investment in RPAC will get you a ticket to enter the sweepstakes for a \$500 Rutter's Gift Card.
- A \$99 investment in RPAC will get you a ticket to enter the sweepstakes for a \$1,000 Amazon Gift Card.

The drawing will be held during the RAYAC Annual meeting on October 25, 2022 and the winner will be announced.

Non-investors are also eligible for the sweepstakes. See official rules for eligibility and for information on how to submit an entry.

OFFICIAL RULES—NO PURCHASE NECESSARY

To be eligible to win the prize in the RPAC Sweepstakes, please follow these rules:

You must be eligible to contribute to RPAC, a federal political action committee, in order to participate in the sweepstakes. The class of eligible contributors is comprised of members of the National Association of Realtors ("NAR"), their immediate family, or executive, administrative and management personnel of a Realtor® association. NAR staff, their immediate families, and those living in their households are not eligible for the sweepstakes.

To enter, you can submit an entry at the RAYAC Office or online between November 1, 2021 and the Annual Business meeting date in October 25, 2022. Only one entry per participant.

No purchase is necessary to enter the drawing.

If, for any reason, the sweepstakes is not capable of running as planned, including tampering, unauthorized intervention, or fraud beyond the control of the sponsor, which corrupts or affects the administration, security, fairness, integrity or proper conduct of this sweepstakes, sponsor reserves the right in their sole discretion to cancel, terminate, modify or suspend the sweepstakes. Each entrant is eligible to win only one prize in this sweepstakes. The Prize is non-transferable and cannot be substituted.

Winners will be notified in person, by phone, mail, or e-mail. For name of prize winner, send a self addressed stamped envelope for receipt by November 1, 2022 to RAYAC 901 Smile Way York, PA 17404.

Winners, by accepting the prize, agree that the prize is awarded on the condition that RPAC, RAYAC and their respective agents, officers, directors, representatives, and employees will have no liability whatsoever for any injuries, losses, or damages of any kind resulting from the acceptance, possession, misuse, or use of the prize or participation in the sweepstakes. Winner further acknowledges that RPAC and RAYAC have not made nor are in any manner responsible or liable for The warranty, representation, or guarantee, express or implied, in fact or law, relative to the prize including but not limited to, its quality, mechanical condition, or fitness. All entries submitted Become the property of PAR and will not be acknowledged or returned. By participating, entrants agree to these official rules, and that the decision of judges is final and binding in all matters relating to the sweepstakes. Any taxes imposed upon a prize will be the sole responsibility of the winner.

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

Misrepresentation of Property is the Top Claim Filed Against Realtors®

by Kelly Leighton
from PAR JustListed

Lisa Scoble of Pearl Insurance joined 2021 PAR President Christopher Raad for a webinar yesterday to discuss managing risks as a Realtor® and how errors and omissions insurance can help protect agents.

“You should think of errors and omissions policies as your professional liability coverage, just like doctors, lawyers and accountants have insurance,” said Scoble. “They are designed for third-party transactions.”

Read the entire article [HERE](#).

RAYAC Annual Business Meeting

Date: Tuesday, October 25, 2022

Time: 9:00 am

Location: Wyndham Garden in York

Keynote Speaker: [Brian Blasko](#).

[Register TODAY!](#)



RAYAC Foundation Bowl-a-thon Recap

Thank you to everyone that came out to the RAYAC Foundation Bowlathon at Suburban Bowlerama! It was a wonderful night filled with sports themed attire, endless laughs, good food and fundraising for a great cause!

The bowlathon raised \$5,450!! Thank you to everyone for your continued support of the RAYAC Foundation. All funds raised stay within York and Adams Counties and help support housing related charities in our area!

Check out more photos from the event on the [Facebook page!](#)



Real Estate Law

made simple,
no matter what.



(717) 848-4900 | cgalaw.com

Residential and Commercial Real Estate

Settlements | Closings | Title Insurance | Landlord | Tenant

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
fultonbank.com/mortgage/samuelmiller



Connie Kern

Senior Mortgage Loan Officer
NMLS #: 480617

717.968.1017
ckern@fultonmortgagecompany.com
fultonbank.com/mortgage/conniekern



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

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

PAR RELEASES A DOZEN UPDATED FORMS: PART II

By: RAYAC Solicitor Peter Ruth

Hopefully you've had a chance to read about the PAR updated Agreements of Sale (if you haven't, take a moment to do so [HERE](#)).

Now that you've read it, you know most of the changes to the Agreements focus on the buyer's financing paragraph and the mortgage contingency contained therein. In addition to the form ASR (Residential Agreement of Sale), forms ASMH (Manufactured Home), ASNC (New Construction), and ASVL (Vacant Land) all have the same revisions concerning financing as the form ASR. The form ACR (Commercial) was similarly revised to add the financing provisions from the ASR, but excluded the reference to FHA, VA, and HUD financing, the interest rate lock, loan-to-value ratio explanation, and the process for lender-requested repairs.

Some form changes were minor but seek to clarify existing language. The form PEA (Price Escalation Addendum) previously only provided that the terms apply if the seller received a competing offer "higher than" the Buyer's offer. This left some licensees and consumers (and legal counsel) confused as to whether it technically applies in a situation where two (2) or more offers have the same net purchase price. This was clarified in the revisions so that the terms of the addendum apply if the seller receives a competing offer that is "equal to or higher than" the Buyer's offer.

Likewise, form ACA (Appraisal Contingency Addendum) was revised to define the satisfaction of the contingency by the "minimum appraisal value" instead of the satisfaction of the "terms of Paragraph 1." The least impactful change was to form MOS (Multiple Offer Summary), where the word "date" was added to the column "Acceptance by" to now read "Acceptance by date." Revisions were also made to the form BRFA (Brokers Request for Affirmation) to provide a seller the option to request Buyer's agent affirm that the terms of any counter-offer were presented to the Buyer.

The final forms to be revised were the Exclusive Listing Agreements for rental properties (form XLR), residential sales (XLS), and commercial sales (XLSC). PAR revised the "Marketing of Property" section to define a Multiple Listing Service (MLS), Virtual Office Website (VOW), and Internet Data Exchange (IDX), and how the seller/landlord can choose whether or not to participate with that type of advertisement.

The forms XLS and XLSC include revisions concerning compliance with the Foreign Investment in Real Property Tax Act (FIRPTA). FIRPTA requires purchasers of property to withhold income tax on any purchase price paid to a foreign person disposing of a real property interest in the United States of America. Unless application is made and approved prior to the sale to determine the actual amount of the tax liability, the amount of the withholding is 15% of the purchase price. Needless to say, having a discussion with a foreign national or legal permanent resident seller when the listing agreement is explained should avoid any surprises at the settlement table concerning large withholdings from sale proceeds.

As with any new form, and as the frequency and topic of calls on the Hotline can attest, questions will be likely and numerous. Rest assured, the attorneys at Stock and Leader are ready to assist you with answers to those questions, and any of your other real estate related needs.



REALTOR EMERITUS PROGRAM

The REALTOR® Emeritus program is a special membership status honoring those REALTORS® who have maintained their membership for 40 years or more. Emeritus members receive a certificate and pin to show their status, payment of National Association, Pennsylvania Association and RAYAC dues are waived for the remainder of their membership, and they are exempt from the Code of Ethics Training requirement.

In 2020, NAR had instituted that there needs to be a service requirement of at least one year of service at the NATIONAL level in order to be recognized as a REALTOR® Emeritus. Service at the state or local level will not be considered. Please note, service is defined as serving as an officer, director, committee member, federal political coordinator, or president's liaison.

Starting in 2020, RAYAC recognizes members who have reached a local REALTOR® Emeritus status. These members will have reached 40 years or more of membership status and given one year of service to RAYAC in the form of a committee, taskforce or board member. The local REALTOR® Emeritus will receive their local RAYAC dues waived for the remainder of their membership.

If any member believes they have achieved 40 years of REALTOR® membership and would like to apply for the National REALTOR® Emeritus or Local REALTOR® Emeritus, please contact shanna@rayac.com.



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

Membership News

New Members

Kaleb Scott Crean, Re/Max Pinnacle
Christopher A Diaz, Re/Max Pinnacle
Jessica Anne Elliott, Assist-2-Sell
Cory Floyd, Keller Williams
Kurt Johnston, Re/Max Patriots
Allison Laver, Iron Valley
Terrance Lee Jamison-Lewis, Keller Williams
Douglas Martin, Keller Williams
Brenda Pagan, McCallister & Myers
Katelyn Plymire, Keller Williams
Steven Ribot, Re/Max Quality
Mary Louise Tablada, Coldwell Banker
Ashlee Weigle, Inch & Co
Patricia Wise, McCallister & Myers

Member Changes

Judith A Albright, Berkshire Hathaway (W)
Hazel R Berholdt, Country Home Real Estate
Jennifer Breneman, Coldwell Banker
Chad Burrows, Country Home Real Estate
Keegan E Carroll-Corwell, House Broker Realty
Karen A Gilbert, Country Home Real Estate
Frederick Ijff, Country Home Real Estate
McKenzie Krout, Inch & Co
Ivetta V McCauley, Country Home Real Estate
Daniel Melhorn, Coldwell Banker
Jessica Okronley, Berkshire Hathaway (W)
Dwayne E Piper, Century 21 Realty
Regina Gallimore Piper, Century 21 Realty
John H Puller Jr., Puller Real Estate
Jordan Hope Ricci, Country Home Real Estate
Deares T Rideout, Keller Williams
Diana Rodriguez, Country Home Real Estate
Edwin Ruiz-Sandoval, Keller Williams
Robert J Stuart, Berkshire Hathaway (W)

Member Drops

Vicki Davis, Berkshire Hathaway (W)
John J Doviak, Berkshire Hathaway (D)
Jennifer S Hudgins, Berkshire Hathaway (H)
Illona Miller, Rock Commercial

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

Affiliate Drops

None

New Affiliates

Mutual Settlement
 14843 Sprague Rd
 Strongsville, OH 44136
 440-826-0000

Membership Stats

(as of 8/21)

	<u>2022</u>	<u>2021</u>
Primary REALTORS	1247	1249
Secondary REALTORS	116	95
Pending Applicants	<u>14</u>	<u>12</u>
Total REALTORS	1377	1356
Affiliates	<u>103</u>	<u>101</u>
Total Members	1480	1457



The RAYAC Foundation will be hosting a Designer Bag Bingo on Sunday, October 30th, 2022 at the Dover Community Building.

Tickets are \$25. Doors open at 11:00 am and games kick off at 1:00 pm.

Concessions will be open before the event starts and will remain open throughout the event, so be sure to come hungry!

There will be raffles, door prizes and 50/50!

This event benefits the RAYAC Foundation which supports housing related charities in York and Adams Counties.

Call the RAYAC office (717-843-7891) to purchase your tickets! This event is open to the public, please tell your family, friends and clients!

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

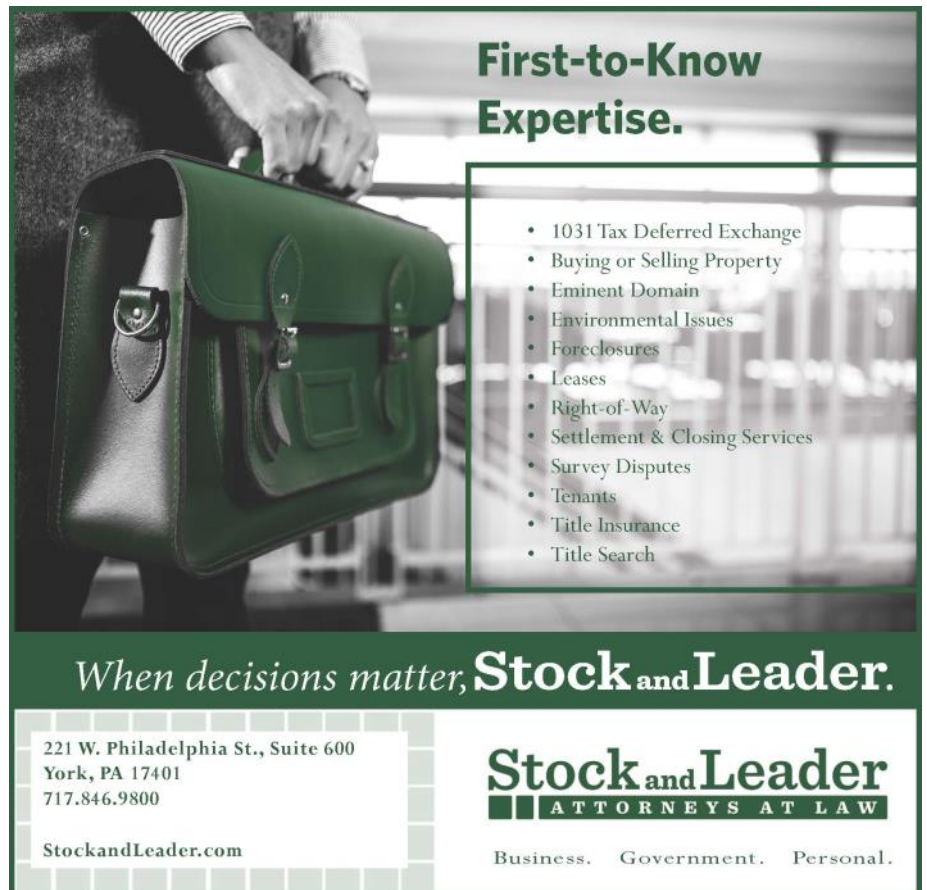
Public Relations Director
Ext. 110

jaclyn@rayac.com

Deb Kottmyer

Clerk (PT)

deb@rayac.com



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

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

RAYAC Professionalism Award

RAYAC members can now nominate RAYAC Realtor members outside of their own brokerage for outstanding professionalism using our simple survey.

After a nomination has been made, the last three agents the nominee completed transactions with, will be emailed a link to a questionnaire to rate the nominee.

Nominees who receive high remarks from their peers will be recognized.

The professionalism award will be awarded on a quarterly basis in January, April, July and October.

Recipients will receive recognition on RAYAC's website - rayac.com and on the Association's social media channels. They will also be emailed a digital marketing package that they can use to promote their business.

The digital marketing package will include: A personalized graphic that can be used on social media, websites, email signatures and wherever they market their business, as long as it is not modified in any way.

[Nominate a RAYAC member today!](#)



An advertisement for UNITS' Moving and Portable Storage. The top of the ad features the text "Moving • Decluttering • Homestaging" in a bold, white font. Below this, a photograph shows a man and a woman standing in a modern living room, smiling. To their right, a woman in a dark blazer is gesturing towards a white UNITS' storage unit. The UNITS' logo is prominently displayed in the bottom left corner, with the text "MOVING AND PORTABLE STORAGE of South Central PA" underneath it. At the bottom of the ad, it says "The Smart Choice for Real Estate Professionals" and "Locally Owned & Operated • 717-650-6521 • UNITSofSCPA.com".

RAYAC YPN CORNHOLE TOURNAMENT

THURSDAY, SEPTEMBER 15

5:00 PM

GOOFY'S

5965 YORK ROAD

SPRING GROVE, PA 17362

\$10 A TEAM (2 PEOPLE)

THANK YOU TO OUR

SPONSORS:

LAKESIDE TITLE

MCLEAN MORTGAGE



RAYAC Celebrates its 100th Anniversary and we are Looking for the Winning Logo!

RAYAC is turning 100!! This occasion calls for a special party celebrating this momentous milestone!

RAYAC will be hosting a gala on **Friday, April 14th** at the Valencia Ballroom in Downtown York. More information will follow regarding the details of the evening.

We know we have a lot of creative members at RAYAC, so we are hosting a logo competition.

We are asking members to design a 100 year logo for the event. Once all logos are received, the membership will vote for the winner.

The winner will receive 2 tickets to the 100 Year Gala as well as \$100 towards their favorite charity.

If you are creating a square logo, we ask that the dimensions be 1080x1080, if you are creating a horizontal logo, we ask that the dimensions be 1920x1080.

Please submit your logo designs by **Friday, September 16th.** You can submit them to Jaclyn@rayac.com.



HOMELESS OUTREACH PROJECT

The Hands on Helpers committee is asking REALTOR and Affiliate members to collect the following items for the Homeless Outreach event.

You can collect as an office or as individuals and drop off to the RAYAC office or contact jaclyn@rayac.com and she can pick up the items from your office.

We are asking to have the items by **Monday, October 3, 2022.**

We are planning on serving 300 members of our community this October at the Homeless Outreach event.

TOP NEED

Shampoo
Conditioner
Black and mixed hair care
Hair products/lotions for curly hair
Hair dressing
Children's allergy meds -zyrtec or allegra
Bathroom cleaners
Floor cleaner

OTHER NEEDS

Deodorant
Hand Soap
Towels
Baby Wipes
Hair Ties/Brushes
Bath Gel/Body Lotion



Monthly Housing Statistics



RAYAC Housing Snapshot

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

July 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 721 homes were sold in Adams County in July 2022, which is a 2% increase from this time last year. In York County 3,833 homes were sold during the first seven months of 2022, which is a 4% decrease from this time last year.

The median sales price in Adams County was \$279,000, a 16% increase from 2021. The median sales price in York County was \$241,500, an 11% increase from last year.

“The real estate market has had a small shift in York County. With the rise in interest rates over 5%, the number of home sales in York County has a small decline year to date compared to 2021. It is important to keep in mind that 2021 was an exceptional year breaking the record of the number of home sales ever recorded in York County. The median home sale price continues to rise in both counties. According to our predictions the median home sale price will continue to increase in York & Adams Counties through 2023.” said Elle Hale, 2022 RAYAC President.

**RAYAC Statistics by School District
2022-2021 (January 1-July 31) Comparison**

School District	2022 Median Sale Price	2021 Median Sale Price	% Change	2022 Number Sold	2021 Number Sold	% Change
Adams County						
Bermudian Springs	\$295,000	\$230,500	28%	79	76	4%
Conewago Valley	\$230,000	\$215,000	7%	174	187	-7%
Fairfield	\$279,900	\$277,500	1%	65	58	12%
Gettysburg	\$309,950	\$265,500	17%	224	190	18%
Littlestown	\$269,950	\$245,000	10%	124	135	-8%
Upper Adams	\$240,000	\$227,450	6%	55	60	-8%
Total Adams County	\$279,000	\$240,000	16%	721	706	2%
York County						
Central York	\$257,000	\$230,000	12%	320	328	-2%
Dallastown	\$255,000	\$244,000	5%	361	337	7%
Dover	\$240,000	\$200,000	20%	202	230	-12%
Eastern York	\$232,000	\$182,000	27%	125	139	-10%
Hanover	\$200,500	\$186,000	8%	191	190	1%
Northeastern	\$253,500	\$249,900	1%	256	227	13%
Northern York	\$337,500	\$275,000	23%	161	176	-9%
Red Lion	\$247,450	\$216,000	15%	282	286	-1%
South Eastern	\$296,950	\$266,250	12%	164	170	-4%
South Western	\$263,500	\$246,000	7%	302	389	-22%
Southern York	\$321,250	\$270,000	19%	178	171	4%
Spring Grove	\$280,060	\$239,950	17%	274	250	10%
West Shore	\$260,000	\$250,000	4%	202	230	-12%
West York	\$192,500	\$170,000	13%	223	227	-2%
York City	\$119,900	\$95,290	26%	381	373	2%
York Suburban	\$240,000	\$220,000	9%	211	276	-24%
Total York County	\$241,500	\$217,000	11%	3833	3999	-4%

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
Coldwell Banker, 854-9242

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

Know What Realtor® Pros Do To!

by Shanna Terroso, RCE, e-PRO

REALTOR® Pros know that your reputation matters. At RAYAC, we are committed to providing you with tips and advice on how to be a REALTOR® Pro and help to raise the bar in our industry.

The RAYAC education committee is launching a REALTOR® Pro Tip that we will showcase each month in the RAYAC newsletter and also on the RAYAC website.

These tips are valuable reminders on what you should be doing in your business to gain the reputation of a professional and a REALTOR® Pro.

Check out our first pro tip [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.





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

RAYAC Course Catalog - Fall 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, 2024 for license renewal
 Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2023 for license renewal

National USPAP 2022—2023

The 2022 - 2023 National USPAP Course is Here!

The recently updated 7-Hour 2022—2023 USPAP class is being held on September 7th. Even though the Manual hasn't changed since the last cycle, the course has been updated, so if you are planning to renew your Appraisal license by June 30, 2023, you must take this updated course. The great news is, you don't have to buy a new manual if you take the course in 2022. You will need to purchase the new book if you take it in 2023.

Wednesday, September 7, 2022

National USPAP

Cost: \$117.10

8:30 AM—4:30 PM

Instructor: Melanie McLane

7 hours Appraisal & RE

This required course will bring students up to date on the changes to this year's USPAP, and explains how to best implement USPAP into daily appraisal practice. Lunch is included.

NOTE: Cost includes the required workbook only. The 2020-2021 USPAP Manual was extended through the end of this year, and is valid until December 31, 2022. All students **MUST** have their own copy of this current manual in order to receive credit for the class.

If you need a copy of the 2020-2021 USPAP manual, please contact Mireya Carlsen at mireya@rayac.com to purchase one.

The SMART PASS for Appraisal is now available to RAYAC members!

If you are a Primary or Secondary member of RAYAC, you are eligible to purchase the Smart Pass for Appraisal for just \$320, and save at least \$35 off the price of paying for each course individually.

*** See inside for more details ***

Monday, October 24, 2022	Caution: Practice Safe Appraisals	Cost: \$80.00
---------------------------------	------------------------------------------	----------------------

8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal CE
------------------------	-----------------------------------	-----------------------------

REQUIRED Course — includes mandatory 2 hours of PA state law. Understand Fannie Mae guidelines, learn to wordsmith for Fannie Mae issues, explore risk reduction techniques, identify the most common consumer complaints against appraisers, review related lawsuits, and discuss Errors & Omissions Insurance.

Instructor: Melanie McLane, lunch is included.

Friday, November 18, 2022	Dirt & Bricks: Land & Cost Approach Valuation	Cost: \$80.00
----------------------------------	--------------------------------------------------------------	----------------------

8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal CE
------------------------	-----------------------------------	-----------------------------

This course will cover the cost approach and land valuation techniques. It includes a review of ANSI, as well as how an appraiser develops the cost approach and how to estimate and defend adjustments made through cost approach for physical, functional, and external obsolescence (including functional adjustments for over-improvements). Part of the cost approach includes valuing land, which can be very difficult, depending upon a number of factors, all of which will be discussed.

Instructor: Melanie McLane, lunch is included.

Friday, December 16, 2022	COE: Bias in Appraisal	Cost: \$40.00
----------------------------------	-------------------------------	----------------------

8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal CE
---------------------------	-----------------------------------	-------------------------------

Also Approved for 2.5 hours Code of Ethics Training

Topics include: underwriting guidelines, fair housing, general business practices, and general ethics. Identify federal, state and local fair housing laws, review and discuss complaints against appraisers for bias, understand Fannie Mae guidelines regarding bias, including the use of certain words and phrases in appraisals, and learn risk reduction strategies.

Instructor: Melanie McLane.

Friday, December 16, 2022	Estimate, Adjust & Defend	Cost: \$40.00
----------------------------------	--------------------------------------	----------------------

1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal CE
------------------------	-----------------------------------	-------------------------------

This course covers how appraisers should make, estimate, and defend adjustments. Appraiser reports are scrutinized by underwriters, lenders, clients, borrowers, real estate agents and others, and, especially, during the past two years, appraisers have been second-guessed about values, asked for reconsiderations of value, and challenged on their reports. The goal is for an appraiser to produce credible results, in accordance with USPAP, follow the guidelines of our clients (often Fannie Mae/Freddie Mac), generating a quality appraisal report that is as bullet-proof as possible.

Instructor: Melanie McLane.



INTRODUCING SMARTPASS FOR APPRAISAL



Pay One Price for all Your Education!

TAKE ALL YOUR APPRAISAL COURSES FOR ONLY \$320

- ❖ The SMARTPASS is an affordable way to complete your 2022-2023 Appraisal course requirements through RAYAC. SMARTPASS holders will save over \$35 on their mandatory 28 hours of education

HOW DO I GET THE SMARTPASS?

- ❖ The SMARTPASS is available for purchase to RAYAC Members through the RAYAC website Member Portal under "EVENTS" for \$320. Access your portal here: <https://mdweb.mmsi2.com/york/>
- ❖ The SMARTPASS will be available for purchase until February 28, 2023, to all RAYAC Appraiser members

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

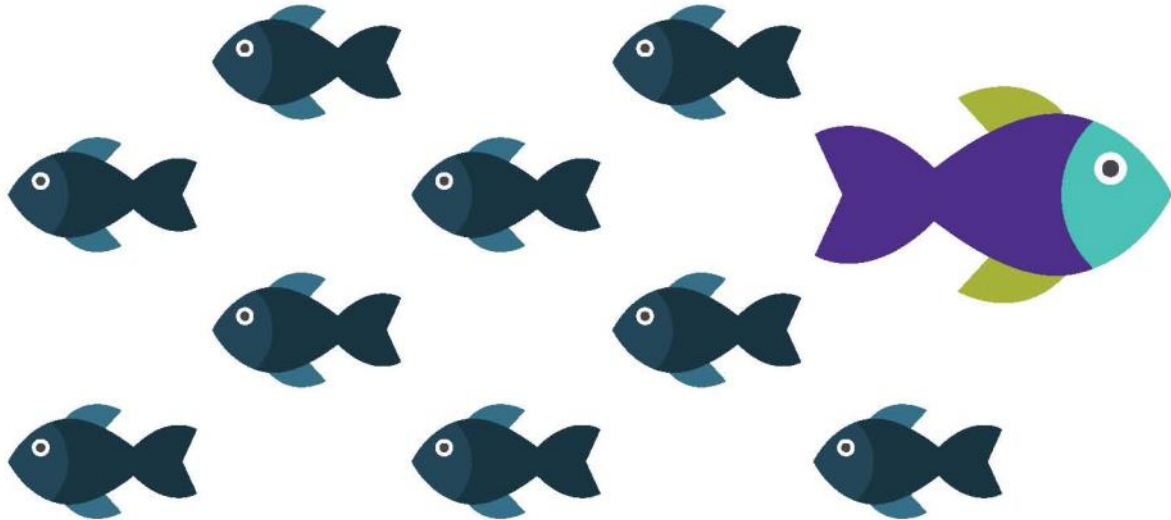
- ❖ You **MUST** pre-register for classes at least 48 hours prior to the class date
- ❖ Contact Mireya Carlsen at mireya@rayac.com to register for classes
- ❖ Please note: Late registrations and walk-ins may not be accepted

TERMS & EXCLUSIONS

- ❖ The SMARTPASS is available only for 3.5 hour and 7-hour Appraisal classes held between September 1, 2022 and June 30, 2023
- ❖ It does not apply to broker courses, designation and certification courses, online courses, real estate continuing education courses, StraightTALK sessions, or courses taken prior to purchasing the PASS
- ❖ SMARTPASS holders who no-show a course will be charged a \$10 fee
- ❖ The SMARTPASS is non-refundable and non-transferrable

KNOW MORE. DO MORE.

Proud partner in NAR's
REALTOR Benefits® Program.



Stand Out From the Rest

With NAR's Accredited Buyer's Representative (ABR®) Designation Course

This two-day course is the first step towards becoming an ABR® designee. It will teach you:

- Methods, tools, and techniques to provide the support and services that buyers want.
- How to increase your revenue and referrals and reduce your risk.

With specialized education and exclusive member benefits, ABR® designees are equipped to guide homebuyers through every stage of the home buying process.

Learn more at [REBAC.net](https://www.rebac.net)



Completion of the two-day ABR® Designation course is the first step in earning the designation. In order to obtain the ABR® designation you must also successfully complete one of the ABR® elective courses, submit documentation verifying five completed transactions in which you acted solely as a buyer's representative, and be a member in good standing with the National Association of REALTORS®.

Do you have what it takes to be one of the best? Register for the course!

Dates: October 12 - 13, 2022

Time: 8:30 am – 4:30

Lunch included

Instructor: Joe Driver

Location: RAYAC Classroom

901 Smile Way, York, PA 17404

Cost: \$349.00

*includes class materials/NAR REBAC fee

Approved for 15 hours Real Estate CE
and 1 Broker credit





REAL ESTATE INVESTMENTS

(2 broker credits/ 30 hours CE)

Are you working on your Broker's license? Real Estate Investments is one of the elective core required courses needed to fulfill your educational requirements. Course topics include:

Advantages/Disadvantages of Investing

Forms of Ownership

Taxation

Financing

Mathematical Concepts

Cash Flow Analysis & Projections

Learn all about the ins and outs of real estate investing while completing your Broker's license requirements!

Dates: November 29, December 2, 6, 8, 12, 15, 2022

Time: 9:00 AM - 2:30 PM

Instructor: Mike Perry

Location: RAYAC Classroom

Cost: \$395 (lunch included)

For more information, or to register, please visit <https://mdweb.mmsi2.com/york/>

Bright MLS Classes



September 1, 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](#)

September 8, 2022

Creating a CMS in Bright MLS , 10:00 am, [REGISTER HERE](#)

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

Board of Directors Summary August 11, 2022

Reports:

- Board of Directors Candidates– The Leadership development committee has selected the four candidates: John Birkeland, Jennifer Clemens, Carman Banzaca, and Cynthia Forry. There are four open spots.

Action Items:

- Adopted the recommendations of the Grievance Committee and the Pro Standards Committee on changes to the Professional Standards Policy.

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

(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)



New Electronic Voting for RAYAC Board of Director Candidates

As result of the bylaws amendments that were passed by the RAYAC membership in 2021, the voting for the RAYAC Board of Directors this year will be done through an electronic platform.

Starting on September 26, 2022 RAYAC Primary and Secondary members will be able to log into their member portal and vote for up to four candidates running for the 2023 Board of Directors.

The voting will be open electronically from September 26th through midnight on October 24th. Paper ballots will be available during the annual election on October 25th if a member did not vote electronically in advance of the meeting.

An advertisement for HouseMaster Home Inspections. It features three white service vans parked in a row, each with a ladder on the roof rack. The vans are branded with the HouseMaster logo and the phone number 717-256-4400. Three men in dark shirts and khaki pants are standing in front of the vans. The background is a grassy area with trees.

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. 10

Dethlefs Pykosh & Murphy

[Stock and Leader](#) - ad pg. 13

Appraisers

AnalytiQ Appraisal Services

CSRB Appraisals, LLC.

Maryland Appraisal Company

Builders

York Builders Association

Barnett Building Advisors

DR Horton

Caruso Homes on Your Lot PA1

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. 12

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. 26

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

Centennial Lending Group

Cross Country Mortgage

First Alliance Home Mortgage

[Fulton Mortgage Company](#) - ad pg.10

Gold Star Mortgage Financial

Guardian Mortgage

Guaranteed Rate Affinity

[Guild Mortgage](#) - ad pg.14

Heritage Valley Federal Credit

Union

Homebridge Financial Services

Homesale Mortgage, LLC

Homestead Funding Corp.

LoanDepot

Members 1st FCU

[McLean Mortgage Corporation](#) -

ad pg. 25

M & T Bank Mortgage Division

Moneyline Lending, LLC

Mortgage Network

Movement Mortgage

Northpointe Bank

PrimeLending

PSECU

Union Community Bank

Tidewater Mortgage

[Traditions Mortgage](#) - ad pg. 19

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

[Units of South Central PA](#) - ad pg. 15

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

Mutual Settlement

Quality Service Settlements

Mason Dixon Settlement Inc

Mutual Settlement

Watermark Land Transfer

[White Rose Settlement Services](#) - ad pg. 6

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
www.OpenThisWeek.com
www.facebook.com/RAYACRealEstate

& check out RAYAC's Facebook group exclusively for members