

RAYAC Connection

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RAYAC Annual Business Meeting

Mark your calendars now for RAYAC's biggest event of the year!



**JOIN US FOR
RAYAC'S ANNUAL
BUSINESS MEETING**

**ENJOY BEING
ENTERTAINED AND
INSPIRED WHILE
LISTENING TO KEYNOTE
SPEAKER, BRIAN BLASKO!**

DATE: Tuesday, October 25, 2022
TIME: 9:00 AM - 12:00 PM
LOCATION: Wyndham Garden York
FREE to RAYAC Members!

Sponsored by: McLean Mortgage



Make sure to come dressed in your REALTOR **BLUE!**

[REGISTER TODAY!](#)

Thank You!

THANK YOU to everyone who contributed
\$36,925 RPAC already in 2022
including these RPAC leaders!

Crystal R (\$2,500)

Wade Elfner

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Kim Moyer
Tamra Peroni
Jim Warfield

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
Stella Raffensberger
Brad Shafer
Bill Shanbarger

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

Jackie Altland
Marie Arcuri
Jerry Austin
Gina Baum
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
John Bowman
Mark Carr
Chris Dell
Brenda Drawbaugh
Nathan Elfner
Ron Fimiani
Debbie Folmer
Lora Foster
Michelle Gemmill
Michael Hackenberger
Terri Harmon
Martin Heaps
George Herman
Susan Johnston
Anne Kahlbaugh
Jenny Kibler
Nathan Krotzer
Cindy Mann
Debra McManus
Cami Miller
Ashley Motter
Annemarie Orndorff
Robyn Pottorff

Allison Altman
Heather Augenbaugh
Dan Yelle Batts
Jonathan Bausman
Bobby Behler
Ed Bender
Brian Berkheimer
Jill Bleecker
Tiffany Bullaj
Barbara Deardorff
Casey Dougherty
Amanda Eisenhart
Melinda Eppolito
Bridget Floyd
Tereasa Forbes
Jeff Garber
Judd Gemmill
Liz Hamberger
Alan Hartman
Judy Henry
Katie Horne
Michele Jones
Glenda Kane
Scott Kopp
John Linton
Deb McLaughlin
Robin Mede-Butt
Sharron Minnich
Cinda Nease
Jason Phillips
Mary Price

Neil Reichart
Brenda Riddle
Selina Robinson
Christina Rosensteel
Cindy Sarver
Heather Saylor
Richard Smith
Kayla Sterling
Shanna Terroso
Jason VanDyke
Julie Wheeler
Roxanne Whitaker

Jodi Reineberg
Mark Roberts
Jill Romine
Michael Sabo
Jim Savard
Deborah Smith
Brittani Snyder
Kristyn Stouch
Donna Troupe
Richard Vangel
Michael Wheeler
Cindy Yanushonis

What Realtors® Need to Know About 1031 Like-kind Exchanges

By: *Kim Shindle*

Real estate professionals are in the ideal position to recommend 1031 like-kind exchanges to their clients when appropriate, according to Margo McDonnell, president and CEO of 1031 CORP., Collegeville, Pa.

“Oftentimes your seller may be unaware of 1031 exchanges and misses the opportunity to buy replacement property with pre-tax dollars,” McDonnell said speaking to PAR President Christopher Beadling during a PAR webinar yesterday. “The actual 1031 must be handled by a qualified intermediary. We handle all of the 1031 details, so the Realtor® can handle all of the details of listing and selling the property and getting them to the closing table.”

Read the entire article [HERE](#).



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\$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.

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Connie Kern

Senior Mortgage Loan Officer
NMLS #: 480617

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fultonbank.com/mortgage/conniekern

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RAYAC Is Now Taking Applications for Various Awards and the Steve Snell Educational Excellence Award

If you or someone you know makes a difference in our community through exemplary volunteer service, please complete an application for RAYAC's Community Service Award.

Apply for the \$500 Steve Snell Educational Excellence Award to be used towards a designation or broker course. For an application outlining award and scholarship criteria, contact Shanna Terroso at shanna@rayac.com.

If you know someone deserving of the REALTOR of the Year Award and the YPN Award, please send those nominations to shanna@rayac.com.

Application deadline is December 2, 2022. Both award winners will be announced at RAYAC's Awards and Installation event.



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Membership News

New Members

Tonya Lynn Allen, C21
 Casey Drumheller, Keller Williams
 Samuel C Embich, Keller Williams
 Edward Gomez, Berkshire Hathaway (W)
 Melanie Hess, Re/Max Quality
 Lora M Holt, Berkshire Hathaway PenFed
 Soranly Jardines-Diaz, Keller Williams
 Maria Leon, Howard Hanna
 Anne Lockwood, Keller Williams
 Muthiga Mbatia, Keller Williams
 Christina D Menter, Keller Williams
 Abigail Mae Miller, Keller Williams
 Amanda Newman, Coldwell Banker
 Colin G Prettyman, Re/Max Patriots
 LeeAnthony Ragusa, Inch & Co
 Ellie Thoman, Berkshire Hathaway (E)
 Luke Yeagle, EXP Realty
 Rachelle Semper, Coldwell Banker

Member Changes

Taisha Butler, Iron Valley
 Devon Carbohn, Berkshire Hathaway (E)
 Jessica Anne Elliott, Welcome Home Real Estate
 Dillon S Herman, Keller Williams
 Lindsey Herman, Keller Williams
 Margaret R Landis, Iron Valley
 Maria Leon, Howard Hanna
 Robert McGuire, Berkshire Hathaway (SH)
 Tamera N Phillips, Coldwell Banker
 Andrew Redmond, Country Home Real Estate
 Eugene H Shaffer Jr., Elite Property Sales
 Robert C Shaffer, Elite Property Sales
 Natalia Perla Smith, C21 Home Advisors
 Tracey E Smith, Coldwell Banker
 Justin Waltman, Realty One Group

Member Drops

Penny Alio, Howard Hanna
 Andrew Clancy, Keller Williams
 Matthew M DeRose, Berkshire Hathaway (CD)
 Kyle Sparks, Joseph A Myers Real Estate
 Colleen Wildasin, Berkshire Hathaway (SH)

New Office/Brokerage

Elite Property Sales, LLC
 224 N. George St
 York, PA 17401
 717-902-9474

Office Changes

None

Office Drops

None

Affiliate Changes

None

Affiliate Drops

None

New Affiliates

Centennial Lending Group

1126 Horsham Road
 Maple Glen, PA 19002
 215-469-1000

PSECU

1500 Elmerton Ave
 Harrisburg, PA 17110
 1-800-237-7328

Membership Stats		
(as of 9/21)		
	2022	2021
Primary REALTORS	1253	1257
Secondary REALTORS	120	100
Pending Applicants	16	11
Total REALTORS	1389	1368
Affiliates	107	101
Total Members	1496	1469

Wertz Construction

88 Sunset Drive
 Hanover, PA 17331
 443-253-5428

HomeInsight360

519 Meade Ave
 Hanover, PA 17331
 717-256-1007



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

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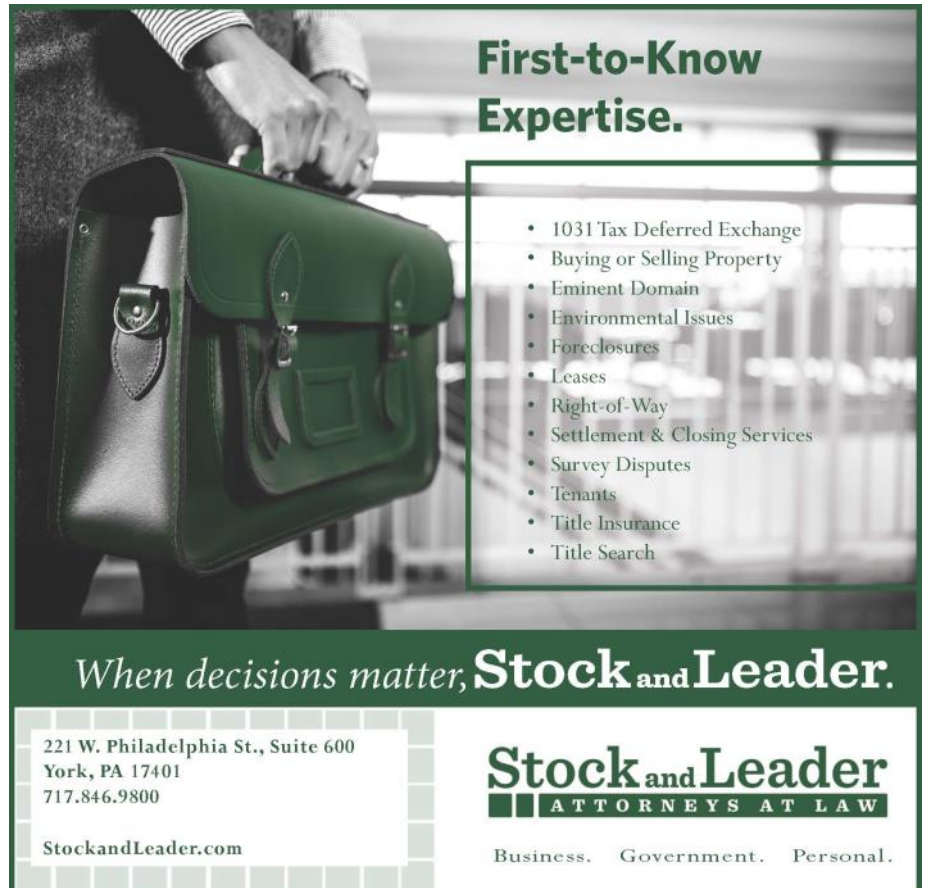
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Diane Leib
Sr. Loan Officer
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717.487.4622



Kevin Wivagg
Sr. Loan Officer
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717.891.1989



Rob Frey
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NMLS#147464
717.891.0685



Shawn Kelly
Sr. Loan Officer
NMLS#135170
717.542.5005

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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 UNIT'S Moving and Portable Storage. The top text reads "Moving • Decluttering • Homestaging". The main image shows a man and a woman standing in a living room, with a woman in a dark blazer pointing towards a white UNIT'S storage unit. The UNIT'S logo is prominently displayed in the foreground, with the text "MOVING AND PORTABLE STORAGE of South Central PA". Below the logo, it says "The Smart Choice for Real Estate Professionals" and "Locally Owned & Operated • 717-650-6521 • UNIT'SofSCPA.com".

RAYAC Celebrates its 100th Anniversary and We Want YOU to Pick the Winning Logo!

Head over to RAYAC's [Facebook](#) or [Instagram](#) pages and either "like" or comment which logo you like the best!

Make sure you mark your calendars for Friday, April 14th for the 100 Year Gala!!



HOMELESS OUTREACH PROJECT

The Hands on Helpers committee is asking REALTOR and Affiliate members to collect the following items for the Homeless Outreach event. If you can volunteer the day of the event (Thursday, October 20th), please contact Jaclyn@rayac.com.

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

August 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 835 homes were sold in Adams County in August 2022, which is a 2% increase from this time last year. In York County 4,475 homes were sold during the first eight months of 2022, which is a 6% decrease from this time last year.

The median sales price in Adams County was \$279,000, a 14% increase from 2021. The median sales price in York County was \$244,360, an 11% increase from last year.

“As the mortgage rates have risen to 6%, the number of home sales has decreased in York County compared to the same time period in 2021. It is important to keep in perspective that 2020 and 2021 were historical years in that they broke all previous records in terms of the number of home sales in one single year. The pace we are seeing today is similar to real estate market trends in 2019. Anyone who was in real estate in 2019 would tell you it was a great year.” said Elle Hale, 2022 RAYAC President.

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

School District	2022 Median Sale Price	2021 Median Sale Price	% Change	2022 Number Sold	2021 Number Sold	% Change
Adams County						
Bermudian Springs	\$290,000	\$235,000	23%	95	91	4%
Conewago Valley	\$238,000	\$219,000	9%	193	219	-12%
Fairfield	\$285,000	\$275,000	4%	71	68	4%
Gettysburg	\$305,990	\$279,900	9%	259	216	20%
Littlestown	\$270,000	\$250,000	8%	155	161	-4%
Upper Adams	\$234,950	\$225,000	4%	62	67	-7%
Total Adams County	\$279,900	\$245,000	14%	835	822	2%
York County						
Central York	\$265,000	\$229,000	16%	387	418	-7%
Dallastown	\$255,000	\$245,250	4%	421	402	5%
Dover	\$241,000	\$202,000	19%	243	275	-12%
Eastern York	\$237,450	\$184,900	28%	142	157	-10%
Hanover	\$205,000	\$190,690	8%	228	217	5%
Northeastern	\$255,490	\$252,500	1%	292	278	5%
Northern York	\$344,500	\$276,450	25%	182	202	-10%
Red Lion	\$240,000	\$219,900	9%	327	345	-5%
South Eastern	\$300,000	\$266,250	13%	193	200	-4%
South Western	\$266,500	\$249,900	7%	355	453	-22%
Southern York	\$327,000	\$269,500	21%	199	214	-7%
Spring Grove	\$280,230	\$242,500	16%	307	290	6%
West Shore	\$263,000	\$250,000	5%	239	279	-14%
West York	\$196,000	\$170,000	15%	274	261	5%
York City	\$120,000	\$98,500	22%	437	427	2%
York Suburban	\$235,000	\$219,900	7%	249	325	-23%
Total York County	\$244,360	\$220,000	11%	4475	4743	-6%

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

Why You Need to Be at RAYAC's Annual Business Meeting

by Shanna Terroso, RCE, e-PRO

Fall is in full swing and that also means RAYAC is busy planning our Annual Business Meeting. The Business Meeting is the one time a year we bring all our members together in fellowship to give you a State of the Union on the Association. We also showcase a fabulous keynote speaker each year and this year's speaker Brian Blasko will not disappoint. In addition to being a publicized author, Brian has been called on to speak by many of the big franchise companies and the National Association of REALTORS®. For me personally, I have seen Brian on two separate occasions and rank him as one of the top speakers I have ever seen!

Brian brings an energy and enthusiasm to the stage that is simply unmatched. This year's keynote will be on Recipe for Success, Five Ingredients for a well-balanced life.

Here are the Top 3 Reasons Why You Need to Be There:

- 1) Brian Blasko, obviously.
- 2) Over 300 of your fellow RAYAC members were at the event last year and said what a great event it was. This is an awesome networking opportunity with your peers. You don't want to be one of the few who missed it.
- 3) FREE Breakfast. Most doctors will agree breakfast is the most important meal of the day and we are giving you a delicious buffet meal for free.

So there you have it. There should be no reason I won't see you at the Annual Business Meeting. Please be sure to register by clicking [HERE](#).

RAYAC's Annual Business Meeting
Wyndham Garden Hotel
Tuesday, October 25th

Registration opens at 8:00 AM. Program Begins at 9:00 AM.



RAYAC Membership Dues for 2023

For the first time in 9 years, RAYAC will be raising its membership dues by \$30 annually in 2023. Like all businesses, the association has experienced increased inflationary costs. Moving into the 2023 year, RAYAC will no longer be receiving financial MLS data payments from Bright MLS. When we first merged with Bright MLS, we shared with the membership that a possibility of a dues increase may become necessary in the future. We have been able to hold off on dues increases over the past 5 years since the merger through conservative budgeting, reduction in RAYAC staff and re-negotiating every vendor contract we have all while increasing services to our RAYAC membership.

Raising membership dues is never an easy decision but funding more initiatives for the future will enable us to better serve our members. RAYAC prides itself on bringing the best service to its members, and in order to maintain the value of those services and benefits, a dues increase is necessary at this time.

2023 REALTOR® Membership Dues

RAYAC will be emailing dues invoices to members in early November and payment is due to the Association on January 5, 2023.

RAYAC Local Dues: \$255

Pennsylvania Association of REALTOR® Dues: \$150

National Association of REALTORS® Dues: \$150

National Association of REALTORS® Special Assessment for the Consumer Advertising Campaign: \$45
(NAR raised the special assessment fee \$10 annually).

Total 2023 REALTOR® Dues: \$600*
**does not include optional RPAC contribution*

PAR Board of Directors

The Pennsylvania Association of REALTORS® is governed by their Board of Directors.

RAYAC is entitled to 6 voting board members and 2 alternates with PAR. RAYAC's representatives on the PAR Board of Directors are appointed by the RAYAC Board of Directors.

If you are interested in submitting your name for consideration, please contact shanna@rayac.com by November 1st.



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

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How To Respectfully Reject a Homebuyer's Offer

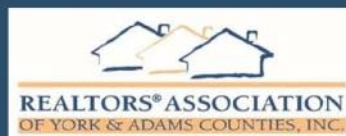
Sharing the news that a homebuyer's offer was not accepted, is never an easy call, but REALTOR® Pros know there are ways to do it respectfully.

Here are our REALTOR® Pro-Tips on the respectful way to reject an offer.

1. **Communication matters.** Most buyers are waiting anxiously by the phone wanting to know if their offer was accepted or rejected. Keep the lines of the communication open with the buyer's agent on when you expect to meet with the seller to present the offer.
2. **Time Matters.** After a decision is made by the seller, in a timely fashion contact the buyer's agent. The preferable method is to call the buyer's agent thanking them for the offer and make sure to do so before the offer expires. Simply letting the offer expire is something most consider rude and a good way not have the buyer make any additional offers.
3. Politely explain that the sellers have accepted an offer that is more in align with their needs. With the seller's permission, you can share why the offer was rejected: price, contingences, terms, closing dates, etc. That can be helpful information for the buyers in the future.
4. Do not explain the market to the buyer's agent. The buyer's agent is a knowledgeable professional and they likely know the market conditions inside and out. They do not need a tutorial from you.
5. No one likes a negative nelly, so please don't be critical of the offer.
6. Don't change the status of the listing in Bright MLS, until you have had an opportunity to inform all the buyer's agents about their rejected offers. Nothing is more heartbreaking to a client to look the property up online and see the listing is now under contract when they were not notified by their agent first.

You may be the listing agent today, but tomorrow, you may be making an offer on a home that is listed by a buyer's agent you've dealt with. Ask yourself, did you treat the buyers agent today with the respect that you hope to receive in the future?

Remember REALTOR® Pros handle the rejection of homebuyer's offer with respect at all times knowing there is a real life person on the other end of that contract.





REAL ESTATE SCHOOL
OF YORK & ADAMS COUNTIES, INC.



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RAYAC Course Catalog 2022-2023

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

The 2022 - 2023 National USPAP Course is Here!

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, because the current manual has been extended through the end of 2023!

National USPAP

Cost: \$117.10

Instructor: Melanie McLane

7 hours Appraisal & RE CE

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, and is valid through December 31, 2023. 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 cost is \$79.50, and it is valid until December 31, 2023.

Class Dates:

January 17 from 8:30—4:30 via Zoom Webinar

March 30 from 8:30—4:30 in the RAYAC Classroom

PLEASE NOTE:

All January-February Appraisal classes will be held via Zoom webinar.

Live Appraisal classes will return in March.

Caution: Practice Safe Appraisals

Cost: \$80.00

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. Lunch is included.

Class Dates:

October 24 from 8:30—4:30 in the RAYAC Classroom

January 25 from 8:30—4:30 via Zoom Webinar

April 12 from 8:30—4:30 in the RAYAC Classroom

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 \$35 on your required courses.

Purchase the Smart Pass through your Member Portal

*** See inside for more details ***

Dirt & Bricks: Land & Cost Approach Valuation

Cost: \$80.00

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. Lunch is included.

Class Dates:

November 18 from 8:30—4:30 in the RAYAC Classroom

February 14 from 8:30—4:30 via Zoom Webinar

May 3 from 8:30—4:30 in the RAYAC Classroom

COE: Bias in Appraisal

Cost: \$40.00

Instructor: Melanie McLane

3.5 hours Appraisal CE & Code of Ethics

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.

December 16 from 8:30—12:00 in the RAYAC Classroom

February 23 from 8:30—12:00 via Zoom Webinar

May 23 from 1:00—4:30 in the RAYAC Classroom

Estimate, Adjust & Defend

Cost: \$40.00

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.

December 16 from 1:00—4:30 in the RAYAC Classroom

February 23 from 1:00—4:30 via Zoom Webinar

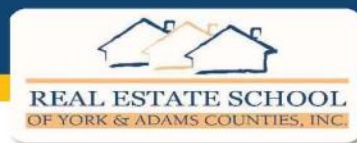
May 23 from 8:30—12:00 in the RAYAC Classroom

Appraiser License Renewal 2023 - What You Need to Know

Appraisers MUST complete 28 hours of continuing education in order to renew their licenses by June 30, 2023. There are two required courses:

7-Hour National USPAP Update class

PA Law (2 hours): Caution—Practice Safe Appraisals class



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?

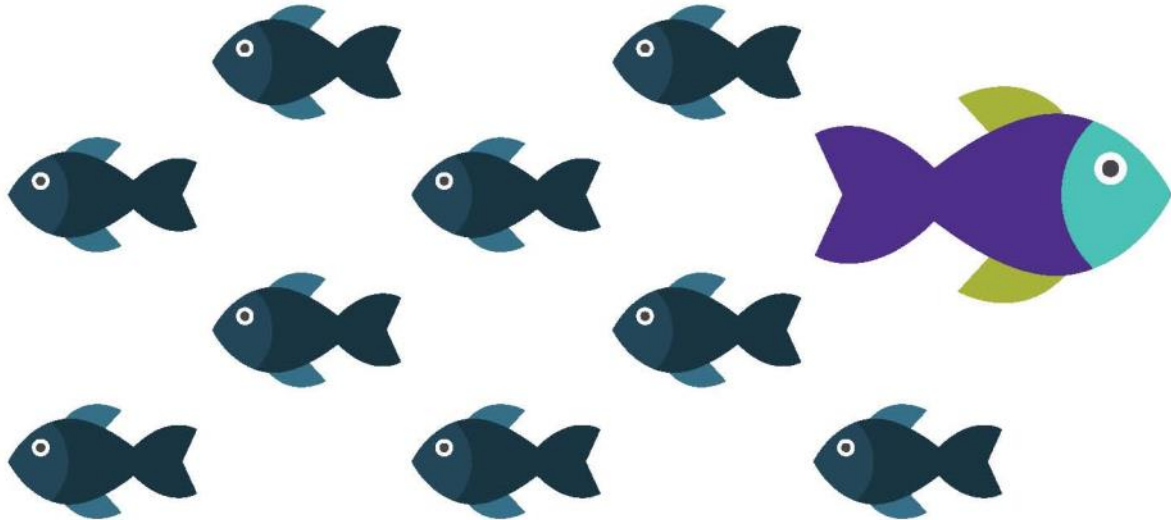
- ❖ You **MUST** pre-register for classes at least 48 hours prior to the class date
- ❖ Contact Mireya Carlsen at mireya@rayac.com to register for classes
- ❖ Please note: Late registrations and walk-ins may not be accepted

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

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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

October 6, 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](#)



October 13, 2022

Promote Your Brand as the Local Market Expert , 10:00 am, [REGISTER HERE](#)

Prospecting – Identifying your Target Market in Bright Public Records, 1:00 pm, [REGISTER HERE](#)

Board of Directors Summary September 8, 2022

Reports:

- Electronic voting is now open for the 2023 Board of Directors. REALTOR members can vote through the Member Portal.

Action Items:

- For the first time in 9 years, RAYAC will be raising its membership dues.

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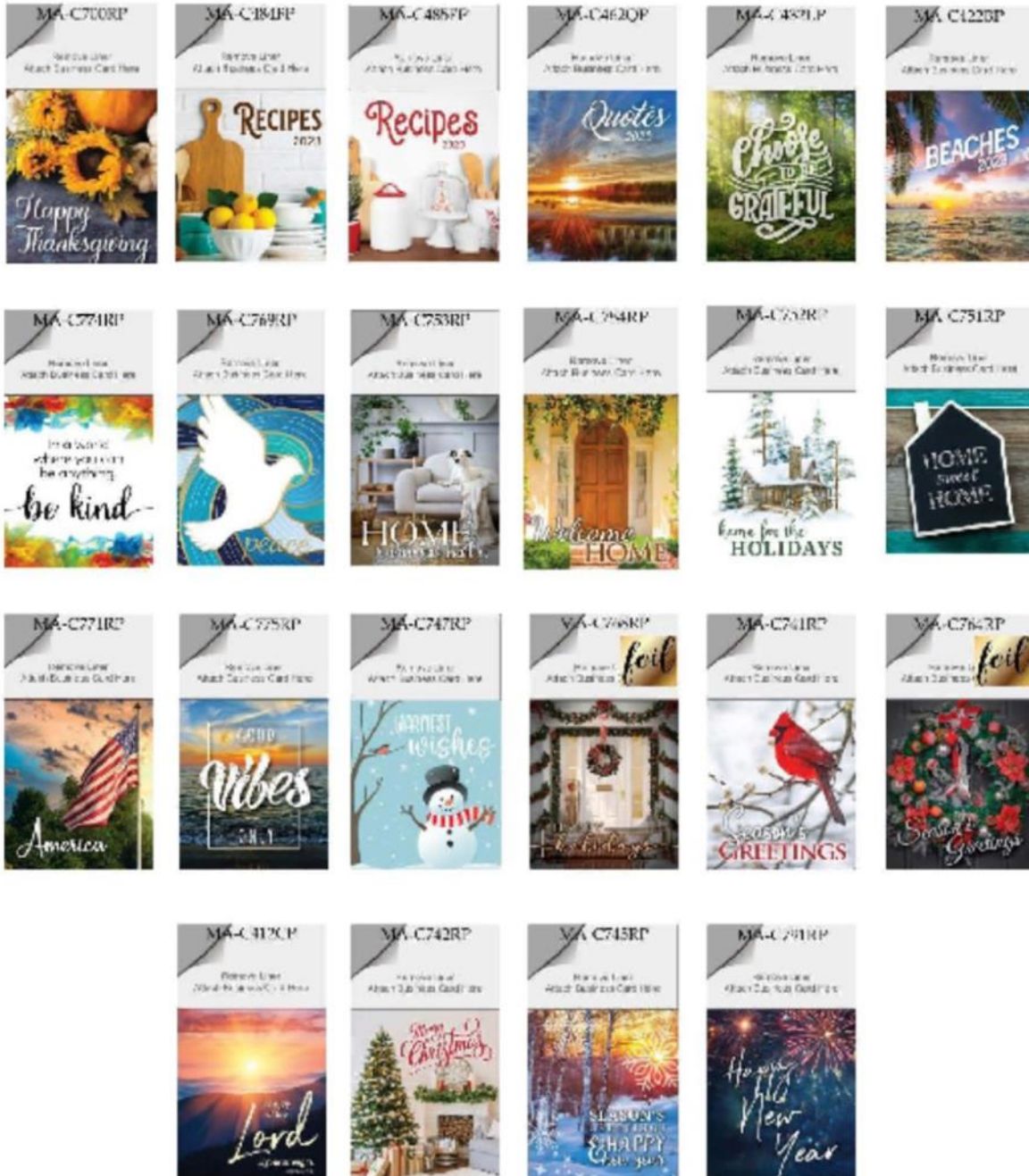
PRE-ORDER YOUR 2023 CALENDARS

RAYAC is now accepting pre-orders for the 2023 Calendars. A box of 100 calendars costs \$66.00 plus tax and must be ordered in multiples of 100.

To pre-order, email staff@rayac.com or call the RAYAC office at 717-843-7891. Let us know how many boxes you would like to order. You will also need the product number for the calendar design which can be found on the calendar images on the right. You may order more than one design. But each design must be ordered in a box of 100 calendars.

The deadline for ordering calendars is October 11, 2022. Once you place an order, RAYAC will generate an invoice that you can pay on your member portal. You will be contacted by RAYAC when the calendars arrive.

- ❖ Calendars starting with #4 have inner pages that correspond to that cover.
- ❖ Calendars starting with #7 have real estate inner pages.



New Electronic Voting for RAYAC Board of Director Candidates

As a 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 27, 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 27th through midnight on October 24th. Paper ballots will be available during the annual meeting 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 vans parked in a row, each with a ladder on the roof rack. The vans are branded with the HouseMaster logo and contact information. 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

HouseMaster
Home Inspections
717-256-4400

HouseMaster
Home Inspections
717-256-4400

HouseMaster
Home Inspections
717-256-4400

Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 5

Dethlefs Pykosh & Murphy

[Stock and Leader](#) - ad pg. 8

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. 6

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. 22

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

Wertz Construction

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.5

Gold Star Mortgage Financial

Guardian Mortgage

Guaranteed Rate Affinity

[Guild Mortgage](#) - ad pg.8

Heritage Valley Federal Credit

Union

Homebridge Financial Services

Homesale Mortgage, LLC

Homestead Funding Corp.

LoanDepot

Members 1st FCU

[McLean Mortgage Corporation](#) -

ad pg. 21

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. 13

Media, Marketing & Photography

360 Tour Designs

Atlas Rubber Stamp & Printing

Home Insight 360

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. 9

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. 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



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