

RAYAC Connection

What's Inside

RPAC Leaders	2
Bag Bingo Recap	2
25 Years in Business	4
RAYAC Holiday Hours	4
Membership News	5
Member Event Recap	6
Foundation Raffle Baskets	6
100 Year Gala	6
Staff Contacts	7
2022 Leadership/Committees	8
Professionalism Award	9
Realtor ProTip	10
Housing Snapshot	11
Realtor Membership Dues	12
RAYAC Leadership	12
Class Catalog	13-20
Bright Training	21
BOD Minutes	21
Bright Article	22
Disclosure Tips	22
Affiliate Member List	23

Installation & Awards Event

Honoring 2023 RAYAC officers, directors and award winners



President Reid Weinbrom, Vice President Jason Phillips, Secretary Jen Clemens, and Treasurer Ed Bender

Wednesday, January 18, 2023

9:00 am, Registration begins 8:30 am

Out Door Country Club

1157 Detwiler Drive, York, PA 17404

Register [HERE](#)

Thank You!

THANK YOU to everyone who contributed
\$39,092 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

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

Reid Weinbrom

\$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

Jennifer Clemens

Barbara Deardorff

Casey Dougherty

Amanda Eisenhart

Melinda Eppolito

Bridget Floyd

Tereasa Forbes

Jeff Garber

Judd Gemmill

Liz Hamberger

Terri Harmon

Alan Hartman

Judy Henry

Katie Horne

Michele Jones

Glenda Kane

Scott Kopp

Wendy Landis

Joe Mancuso

Deb McLaughlin

Allison Altman

Heather Augenbaugh

DanYelle Batts

Jonathan Bausman

Bobby Behler

Ed Bender

Brian Berkheimer

Jill Bleecker

Tiffany Bullaj

Marty Clayton

Annemarie Cook

Chris Dell

Brenda Drawbaugh

Nathan Elfner

Ron Fimiani

Debbie Folmer

Lora Foster

Michelle Gemmill

Michael Hackenberger

Michael Harget

Lisa Hartlaub

Martin Heaps

George Herman

Susan Johnston

Anne Kahlbaugh

Jenny Kibler

Nathan Krotzer

John Linton

Cindy Mann

Debra McManus

Robin Mede-Butt

Sharron Minnich

Cinda Nease

Robyn Pottorff

Holly Purdy

Stacey Raffensberger

Jodi Reineberg

Jerry Riggleman

Selina Robinson

Christina Rosensteel

Cindy Sarver

Heather Saylor

Richard Smith

Kayla Sterling

Shanna Terroso

Jason VanDyke

Shelley Walter

Michael Wheeler

Carrie Wilburn

Cami Miller

Ashley Motter

Jason Phillips

Mary Price

Patricia Price

Neil Reichart

Brenda Riddle

Mark Roberts

Jill Romine

Michael Sabo

Jim Savard

Deborah Smith

Brittani Snyder

Kristyn Stouch

Donna Troupe

Richard Vangel

Julie Wheeler

Roxanne Whitaker

Cindy Yanushonis

RAYAC Foundation Bag Bingo Recap!

Thank you to everyone that
attended the RAYAC
Foundation Designer Bag Bingo
on Sunday, October 30, 2022.

It was a great day filled with
gorgeous bags, raffle baskets
and delicious food!

Thanks to all of you, we raised
\$12,740 at the event.

Those funds will be awarded to
local housing-related charities
throughout York and Adams
Counties at the end of this year.

THANK YOU!!!



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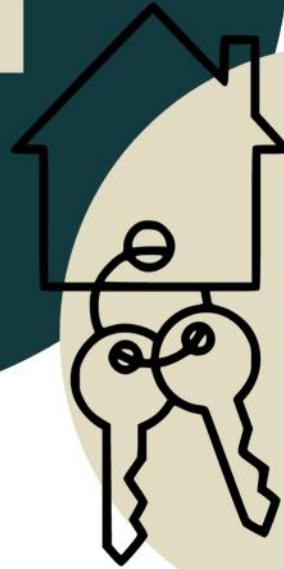
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* Matching rate and term for both mortgages
- No Private Mortgage Insurance (PMI)



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.

Have You Been in the Business for 25 Years?

If you are celebrating 25 years in the real estate industry, we want to celebrate you! Please email RAYAC Chief Executive Officer, [Shanna Terroso](#) and let her know that you have reached this exciting milestone in your career!



RAYAC Office Holiday Hours



Wednesday, December 21 - RAYAC office closes at 12:00 pm for the staff holiday party.
Friday, December 23 - CLOSED
Monday, December 26 - CLOSED
Friday, December 30, RAYAC closes at 12:00 pm.
Monday, January 2 - CLOSED

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Membership News

New Members

Gristoforo Aggelis, Coldwell Banker
Aaron Becker, Keller Williams
Brody Bell, Inch & Co
Cory Carr, Re/Max Quality
Brian Cook, Keller Williams
Marlea N Cramer, Rock Commercial
Bradley Eline, Berkshire Hathaway (H)
Stephanie Elzinga, Inch & Co
Jason Fortino, Keller Williams
John Gilliland, Investment Real Estate
Jan Heaton, Berkshire Hathaway (H)
Bryan Hopkins, Keller Williams
Kelly Lawver, Miller & Assoc.
Michelle McLain, Coldwell Banker
Benjamin Meyer, EXP Realty
Isaiah Romero, Real Broker, LLC
Alexandra Polimeni, Berkshire Hathaway (W)
Shawn Scott, Inch & Co
Trevor Smith, Inch & Co

Member Changes

Debra N Berkheimer, York H-G Properties
Pamela M Berlingo, Investment Real Estate
Ashlea Brehm, Long and Foster
Claudia Castillo, Coldwell Banker
Rita B Dallago, York H-G Properties
Jessica Gray, Re/Max Patriots
Emily Hoffman, Iron Valley
Penny L Lighty, Realty One Group
Alberto Mateos, Coldwell Banker
Jayda Miller, Re/Max Patriots
Tabatha Peters, Re/Max Patriots
Matthew Jay Showers, Iron Valley
Herbert Stevenson Jr., Keller Williams
Michael Trone, Berkshire Hathaway
Apostolos Vainas, Coldwell Banker
Crystal L Vega, Iron Valley
Kettybel Velazquez-Diaz, Realty One Group
Gloria A Wachter, Inch & Co
Luke Yeagle, Atlas Premier Realty

Member Drops

John E Alderson Jr., Berkshire Hathaway (E)
John Russell Clemons Jr., Century 21
Michael Cooper, Berkshire Hathaway (E)
Casey M Drumheller, Keller Williams
Allison Fleming, Berkshire Hathaway (H)
Charlotte M Forbes, Berkshire Hathaway (H)
Donna Gibellino, Berkshire Hathaway (E)
Larry E Haines, Haines Realty

George E Herman, York H-G Properties
Steven Kohler, Berkshire Hathaway (W)
Kelly S Lehr, Berkshire Hathaway (W)
Brianne Marie Lindstrom, Rock Commercial
Solmaria Martinez Arce, Berkshire Hathaway (W)
Charles Michael Rostron, Berkshire Hathaway (W)
Mary Sileo, Berkshire Hathaway (H)
Teresa Maria Simms, Berkshire Hathaway (E)
Wanda Stover, Inch & Co Property Management
Ellie McPherson Thoman, Berkshire Hathaway (E)
Wynter Yarish-Tarleton, EXP Realty
Deborah Zabretsky, Rock Commercial

New Office/Brokerage

Investment Real Estate LLC
 10 Bentzel Mill Road
 York, PA 17404
 717-779-0804

Office Changes

None

Membership Stats

(as of 11/21)

	2022	2021
Primary REALTORS	1256	1241
Secondary REALTORS	124	108
Pending Applicants	10	15
Total REALTORS	1390	1364
Affiliates	106	105
Total Members	1496	1469

Office Drops

None

Affiliate Changes

None

Affiliate Drops

None

New Affiliates

None



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.



Thankful for our Member Event

Thank you to everyone that attended RAYAC's Thankful for our Members event! It was a great night filled with good food and even better company! Thank you to First American Home Warranty, Movement Mortgage and White Rose Settlement Services for sponsoring the event.



RAYAC Foundation Raffle Baskets!

The RAYAC Foundation is throwing one last fundraiser for the year. Check out the gorgeous baskets being raffled off. They would make great holiday presents! Each raffle chance is \$5. You can come into the RAYAC office to purchase your tickets or we can take payment over the phone. Three lucky winners will be announced on Tuesday, December 13 via Facebook Live. All profits benefit housing-related charities throughout York and Adams Counties!



RAYAC Turns 100 Years Old!

Mark your calendars now for the RAYAC event of the year!

RAYAC turning 100 calls for a special gala and we are hoping to see all of our members at the event celebrating this momentous occasion!

Date: Friday, April 14, 2023
Time: 5:00 pm - 10:00 pm
Location: Valencia Ballroom

Stay tuned for when tickets will go on sale.



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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Doug Clark

Business & Finance Director
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Jaclyn Eriksen

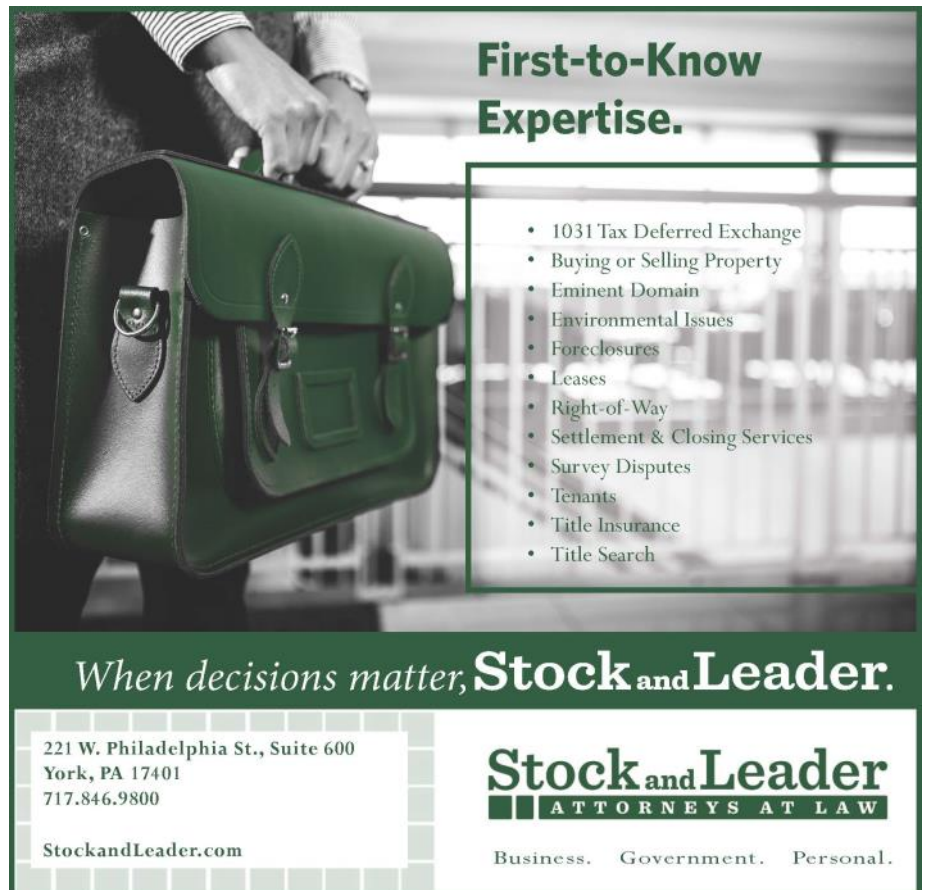
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Kevin Wivagg
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717.891.1989



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Sr. Loan Officer
NMLS#147464
717.891.0685



Shawn Kelly
Sr. Loan Officer
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THANK YOU 2022 RAYAC LEADERS!

Thank you to the following RAYAC members for stepping up and leading the association this year!

2022 RAYAC Officers

Elle Hale - President
Reid Weinbrom - Vice President
Nathan Krotzer - Secretary
Ed Bender - Treasurer

2022 RAYAC Foundation Officers

Cheryl Yerger - President
Roberto Berlingo - Vice President
Patricia Carey - Treasurer

2022 RAYAC Directors

Melinda Eppolito
Tereasa Forbes
Alycia Hays
Martin Heaps
Tina Llorente
Al Oussoren
Simon Overmiller
Jason Phillips
Brad Shaefer
Tony White

2022 RAYAC Foundation Directors

Joey Garcia
Teresa Gregory
Selina Robinson
Lisa Warner - Vaught

2022 Committee Chairs

Bowlathon	Paula Musselman
Budget Finance	Ed Bender
Community Relations	Michele Jones
Consumer Protection	Katie Horne
DEI	Elle Hale
Education	Paula Musselman
Golf Outing	Stacey Trimmer
Grievance	Bob Stambaugh
Hands on Helpers	Selina Robinson
Leadership Development	Tina Llorente
Lockbox	Marty Sowa
Political Affairs	Kim Moyer & Pat Carey
Professional Standards	Wade Elfner
Program Social	Jen Clemens & Wendy Landis
Spring Fling	Stacey Trimmer
YPN	Carman Banzaca

Thank you!

RAYAC extends a special thank you to

**2022 RAYAC
President
Elle Hale**



Thank you to the following members whose term on the Board of Directors expires at the end of this month. We truly appreciate your service to RAYAC.

**Melinda Eppolito
Nathan Krotzer
Tina Llorente
Al Oussoren**

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 man in a striped shirt, a woman in a light blue shirt, and a woman in a dark blazer are standing in a modern living room. The woman in the blazer is gesturing towards a white storage unit. The storage unit has the UNITS' logo on it. At the bottom of the ad, there is a large blue and white logo for "UNITS' MOVING AND PORTABLE STORAGE of South Central PA". Below the logo, the text reads "The Smart Choice for Real Estate Professionals" and "Locally Owned & Operated • 717-650-6521 • UNITSofSCPA.com".



What Does it Mean to Be Ethical?

The Real Estate industry is incredibly complex, can involve huge sums of money, and is a ripe target for fraud and abuse. Those issues underscore the importance of ethics in real estate. Real estate depends on creating a public trust to thrive. Not adhering to the code destroys the hard-earned public trust for the real estate profession, making your job harder than it's supposed to be. Everyone in the real estate profession complying with the same Code of Ethics helps provide a consistent image to the general public, and by extension prospective clients, on what they can expect when they work with you.

The REALTORS® Code of Ethics is born out of the golden rule: do to others as you would like them to do to you.

As REALTORS® the Code of Ethics prompts you to do the following:

- **Protect and promote** your clients' interests while treating all parties **honestly**.
- Refrain from **exaggeration, misrepresentation, or concealment** of pertinent facts.
- Do not disclose facts which are **confidential**.
- **Cooperate** with other real estate professionals to advance your clients' best interests.
- Ensure contract details are spelled out **in writing** and that parties receive copies.
- Give **equal** professional service to all clients and customers irrespective of race, color, religion, sex, disability, familial status, national origin or sexual orientation.
- Do not make **false or misleading statements** about other real estate professionals.
- Be **truthful** in your communications and advertising.
- Be **competent** in your field of real estate.

REALTOR® Pros follow the golden rule, stick to the Code and aspire to hold the upmost standards in all of their real estate practices.



Monthly Housing Statistics



RAYAC Housing Snapshot

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

October 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,041 homes were sold in Adams County in October 2022, which is a 1% decrease from this time last year. In York County 5,576 homes were sold during the first ten months of 2022, which is a 9% decrease from this time last year.

The median sales price in Adams County was \$279,900, a 12% increase from 2021. The median sales price in York County was \$245,000, a 9% increase from last year.

“Average mortgage rates in York & Adams Counties were around 6.75%, which is double the rate just six months ago. Rising mortgage rates continue to sideline buyers who may be waiting until after the holidays to return to home shopping, with the hope that rates will be lower. However, lack of inventory continues to be an issue which is why we are continuing to see the housing prices increase even while the number of home sales has declined. This market is very nuanced which is why it is more important than ever to discuss your real estate needs and options with a REALTOR® member.”
said Elle Hale, 2022 RAYAC President.

2022-2021 (January 1-October 31) Comparison

School District	2022 Median Sale Price	2021 Median Sale Price	% Change	2022 Number Sold	2021 Number Sold	% Change
Adams County						
Bermudian Springs	\$285,000	\$235,000	21%	118	115	3%
Conewago Valley	\$238,000	\$220,900	8%	259	273	-5%
Fairfield	\$282,500	\$275,000	3%	92	98	-6%
Gettysburg	\$305,990	\$279,900	9%	311	273	14%
Littlestown	\$274,200	\$250,000	10%	184	208	-12%
Upper Adams	\$235,000	\$219,900	7%	77	85	-9%
Total Adams County	\$279,900	\$249,250	12%	1041	1052	-1%
York County						
Central	\$260,610	\$230,000	13%	502	551	-9%
Dallastown	\$256,000	\$246,500	4%	525	508	3%
Dover	\$240,000	\$208,500	15%	304	346	-12%
Eastern York	\$232,000	\$185,500	25%	174	198	-12%
Hanover Public	\$206,000	\$195,000	6%	266	274	-3%
Northeastern	\$259,990	\$249,900	4%	357	359	-1%
Northern York	\$346,750	\$284,900	22%	238	255	-7%
Red Lion	\$245,000	\$223,000	10%	410	452	-9%
South Eastern	\$310,000	\$267,750	16%	243	260	-7%
South Western	\$264,900	\$250,000	6%	437	571	-23%
Southern York	\$330,000	\$279,950	18%	251	280	-10%
Spring Grove	\$275,000	\$240,000	15%	380	388	-2%
West Shore	\$266,250	\$252,500	5%	312	373	-16%
West York	\$200,000	\$175,000	14%	232	323	-28%
York City	\$119,200	\$98,950	20%	536	546	-2%
York Suburban	\$235,000	\$221,250	6%	318	420	-24%
Total York County	\$245,000	\$224,900	9%	5576	6104	-9%

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

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 the 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 emailed dues invoices to members on November 2, 2022 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*





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 expires on 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, includes 2 hours PA Law

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:

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:

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

KNOW MORE. DO MORE.



REAL ESTATE LAW

(2 broker credits/ 30 hours CE)

Are you working on your Broker's license? Real Estate Law is one of two required courses needed to fulfill your educational requirements.

Course topics include:

Introduction to Law & Legal Systems

Real & Personal Property

Land, Water & Air Rights

Contract Law

The Real Estate Transaction

Leases

Law and the Real Estate Licensee

Law of Agency

Understand real estate law, how it affects your business, and what you need to do to be successful, and remain compliant.

Dates: February 1, 6, 15, 22, 2023

Time: 8:30 AM - 4:30 PM

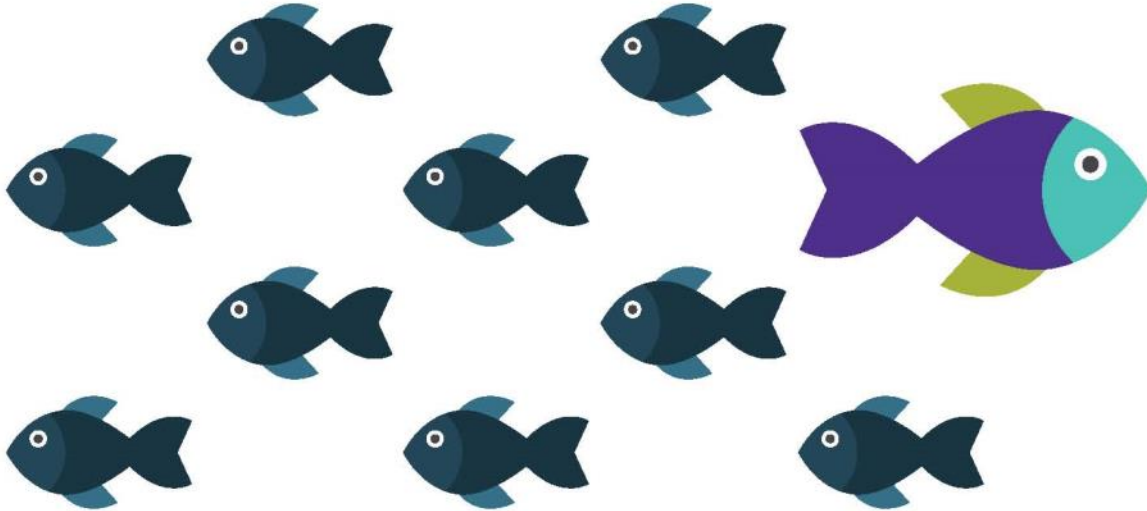
Instructor: Peter T. Ruth, Esquire

Location: RAYAC Classroom

Cost: \$395 (includes textbook, lunch provided)

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

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



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: March 1-2, 2023

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





KNOW MORE. DO MORE.

Straight TALK



All About Septic

Monday, January 16, 2023

10:00 am - 12:00 noon

Via Zoom Webinar

Cost: \$10.00

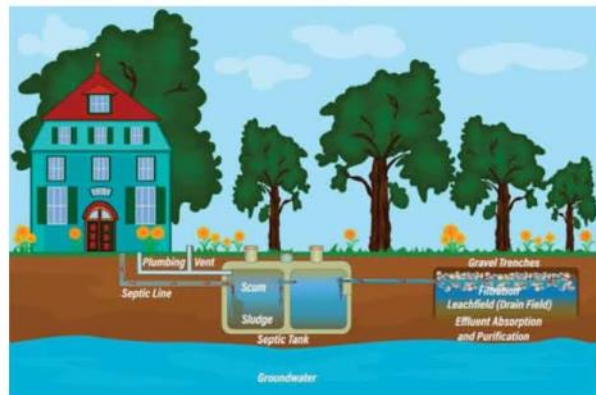
Don Haschert, CSRE

Are you looking to gain a better understanding of how septic systems work? This session will cover wells and pumps, water quality and flow, filters, and hydraulic load tests, in addition to on-lot disposal, requirements, inspections, programs, and common problems.

Whether your knowledge is basic or more advanced, there is always something to learn about septic!

Sponsored by: CMG Loans

CMG
HOME LOANS





KNOW MORE. DO MORE.

Straight TALK



Understanding Maryland Contracts

Tuesday, January 31, 2023

9:00 am - 12:00 noon

Via Zoom Webinar

Cost: \$10.00

Bob Flynn, Esquire

Do you conduct business in Maryland? Confused about using those contracts, or just need a refresher?

Join Maryland attorney Bob Flynn as he explains all you need to know about completing Maryland contracts accurately. Bring your toughest contract questions and learn all the ins and outs of using Maryland contracts.



Sponsored by: First American Home Warranty



Bright MLS Classes

December 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](#)



December 8, 2022

Using Market Reports to Educate Your Buyers , 10:00 am, [REGISTER HERE](#)

Getting Started with HomeSnap Pro, 1:00 pm, [REGISTER HERE](#)

Board of Directors Summary November 17, 2022

Reports:

- NAR has adopted a new strategic plan as well as a new DEI strategic plan.

Action Items:

- 2023 RAYAC Board of Directors officers were approved. Jen Clemens with Berkshire Hathaway will serve as secretary , Ed Bender of Howard Hanna will remain Treasurer and Jason Phillips of Coldwell Banker will serve as Vice President.

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Get your listings right the first time, every time with Listing Preview



Accuracy matters. It builds your clients' faith in you and solidifies your reputation as an industry expert, which helps your business thrive.

And because Bright MLS is invested in your success, we're thrilled to announce our latest update designed to help you get your listings right the first time, every time: **Listing Preview**.

Read the entire article [HERE](#).

Disclosure Tips

RAYAC's CEO, Shanna Terroso discusses tips on what should be disclosed when selling a home. Please refer to Shanna's video [HERE](#).

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Attorneys

Barley Snyder LLC

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

Dethlefs Pykosh & Murphy

[Stock and Leader](#) - ad pg. 7

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. 4

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

Academy Mortgage Corporation

ACNB Bank

Annie Mac Home Mortgage

Bay Capital Mortgage Corp

Caliber Home Loans

Centennial Lending Group

CMG 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.7

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. 5

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Atlas Rubber Stamp & Printing

Home Insight 360

Hommati 107

Media One PA

Open.Tours

Real Estate Exposures

Vincent and Morgan Real Estate Media

Other

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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

MyClosing

Quality Service Settlements

Mason Dixon Settlement Inc

Mutual Settlement

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

Yorktowne Settlement Co



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