

RAYAC Connection

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RAYAC YPN Power Panel Event



YPN POWER PANEL: HOW TO SURVIVE AND THRIVE IN A CHANGING REAL ESTATE MARKET

DATE: TUESDAY, NOVEMBER 8, 2022
TIME: 12:00 PM
COST: \$5
REGISTER THROUGH THE RAYAC MEMBER PORTAL

PANELISTS:
LEROY MOORE, HOUSE BROKER REALTY
DONNA TROUPE, BERKSHIRE HATHAWAY HOMESALE
ADAM FLINCHBAUGH, RE/MAX PATRIOTS
HOLLY PURDY, RE/MAX GETTYSBURG

MODERATED BY: NATHAN KROTZER, RE/MAX PINNACLE

SPONSORED BY: CROSS COUNTRY MORTGAGE

Come listen and learn all of the tips and tricks from some of the association's top producers. This is an informative event that you will not want to miss. A light lunch will be served.

[**REGISTER TODAY!**](#)

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 Donation

The RAYAC Foundation
donated \$2,500 from the
Robert Murphy Disaster
Relief fund to help victims
from the devastation of
Hurricane Ian in Florida.



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* Matching rate and term for both mortgages
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Mortgage Sales Manager
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Connie Kern

Senior Mortgage Loan Officer
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Fulton Mortgage Company
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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

Dawn Bender, Berkshire Hathaway (E)
Nicolas Dowling, Realty One Group
Generations
Samantha Drum, Berkshire Hathaway (W)
Robyn Estwick, ExecuHome Realty
Shane Fleming, Re/Max 1st Class
Jennifer E Hensel, Inch & Co.
Sage Johnson, Iron Valley
Brett Jones, Real Broker, LLC
Haley Keller, House Broker
Victoria King, Samson Properties
Garrett Kilgore, Iron Valley
Elizabeth A Kirkland, Realty One Group
Michael Myers, Country Home
Ryan Ness, Coldwell Banker
William Leonard, Site Realty
Gavin Lamparter, Keller Williams
Keishla Morales, Berkshire Hathaway (E)
Jean-Pierre Gerdes, Berkshire Hathaway
(W)
Susan Trone, Berkshire Hathaway (H)
Justin Vogl, Cummings and Co.

Member Changes

Erin Aspito, Inch & Co
Greg Badour, Coldwell Banker
Rita B Dallago, York H-G Properties
Christopher A Diaz, Berkshire Hathaway
(CD)
Stephanie R Elzinga, Inch & Co
Diane E Geesey, Keller Williams
Wade W Krout, Inch & Co
Harry W Naill, Country Home
Thomas J Reustle Jr., Coldwell Banker
Deares T Rideout, Coldwell Banker
Joy E Ruth, Coldwell Banker
Robert C Shaffer, Elite Property
John Kevin Throgmorton, Iron Valley
Stanley R Watson, Howard Hanna
Heather L Wolfe, Country Home

Member Drops

Mary Accardo, Keller Williams
Dwight Allen, Iron Valley
Wendy C Allen, Country Home
Stacey Burchette, Hertzog Appraisal
Darren A Diaz, Berkshire Hathaway (E)
Erica Fetter, Berkshire Hathaway (H)
Nancy J Fox, Berkshire Hathaway (E)
Larry E Haines, Haines Realty
Michael F Heacock, Keller Williams
George E Herman, York H-G Properties
Kenneth Horney Jr., House Broker Realty
Steven Kohler, Berkshire Hathaway (W)

Brianne Marie Lindstrom, Rock
Commercial
Kenneth Charles Scoggins, Re/Max 1st
Class
Kristen Marie Shearer, House Broker
Realty
Prudence F.I. Smith, House Broker Realty
Jerome M Stonesifer, Re/Max Quality
Deborah Zabretsky, Rock Commercial
Roxana Ziscay-Guerra, Coldwell Banker

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

Affiliate Drops

None

New Affiliates

CMG Home Loans
2951 Whiteford Road
York, PA 17402
717-968-3848

Membership Stats

(as of 10/21)

	<u>2022</u>	<u>2021</u>
Primary REALTORS	1255	1259
Secondary REALTORS	123	101
Pending Applicants	<u>16</u>	<u>10</u>
Total REALTORS	1394	1370
Affiliates	<u>107</u>	<u>101</u>
Total Members	1501	1471

Annual Meeting Recap

The RAYAC Annual Business Meeting was a wonderful event! The room was filled with a sea of REALTOR Blue. The energy was infectious from Keynote Speaker Brian Blasko. Thank you to all of our attendees for coming! Congratulations to our 2023 Board of Director members, John Birkeland, Jen Clemens, Cynthia Forry and Paula Musselman!

Congratulations to the RPAC Sweepstakes winners as well! Adam Flinchbaugh of Re/Max Patriots won the Ring Doorbell, Bill Shanbarger of Berkshire Hathaway won the Apple Watch, Christopher Way of EXP Realty won the \$500 Rutters Gift Card, and Susan Johnston of Re/Max Patriots won the \$1,000 Amazon Gift Card.



RAYAC Turns 100 Years Old!

Thank you to everyone that submitted logo designs for our 100 Year Logo competition.

The winning logo was revealed at the RAYAC Annual Business Meeting.

Congratulations to Brenda Riddle of Inch and Co for winning the logo design competition!

Brenda will receive 2 free tickets to the RAYAC 100 Year Gala being held on Friday, April 14th at the Valencia Ballroom as well as \$100 to her charity of choice.



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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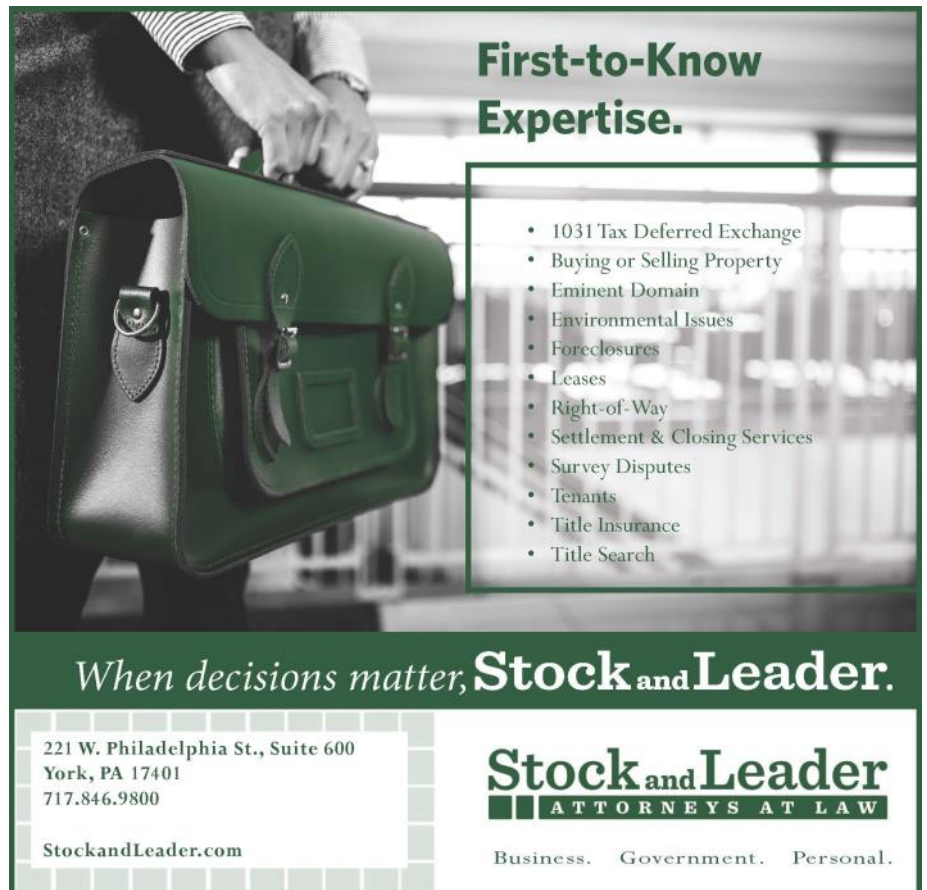
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Shawn Kelly
Sr. Loan Officer
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RAYAC Professionalism Award

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 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, the text reads "The Smart Choice for Real Estate Professionals" and "Locally Owned & Operated • 717-650-6521 • UNITSofSCPA.com".

Diversity Event

WHAT IS DIVERSITY, EQUITY AND INCLUSION AND WHY IS IT IMPORTANT TO OUR COMMUNITY?

Our event speaker will feature Karla Tolan who is the Manager for Diversity, Equity and Inclusion with WellSpan Health.

Karla will dive into how WellSpan Health, one of York and Adams Counties largest employers has prioritized DEI in their business model and how WellSpan incorporates DEI in their talent attraction for new employees.

A light lunch will be provided. The event is free but registration is required through the RAYAC Member Portal.

Date: Wednesday, November 30, 2022

Time: 12:00 pm

Location: RAYAC Office



Register Today!



RAYAC WANTS YOU!

Sign Up for a Committee

Every attempt will be made to include you with your preference.

Fax to RAYAC (717) 854-0720 or email to jaclvn@rayac.com by Dec. 2, 2022.

Name _____

Company _____

Phone number _____

E-mail _____

Limited Vacancies for 2023 for REALTOR Members:

Consumer Protection - 3 vacancies for 3-year term must have representation from a variety of offices, 5 continuous years experience necessary. *This committee usually meets once in the beginning of the year for instruction.* A member of the committee is notified when RAYAC receives a consumer call voicing a concern/complaint. The committee member calls the consumer, listens and discusses the options available if they wish to pursue the matter.

Grievance - vacancies for 3 year term, 1 vacancy for 2 year term, only one committee member from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Serves as a "grand jury" that reviews arbitration requests and ethics complaints for possible Professional Standards hearing.

Professional Standards - 5 vacancies for 3 year term, only two committee members from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Conducts all arbitration and ethics hearings in accordance with the policies and procedures of NAR.

Limited Vacancies for 2023 for REALTOR & Affiliate Members:

RAYAC Foundation Board of Directors - 1 board member for 2 year term. May not exceed 4 years of continuous service. *Meets quarterly* (unless otherwise needed). Members are required to participate in at least one other RAYAC Committee which raises funds for the Foundation.

Unlimited Vacancies for 2023 for REALTOR & Affiliate Members:

Affiliate Committee (for Affiliate members only) *Meets several times per year.* Plans annual Affiliate Trade Show and Networking event and oversees other affiliate member opportunities.

Bag Bingo Task Force - *Meets as needed.* Oversees all details of the designer bag bingo fund raiser for the RAYAC Foundation. Task force members also volunteer at the event.

Bowlathon Task Force - *Meets as needed.* Oversees all details of the bowlathon fund raiser for the RAYAC Foundation. Task force members also volunteer at the event.

Community Relations - *Meets as needed.* Oversees RAYAC's external communications and marketing to the public.

Diversity Equity and Inclusion - *Meets as needed.* The DEI Committee's purpose is to promote, educate and support diversity, equity and inclusion among members and consumers in real estate throughout our community.

Education Committee - *Meets quarterly.* Oversees educational opportunities for RAYAC and the Real Estate School including CE and the Straight Talk series. Must have taken a course with the school in the last education cycle.

Golf Outing Task Force - *Meets at least monthly from January to June, more often if needed.* Oversees all details of the charity golf outing for the RAYAC Foundation including recruiting sponsors and planning contests, awards and dinner. Task force members also volunteer at the event.

Hands on Helpers Task Force - *Meets as needed.* Identifies and participates in local community service projects including the Homeless Outreach Project.

Lockbox Committee - *Meets as needed.* Evaluates lockbox system and related policies, rules and regulations. Holds preliminary hearing for alleged violations.

Political Affairs/ RPAC - *Meets monthly.* Reviews legislative information and advocates for real estate issues. Raises funds for RPAC and conducts candidate interviews to support candidates who promote real estate and property rights.

Program Social - *Meets monthly.* Plans events and activities which include Installation & Awards Breakfast, Annual Membership Meeting, Thirsty Thursdays and other social activities throughout the year. Committee members also volunteer at these events.

Young Professionals Network - *Meets as needed.* YPN helps young real estate practitioners become more business savvy by hosting regular networking events, communicating with other YPN members, and sharing tips and tricks.

Register for 2023 committees [HERE](#).



Be a Negotiator

As REALTORS® you are not just messengers delivering messages back and forth between two parties, you have to be a negotiator on your client's behalf.

Here are our REALTOR® Pro-Tips on the best methods of negotiation.

- 1. Set reasonable expectations from the beginning.** Ever go into a restaurant and they tell you the wait is going to be 20 minutes? You say ok that is reasonable I will wait. Then much to your surprise and delight they seat you in 10 minutes exceeding your expectations. But imagine the opposite happens, the same restaurant tells you the wait is going to be 10 minutes but then it takes 20 minutes to seat you. You're angry and disappointed because your expectations were not met, when in reality you were willing to wait the 20 minutes when they told you that upfront. Keep in mind this restaurant theory when working with your clients with stars in their eyes over selling their home. Setting reasonable expectations from the beginning can set the whole tone of the contract negotiations.
- 2. Negotiate from a win/win perspective.** Learn what the other party needs, not really why they are selling or buying, but what will satisfy them that they have a win-win sale.
- 3. Leave the drama for your mama.** Contract negotiations are not a battlefield where you need a suit of armor and there is an ultimate winner and loser. Learn to focus on solutions instead of turning everything into an adversarial crisis.
- 4. Truth is powerful.** Treating all parties honestly is not only part of the REALTORS® Code of Ethics but a must in every negotiation. You can't trust another party in a negotiation without it.
- 5. Live conversations beats text and emails every day of the week.** REALTOR® Pros love technology as much as the next person but you simply cannot beat a live conversation during contract negotiations. Too much context is lost through text and emails and the natural back and forth of live conversations allows for more understanding and dialogue.

REALTOR® Pros know their negotiation skills and good communication sets the tone for the entire transaction and their overall reputation.



Monthly Housing Statistics



RAYAC Housing Snapshot

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

September 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 947 homes were sold in Adams County in September 2022, which is the same as this time last year. In York County 5,047 homes were sold during the first nine months of 2022, which is a 7% decrease from this time last year.

The median sales price in Adams County was \$279,000, a 13% increase from 2021. The median sales price in York County was \$245,000, a 10% increase from last year.

“The real estate market has been in the process of adjusting recently due to several economic factors impacting buyer enthusiasm including a rise of mortgage interest rates. Homes have been sitting on the market slightly longer than they were a few months ago and sellers have needed to adjust to these changing market conditions.” said Elle Hale, 2022 RAYAC President.

**RAYAC Statistics by School District
2022-2021 (January 1-September 30) 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	\$237,900	20%	105	102	3%
Conewago Valley	\$240,000	\$219,000	10%	229	249	-8%
Fairfield	\$280,000	\$275,000	2%	83	83	0%
Gettysburg	\$305,715	\$280,750	9%	286	243	18%
Littlestown	\$270,000	\$245,000	10%	173	187	-7%
Upper Adams	\$240,000	\$225,000	7%	71	79	-10%
Total Adams County	\$279,900	\$247,000	13%	947	943	0%
York County						
Central	\$263,450	\$230,150	14%	454	498	-9%
Dallastown	\$255,880	\$248,750	3%	472	446	6%
Dover	\$240,000	\$205,000	17%	281	315	-11%
Eastern York	\$237,450	\$185,000	28%	156	179	-13%
Hanover	\$207,000	\$195,000	6%	250	253	-1%
Northeastern	\$255,000	\$250,000	2%	326	317	3%
Northern York	\$347,000	\$284,900	22%	215	231	-7%
Red Lion	\$245,000	\$221,750	10%	381	406	-6%
South Eastern	\$309,900	\$265,000	17%	219	229	-4%
South Western	\$268,700	\$249,900	8%	394	521	-24%
Southern York	\$326,000	\$275,500	18%	224	254	-12%
Spring Grove	\$278,950	\$239,950	16%	340	344	-1%
West Shore	\$264,950	\$250,000	6%	276	320	-14%
West York	\$199,900	\$174,500	15%	297	289	3%
York City	\$119,200	\$95,140	25%	482	486	-1%
York Suburban	\$235,000	\$220,000	7%	280	361	-22%
Total York County	\$245,000	\$223,100	10%	5047	5449	-7%

Thankful for our Members Event



[Register Today!](#)

Bright MLS Webinar: Economic and Housing Market Outlook: South Central Pennsylvania

Date: Wednesday, November 9, 2022
Time: 10:00 am
Register [HERE](#)

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bright
MLS

Economic & Housing Market Outlook: South-Central Pennsylvania

Join Bright MLS Chief Economist, Dr. Lisa Sturtevant as she dives deep into the economic and housing market outlook for the South-Central Pennsylvania Region.

Wednesday, November 9, 2022, at 10:00 am

Led by: Dr. Lisa Sturtevant





ADAMS COUNTY ECONOMIC AND REAL ESTATE MARKET UPDATE

Speakers: Shanna Terroso, RAYAC CEO
Robin Fitzpatrick, Adams County Economic Alliance CEO
Adams County Commissioners

Date: Tuesday, November 29, 2022

Time: 10:00 am

Location: Gettysburg Hotel

The event is free but registration is required through the member portal.

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

Is Your Advertising in Compliance?

by Shanna Terroso, RCE, e-PRO

PAR Just Listed recently featured an article on Advertising Compliance is Real. You can click here to read the full article.

<https://www.parealtors.org/advertising-compliance-is-real/>

The RAYAC office has received multiple phone calls regarding advertising issues this year already. Here are the types of calls we are receiving:

- 1) Broker Name or Phone number isn't present in the advertising at all.
- 2) Broker Name and Phone number isn't as prominent as the agent's name and phone number.
- 3) Team advertising issues; i.e. all the team members names are not listed in the advertising, it is only the last name of one of the team members in the team name or they are using a fictitious team name.

As referenced in the article the commission does take these complaints seriously. The cases referenced in the article have resulted in thousands of dollars of fines to the Broker and sanctions levied on the agents as well.

When RAYAC receives these phone calls of advertising complaints, we utilize our ombudsman to follow up with the Broker and make them aware of the issue, so you have the opportunity to be proactive and address the issues accordingly.

The article would be a good reminder to review all your advertising to make sure it is in compliance.

2023 RAYAC Awards and Installation Event

Date: Wednesday, January 18, 2023

Time: 9:00 am - 11:00 am

Location: Yorktowne Hotel



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 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*

RAYAC Thanksgiving Holiday Hours

Wednesday, November 23 - office closing at 4:00 pm.

Thursday, November 24 - office closed.

Friday, November 25 - office closed.



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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:

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

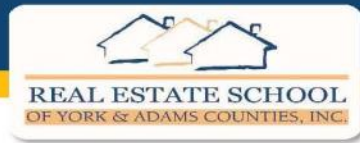
May 23 from 8:30—12:00 in the RAYAC Classroom

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

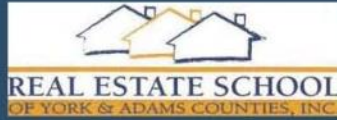
HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

- ❖ 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

KNOW MORE. DO MORE.



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/>



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 course 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

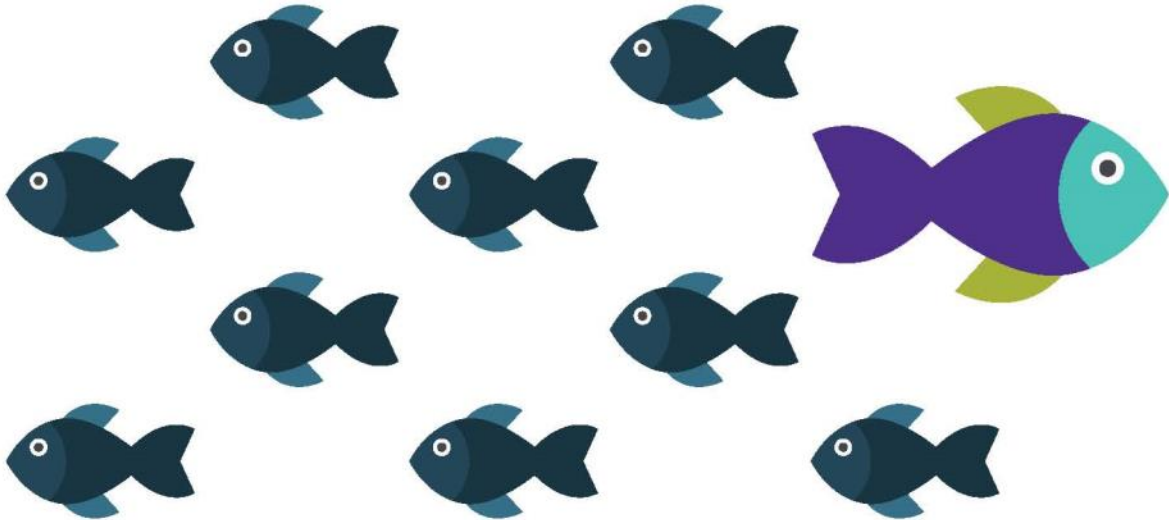
Instructor: Peter T. Ruth, Esquire

Location: RAYAC Classroom

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

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

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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.
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[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: 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



Bright MLS Classes

November 3, 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](#)



November 10, 2022

Finding the Right Home for your Buyers , 10:00 am, [REGISTER HERE](#)

Branding - Tips and Tricks 1:00 pm, [REGISTER HERE](#)

Board of Directors Summary October 17, 2022

Reports:

- There will be an Adams County Real Estate Market Update at the Gettysburg Hotel at 10 am on November 29, 2022.

Action Items:

- The legal hotline has been busy with mostly deposit money disputes.

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Crab Raffle Grand Prize Winner

Martin Heaps of Howard Hanna was the grand prize winner of the RAYAC Foundation Crab Raffle. Martin won a bushel of crabs, and decided to throw a crab party for his office! Congratulations Martin, and thank you for supporting the RAYAC Foundation!



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Beware of Ongoing Scams In Our Area

RAYAC would like to bring to your attention two potential real estate scams that are happening in our community.

1. Impersonation of sellers of vacant land. It has come to RAYAC's attention that someone is posing as the owner of vacant land lots in Adams County and they are not the actual owner of the property. In one case it appears as if the scammer used a fake driver's license to match the Owner of Record's name. RAYAC would caution you that if you are going to list any property for sale, that you do your due diligence to verify that the person/persons you are engaging with to execute the listing agreement is the actual owner of the property. If you are unable to meet with the owner/owners in person, we would suggest utilizing zoom/facetime technologies at a minimum to assist in the due diligence process.
2. International Buyers email. RAYAC has received reports from three different listing brokerages of receiving identical emails from an international buyer who is looking to place an offer on the property sight unseen and is seeking assistance in depositing escrow funds in the United States on their behalf. The individual in the email also indicates they will be unavailable to contact for a certain period of time.

RAYAC has not confirmed that these are fraudulent emails.

However, a few years ago there was a real estate scam happening across the country and in our community that had a similar pattern. In those previous circumstances here was the pattern:

*Prospective buyer reaches out by email.

*Typically, the prospective buyer claims to be a foreigner wanting to move into the country.

*They want to buy the home, but they can't speak to you in person.

*They recommend a lawyer handle the transaction.

*Eventually the lawyer forwards you a cashier's check for the down payment. But then the buyer contacts you again saying they accidentally sent too much money and asking you to wire back the difference.

*The end game is when the bank reveals the check you deposited was a fake, you received no money and sent back additional money normally totaling in the thousands of dollars to the mysterious buyer.

If you receive a similar email such as this, please proceed with caution and do your due diligence just as you would with any other buyer.

Do not agree to return overpaid money by wire transfer-especially before the buyer's check has cleared.

As with any instance in which you believe fraudulent activity has occurred, we advise you to contact your local police department, or the Pennsylvania State police.

You can also report cyber crime online to the FBI at

<https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety>

Partner and Do Business with RAYAC Affiliate Members!

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. 8

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](#) -

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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

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](#) -

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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. 16

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Home Insight 360

Hommati 107

Media One PA

Open.Tours

Real Estate Exposures

Vincent and Morgan Real Estate Media

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Goosehead Insurance

LHOP At York Housing Opportunity

Center

[Units of South Central PA](#) - ad pg. 9

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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

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