

RAYAC Connection

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Exciting New Member Benefit!



What is Forewarn?

Leveraging powerful analytics and a massive data repository, FOREWARN solutions enable real estate professionals to verify, identify, search for criminal histories, and validate information provided by potential clients-all from just a phone number or name-and at no cost to RAYAC REALTOR® members.

A few reasons why FOREWARN is a wonderful benefit:

Verifying your prospects in **FOREWARN** is not only critical for your personal safety and efficiency, but also a benefit to your listing homeowners, providing an added layer of protection for their homes and families.

Instantly verify:

- **Identity** (first name, last name, alias, and age)
- **Phone numbers** (residential and mobile history)
- **Address history** (rental, ownership, and associated addresses)
- **Financial indicators** (bankruptcy, lien, and judgment history)
- **Property records** (nationwide property ownership history)
- **Criminal records** (nationwide criminal history search)

2) FOREWARN provides instant & mobile identity verification and public records (criminal, property, court, etc.) for over 98% of the U.S. adult population.

3) With FOREWARN's roughly 90% coverage of mobile and residential phone numbers, you should be able to search and verify most people from their phone number alone.

For a **brief video introduction and tutorial** on FOREWARN, you can also [click here](#).

How do I sign up?

An email with signup instructions will be sent to all RAYAC REALTOR® Members on February 1, 2023.

100 Year Centennial Gala



The York County Board of REALTORS was chartered on April 14, 1923 and we are celebrating 100 Years of REALTORS in York County. To honor this incredible milestone RAYAC is holding a Centennial Gala.

The Gala will be held on Friday, April 14th from 6:00 PM-11:00 PM at the Valencia Ballroom in downtown York. The event will be black tie optional with a celebratory dinner and dancing.

Tickets for the event will be \$75 per person and non-RAYAC members are welcome to attend as guests of a RAYAC member.

Tickets include:

- *Heavy hors d'oeuvres
- *Buffet dinner of Green Salad, Rosemary Dijon Rubbed Sliced Beef Filet, Chicken Chesapeake, Oven Roasted Salmon, Mushroom & Roasted Vegetable Quinoa, Grilled Seasonal Vegetables and Garlic Roasted Redskin Potatoes.
- *Dessert Table
- *Two drink tickets and a champagne toast.
- *Live music and dancing by the Central City Orchestra.

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[PURCHASE TICKETS FOR THE GALA](#)

Thank You!

THANK YOU to everyone who contributed
\$27,858 RPAC already in 2023
including these RPAC leaders!

Sterling R (\$1,000)

Steve Brown
Nathan Elfner
Josh Jackson
Kim Moyer

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Teresa Gregory
Rick Keller
Tina Llorente

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

Jackie Altland
Bob Argento
Susan Becker
Tami Behler
Dennis Berkebile
John Bowman
Barbara Deardorff
Casey Dougherty
Melinda Eppolito
Debbie Folmer
Lora Foster
Michelle Gemmill
Judy Givens
Martin Heaps
Susan Johnston
Glenda Kane
Scott Kopp
John Linton
Deb McLaughlin
Robin Mede-Butt
Cinda Nease
Mary Price
Jodi Reineberg
Mark Roberts
Christina Rosensteel
Jim Savard
Kayla Sterling
Shanna Terroso
Stephen Turner
Richard Vangel
Linda Werner
Michael Wheeler

Marie Arcuri
Gina Baum
Bobby Behler
Ed Bender
Brian Berkheimer
Suzanne Christianson
Chris Dell
Brenda Drawbaugh
Bridget Floyd
Tereasa Forbes
Jeff Garber
Judd Gemmill
Lisa Hartlaub
Judy Henry
Michele Jones
Jenny Kibler
Nathan Krotzer
Cindy Mann
Debra McManus
Sharron Minnich
Robyn Pottorff
Holly Purdy
Brenda Riddle
Selina Robinson
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Kristyn Stouch
Donna Troupe
Dave VanArsdale
Shelley Walter
Julie Wheeler
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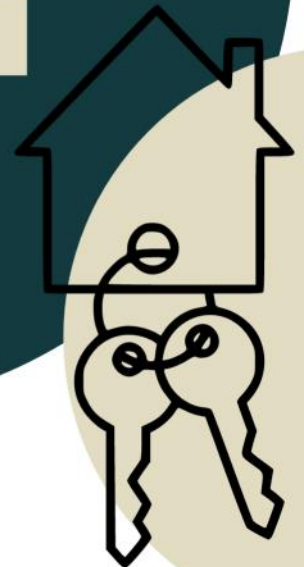
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Settlement Tips

As any REALTOR® will tell you, nothing is certain and the sale is not a sale until the keys are handed over at the closing table. With an agreement in place, getting to and through closing is what everybody wants. But there will likely be hurdles along the way. REALTOR® Pros know understanding the process and rules of title and closing are essential to every real estate transaction. Follow these tips below to make the actual closing as stress-free as possible.

*Set up your closing date as soon as possible. If the sale is contingent on a mortgage, be sure to have open communications with the lender to verify the closing date is in a realistic time frame. Better to schedule the closing at the right time now, then having to delay the settlement date in the future.

*How are the buyers taking title? In Pennsylvania you have options if there are multiple owners of the property; tenants in common, joint tenants with right of survivorship or tenants by the entireties. Buyers unsure of which option to choose? Refer them to legal counsel.

*Get your documents in order. Just a couple to keep in mind:

- Get your resale certificates from the HOA or COA if required in advance of the settlement date. Many HOA and COAs are run by volunteers, allow plenty of time for these requests to be completed.
- Do you have any Power of Attorney agreements or death certificates that need to be requested in advance?
- If the seller is not attending settlement, be sure their signed notarized documents are returned in advance.

*If the property is currently being rented, be sure to obtain the deposits and rental prorations and rental agreements for the tenants.

*If the property being sold is located outside of York & Adams Counties, be sure to consider the appropriate geographic location to hold the settlement for all parties.

*Remind the buyer no cash or personal checks at the settlement table. While you're at it, make sure to remind them that wire fraud is real and to verify wiring instructions before sending money anywhere.

*As the agent if you will not personally be at the settlement table be sure to let everyone know in advance of the closing.

Keep this check-list of pro-tips in mind for every transaction for a smoother, less stressful settlement.





WE'RE HERE AND READY TO HELP.



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

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Pennsylvania Association of Realtors RPAC Awards Luncheon

RAYAC won 3 awards during the Pennsylvania Association of REALTORS RPAC Awards Luncheon. Most improved for member participation rate, 3rd place for large boards per capita contribution to RPAC and 3rd place for large boards membership participation.

Thank you to all of our members who made our 2022 RPAC Campaign a success!



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Membership News

New Members

Stephanie Aumen, Keller Williams
 Gopal Basnet, Realty One Group
 Brandon Butt, Iron Valley
 Susana Castillo, Coldwell Banker
 Christopher Cotler, Keller Williams
 Katelyn Gelles, EXP Realty
 Olivia C Kay, Realty One Group
 Adrianna Kopp, Re/Max Components
 Christy Lyn Kopp, Re/Max Components
 Christina J McClure, Lime House LLC
 Tony Migliaccio, Long and Foster
 Melissa A Miller, Melissa Miller Realtor
 Eric Myers, Inch & Co
 Lucille Noble, Re/Max Patriots
 Belinda J Onasch, Keller Williams
 Jacob Pearl, Century 21 Dale
 Kyle Potter, Inch & Co
 Elmira Sarev, Coldwell Banker
 Shirley Smith, Howard Hanna
 Abby Renee Snyder, Re/Max Quality
 Emily J Vuono, Inch & Co

Member Changes

Kent Anderson Jr, Country Home Real Estate, Inc
 Stephanie Aumen, Keller Williams
 Michelle Agnew Buckley, Coldwell Banker
 Taisha Butler, Berkshire Hathaway (E)
 Reagan Butt, Iron Valley
 Ryan A Carl, Coldwell Banker
 Michael T Chiaro, Inch & Co
 Cristian DeLaCruz, Berkshire Hathaway (SH)
 Mark S Gibson, Statewide Real Estate
 Michael A Harget, Keller Williams
 David L Hyson, Howard Hanna
 David P Krieger, Coldwell Banker
 Britni L Kuhn, Keller Williams
 Heather L Lighty, Iron Valley
 Christine Lindemulder, Iron Valley
 Joseph E Mancuso, Keller Williams
 Robin Mede-Butt, Iron Valley
 Nolan Peterson, Iron Valley
 Paul J Schultz, Iron Valley
 Michael Warren Shue Jr., Inch & Co
 Isaac Spearman, Lime House LLC

Member Drops

Viola L Ashburn, All Ameridream
 Brett Barrett, ExecuHome Realty
 Annaka Bear, Berkshire Hathaway (G)
 Allison Boone, Coldwell Banker
 Thomas P Buhl, All Ameridream
 Keegan E Carroll-Corwell, House Broker Realty LLC
 Harry S Cook, Re/Max Solutions
 Luke W Corbin, Lime House LLC
 Okwuchukwu Chinonso Eniang, Century 21 Core Partners
 Shane C Fleming, Re/Max 1st Class
 William Francis, Re/Max Solutions

Kara Rae Hammann, Next Step Realty of PA
 Cheryl A Heller, Howard Hanna
 Lisa D Hitchen, EXP Realty
 Ahmed Islam, Ghimire Homes
 Jillian A Johnson, House Broker Realty LLC
 Dominic Jones, Realty One Group
 Kevin Kinard, Coldwell Banker
 Heather M Kreiger, High Associates LTD
 April Krodel, Re/Max Patriots
 Parker D Lerew, South Penn Realty
 David Levitan, Lime House LLC
 Lawrence A Lindt Jr., Century 21 Core Partners
 Muthiga D Mbatia, Keller Williams
 Abigail Mae Miller, Keller Williams
 Chadd Miller, Realty One Group
 Timothy Patrick Mister, Howard Hanna
 Kristofer E Moore, House Broker Realty LLC
 Stephanie Mrozinski, Century 21 Core Partners
 Brian Neary, HOMES365
 Valerie Michelle Notes, Howard Hanna
 Brian M Pendergast, Realty One Group
 Jamie Penrod, Keller Williams
 Kristoffer Phennicie, Lime House LLC
 Jennifer R Shirk, Berkshire Hathaway (W)
 Asa Smith, Iron Valley
 Cody Smith, EXP Realty
 Samuel H Spagnola, Re/Max Quality
 Eric Stankiewicz, Rock Commercial
 Greta Styles, Realty One Group
 Jessica Toti, Re/Max Quality
 Eric Trent, Eric N Trent - Appraisal Services
 Gregory Troupe, Berkshire Hathaway (SH)
 Patricia E Turk, Century 21 Dale
 Perla C Vasquez, EXP Realty
 Hazel Vockroth, ExecuHome Realty
 Michael Wagner, Coldwell Banker
 Terry Wiley, Welcome Home Real Estate
 Cheryl L Yougbar, Samson Properties
 Ryan M Zink, Iron Valley

New Office/Brokerage

Budget Rentals Management, LLC
 475 Madison Ave
 York, PA 17404
 717-755-9990

Statewide Real Estate Brokerage

801 W Duke Street
 York, PA 17404
 717-345-4111

Office Changes

None

Office Drops

Country Home Real Estate
 South Penn Realty

Membership Stats

(as of 1/23)

	2023	2022
Primary REALTORS	1232	1219
Secondary REALTORS	119	103
Pending Applicants	10	13
Total REALTORS	1361	1335
Affiliates	101	101
Total Members	1462	1436

Affiliate Changes

None

New Affiliates

Security Title Guarantee
 207 Willow Valley Square
 Lancaster, PA 17603
 717-481-7788

Hometown Real Estate Settlement

2610 Course Road
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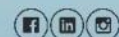
1454 Baltimore Street, Suite B,
 Hanover, Pa 17331

Shrewsbury Office

12539 Susquehanna Trail S,
 Glen Rock, PA 17327

717-840-4422

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@YorktowneSettlementCo

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

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Jaclyn Eriksen

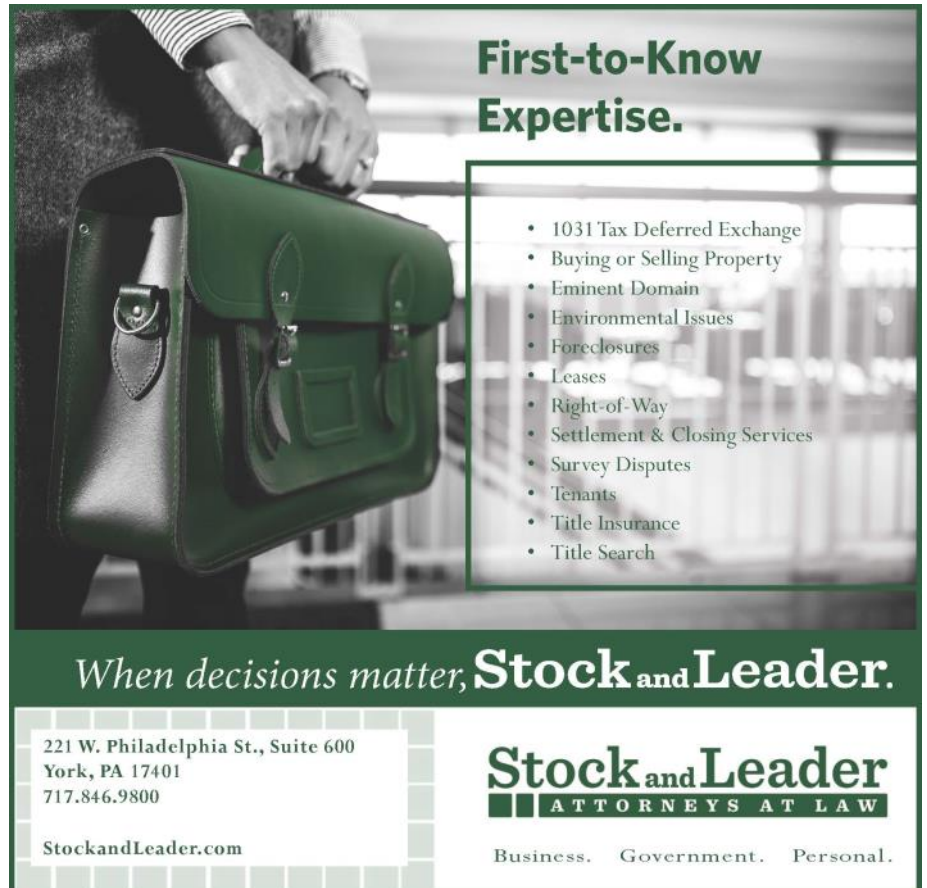
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jaclyn@rayac.com

Deb Kottmyer

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Diane Leib
Sr. Loan Officer
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717.487.4622



Kevin Wivagg
Sr. Loan Officer
NMLS#311080
717.891.1989



Rob Frey
Sr. Loan Officer
NMLS#147464
717.891.0685



Shawn Kelly
Sr. Loan Officer
NMLS#135170
717.542.5005

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mortgage

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Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org

RAYAC Professionalism Award

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

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

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

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

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

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

[Nominate a RAYAC member today!](#)



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The RAYAC DEI Committee presents:
Understanding Implicit Bias

Tuesday, February 28, 2023
9:00 am - 12:00 noon
Via Zoom Webinar
Eric Rehling, AHWD
Free to RAYAC Members
Register through your member portal



What is implicit bias?

Implicit bias is a form of bias that occurs automatically and unintentionally, that affects judgments, decisions, and behaviors. Research shows implicit bias can pose a barrier to recruiting, retaining a diverse workforce, and can affect the ability to obtain fair housing.

Also known as unconscious bias, it's important to explore and identify our own implicit biases in an effort to overcome them. By seeking opportunities to engage in discussions in safe environments, spending time with people outside our usual social groups and communities different than our own, and by considering experiences from the point of view of the person being stereotyped, we can reflect on our gut feelings and negative reactions to people from different social groups.

Join us for this eye-opening and educational session. There will be time for open discussion and Q&A after the presentation.



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RPAC Office Challenge Winners

Small Offices

Third Place
EXP Realty

Second Place
Brown Appraisers

First Place
Jim Warfield Realty

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Third Place
Lime House Realty

Second Place
Sites Realty

First Place
Re/Max 1st Class

Large Offices

Third Place
Berkshire Hathaway North Hanover

Second Place
Berkshire Hathaway Cinema Drive

First Place
Century 21 Dale

Extra Large Offices

Third Place
Berkshire Hathaway West York

Second Place
Re/Max Patriots

First Place
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Monthly Housing Statistics



RAYAC Housing Snapshot

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

December 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,188 homes were sold in Adams County in December 2022, which is a 7% decrease from this time last year. In York County 6,454 homes were sold during the twelve months of 2022, which is a 12% decrease from this time last year.

The median sales price in Adams County was \$275,000, a 10% increase from 2021. The median sales price in York County was \$245,000, a 9% increase from last year.

“2022 was another historic year in real estate for both York & Adams Counties setting the highest median home sale price ever recorded for both counties in one single year. In both York and Adams Counties the median home sale price went up 22% in a two-year time frame. The vast majority of this increase in sale price has been driven by a strong buyer demand and a short supply of inventory. As we are transitioning into 2023 we have seen the housing market go through a slight cooling effect due to rising interest rates. The supply of homes available for sale still continues to be an issue driving the market place with both counties having about a month supply of inventory available. The market is very nuanced with homes in certain price ranges continuing to move quickly with others staying on the market for a longer period of time. Now more than ever it is important to work with a REALTOR® to help both buyers and sellers achieve their goals.” said Reid Weinbrom, 2023 RAYAC President.

RAYAC Statistics by School District						
2022-2021 (January 1-December 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	\$242,500	20%	137	148	-7%
Conewago Valley	\$230,000	\$222,950	3%	300	322	-7%
Fairfield	\$280,000	\$275,000	2%	110	125	-12%
Gettysburg	\$307,495	\$276,600	11%	346	338	2%
Littletown	\$270,000	\$251,425	7%	209	238	-12%
Upper Adams	\$235,500	\$219,900	7%	86	111	-23%
Total Adams County	\$275,000	\$250,000	10%	1188	1282	-7%
York County						
Central York	\$262,200	\$235,000	12%	594	666	-11%
Dallastown	\$258,600	\$246,500	5%	602	612	-2%
Dover	\$240,000	\$215,000	12%	356	432	-18%
Eastern York	\$231,000	\$192,000	20%	206	233	-12%
Hanover	\$202,000	\$195,000	4%	295	325	-9%
Northeastern	\$259,990	\$250,000	4%	415	439	-5%
Northern York	\$346,500	\$285,000	22%	279	306	-9%
Red Lion	\$249,900	\$229,325	9%	464	540	-14%
South Eastern	\$315,000	\$267,500	18%	282	321	-12%
South Western	\$265,000	\$249,900	6%	519	661	-21%
Southern York	\$335,000	\$270,000	24%	281	332	-15%
Spring Grove	\$275,000	\$240,000	15%	434	458	-5%
West Shore	\$265,000	\$253,500	5%	376	452	-17%
West York	\$201,500	\$180,000	12%	371	404	-8%
York City	\$119,900	\$99,900	20%	609	670	-9%
York Suburban	\$235,000	\$224,900	4%	371	495	-25%
Total York County	\$245,000	\$224,900	9%	6,454	7,346	-12%

RAYAC Leadership

President

Reid Weinbrom, '24
Coldwell Banker, 854-9242

Vice President

Jason Phillips, '25
Coldwell Banker, 854-9242

Secretary

Jennifer Clemens '25
Berkshire Hathaway, 757-7811

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Howard Hanna, 846-6500

Solicitor

Peter Ruth, Esq.
Stock & Leader, 846-9800

Directors

John Birkeland, '25, CCIM
Rock Commercial, 854-5357

Casey Dougherty, '24, GRI, e-
PRO, CRS
Execu-Home Realty, 797-4510

Tereasa Forbes, '24
Berkshire Hathaway, 334-7636

Cynthia Forry, '25
Berkshire Hathaway, 633-6261

Elle Hale, '23, YCLC, AHWD, PSA,
ASPRE, C2EX, e-PRO, SRS
Century 21 Core Partners
718-0748

Martin Heaps, '24
Howard Hanna, 235-6911

Paul Musselman, '25, ABR, CRS,
SRES, SRS, YCLC
Berkshire Hathaway, 757-7811

Simon Overmiller, '23
Iron Valley Real Estate, 316-8777

Brad Shafer, '23
Sites Realty, Inc, 334-4674

Tony White, '23
Berkshire Hathaway, 757-7811

We Love Our
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9 FEBRUARY | 4-6 PM

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2022 Annual Year End Market Reports

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[ADAMS COUNTY](#)



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Committee

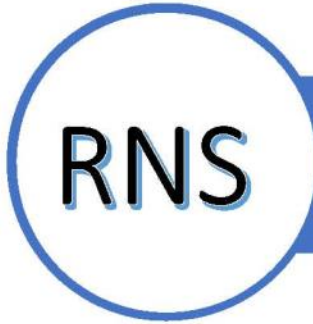
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5:00 PM - 7:00 PM

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Fee: \$20



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ACCOUNT
INFORMATION:
NEEDED TO
SUBSCRIBE



EMAIL ADDRESS:

PARCEL NUMBER

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TO
SIGN
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The Records Notification Service can provide security and assurance, no document is recorded without the homeowner’s knowledge.

How Does It Work?

GO TO: WWW.YORKCOUNTYPA.GOV
RECORDER OF DEEDS OFFICE

CLICK on THE RECORDS NOTIFICATION, LINK on the left:

ENTER A VALID EMAIL ADDRESS:

This email will be used to validate and activate your subscription.

ENTER THE PROPERTY ID NUMBER YOU WISH TO MONITOR:

Enter **ALL 18 Numbers and Letters**.

You may enter up to 5 Parcel Numbers per email address.

PROPERTY ID NUMBER CAN BE FOUND ON YOUR COUNTY/MUNICIPAL OR SCHOOL TAX BILL:

An option to look up your Property ID Number is provided at the sign-in screen.

IF YOU RECEIVE AN ALERT:

“A document has been recorded that matches your monitoring criteria”

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There is a **CHARGE TO PRINT** a document from this page.

If you suspect you are a victim of fraud!
Contact local law enforcement.

For Assistance, Contact:

York County Recorder of Deeds Office at: 717-771-9608.

2023 Awards and Installation Event

Thank you to everyone that attended the 2023 Awards and Installation event on January 18, 2023 at the Out Door Country Club. It was a great day celebrating our 2023 Board of Directors as well as our Award winners!



Congratulations to the board members that were installed that morning.

Reid Weinbrom, President, Jason Phillips, Vice President, Ed Bender, Treasurer, Jennifer Clemens, Secretary, Elle Hale, Immediate Past President, John Birkeland, Casey Dougherty, Tereasa Forbes, Cynthia Forry, Martin Heaps, Paula Musselman, Simon Overmiller, Brad Shafer, and Tony White.



Congratulations to our awards winners as well!
Affiliate of the Year - Cheryl Rost, First American Home Warranty
REALTOR of the Year - Ken Worley, Berkshire Hathaway
Community Service Award - Jodi Reineberg, Berkshire Hathaway
YPN Award - Allison Altman, Inch & Co
Steve Snell Educational Excellence Award - Barbie Miller, Inch & Co

For more pictures from the event, please visit our [FACEBOOK](#) page.

2023 Affiliate Trade Show

Join us on Wednesday, March 29th from 11:30 am - 1:00 pm at the Wyndham Garden in York to network with RAYAC's Affiliate members and learn all about the services they provide to help you with your business! All REALTOR members can attend for FREE and lunch will be provided. This event will follow a mandatory CE class.

Practice Safe, Legal Real Estate by Following RELRA

This is the mandatory course to renew your license in 2024. In addition to a brush up on RELRA, you may come away from this shaking your head about how egregious some of the violations that come before the Commission are! We'll apply both common sense and RELRA to typical activities which licensees engage in, so you can do business, make money, and stay out of trouble!

Come prepared to play a little trivia as well! In honor of RAYAC turning 100, we will have questions about the last 100 years in real estate. The person with the most correct answers will win a free ticket to the Centennial Gala on Friday, April 14th at the Valencia Ballroom!

[**REGISTER HERE**](#)



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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.

Last Class Date:

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.

Last Class Date:

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

The SMART PASS for Appraisal is available to RAYAC members through 2/28/23!

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.

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.

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

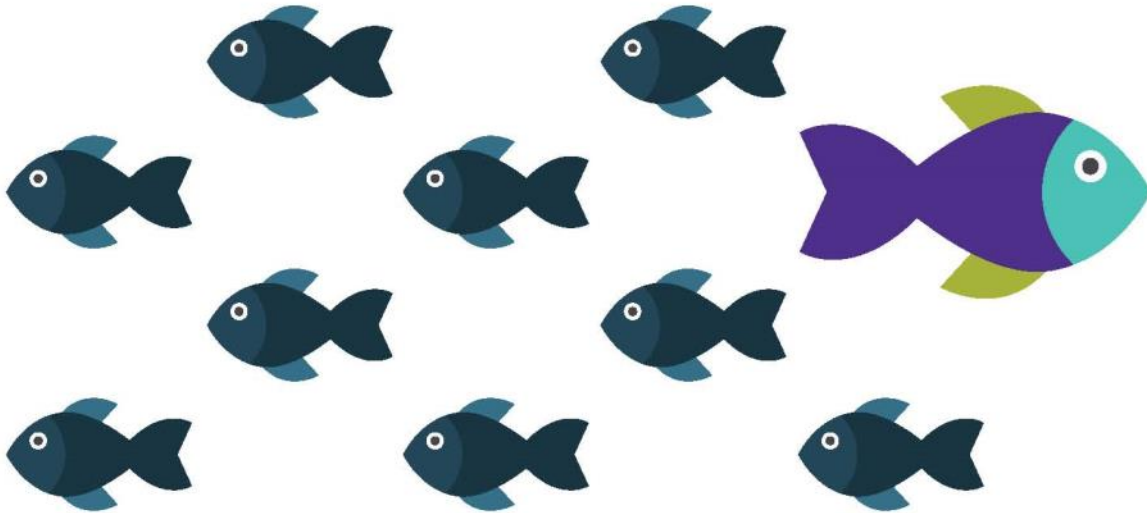
Instructor: Peter T. Ruth, Esquire

Location: RAYAC Classroom

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

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

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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



Bright MLS Classes

February 2, 2023



Tools to Get Started with Bright MLS, 10:00 am

Prospecting Using Bright Public Records, 2:00 pm

Board of Directors Summary January 13, 2023

Reports:

- Forewarn launches Wednesday, February 1, 2023. This is RAYAC's newest member benefit.

Action Items:

- The Board of Directors approved all 2023 committee members.
- The Board of Directors is approving and affirming the association's anti-trust statement.

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RAYAC Invoice Receipts

Need your RAYAC invoice receipts for your taxes? Watch this [VIDEO](#) and learn how easy it is to pull everything you need!

RAYAC Foundation \$100 Challenge to Celebrate RAYAC's 100th Anniversary

The RAYAC Foundation is challenging all members to donate \$100 throughout the year in honor of RAYAC turning 100 years old! You can make a donation by calling the RAYAC office or by dropping off a check to the RAYAC office.

Everyone that donates \$100 or more, will be entered into a drawing to win a \$1,000 Rutters gift card at the end of the year. Thank you to **BRIGHT MLS** for sponsoring the gift card!

Thank you to the following people that have donated to the challenge so far this year:

Dolly Bailey
Judy Givens
Shanna Terroso
Linda Werner
Cheryl Yerger

An advertisement for HouseMaster Home Inspections. It features three white SUVs with blue and white branding, including the text "HouseMaster Home Inspections" and "717-256-4400". Three men in dark shirts and khaki pants are standing in front of the vehicles. The background is a grassy area with trees.

HouseMaster
a neighborly company
A full service inspection company

SCHEDULING
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housemaster.com/lancaster
admin529@housemaster.com

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. 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. 24

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

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

Beacon Light Mortgage, LLC

Caliber Home Loans

Centennial Lending Group

CMG Home Loans

Cross Country Mortgage

Fairway Independent 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

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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. 11

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

Heaving Load Hauling, LLC

LHOP At York Housing Opportunity

Center

[MYclosing, LLC](#) - 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

Hometown Real Estate Settlements LLC

[Lakeside Title Company](#) - ad pg. 3

Mason Dixon Settlement Inc

Quality Service Settlements

Mutual Settlement

Security Title Guarantee Corporation

Titan Settlement Associates

[White Rose Settlement Services](#) - ad pg. 5

[Yorktowne Settlement Co](#) - ad pg. 7



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