

# RAYAC Connection

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## 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 in 2022! Please stay tuned to find out the RPAC Office challenge winners at the Awards and Installation Event on January 18th!

### 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

Allison Altman  
Heather Augenbaugh  
Dan Yelle 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

Joe Mancuso  
Deb McLaughlin  
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

Cindy Mann  
Debra McManus  
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



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**Connie Kern**  
Senior Mortgage Loan Officer  
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Mortgage Loan Officer  
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fultonbank.com/mortgage

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## 2022 RAYAC Ethics & Mediation Case Summary

### Ethics Cases

In 2022, RAYAC saw a significant decrease in the number of Ethics cases filed. There were just four, compared with twelve cases filed in 2021. In two of the three cases that have concluded, 2 REALTOR members were found In Violation of the Code of Ethics, while the 3<sup>rd</sup> case was dismissed. One case will be heard in January 2023.

| Case #  | Alleged Articles | Conclusion   |
|---------|------------------|--|
| #E11-21 | 1, 5, 6, 7       | Hearing was held in May 2022 – In Violation of 1, 6<br>Sanction: Letter of Warning, attend Ethics class, \$500 fine      |
| #E2-22  | 1, 2, 4, 9, 11   | Hearing was held in July 2022 - In Violation of 1, 2, 4<br>Sanction: Letter of Warning, attend Ethics class, \$1000 fine |
| #E3-22  | 1, 2, 10, 11, 13 | Case Dismissed December 2022   |
| #E4-22  | 1, 2, 9, 11      | Hearing will be held in January 2023   |

### Arbitration Cases

RAYAC held two Arbitration hearings in April and October 2022. These were the first cases since 2019. In the first case, the Respondent prevailed, and in the second case, the Complainant prevailed.

### Lockbox Case

RAYAC received one lockbox complaint in 2022. It was the first case since 2019. The Respondent was found in violation of the Lockbox Agreement.

### Mediation Cases

In 2022, Mediation cases remained about the same (57 in 2021 vs 58 in 2022). Thirteen cases were not resolved in 2021, and were carried over to 2022.

Of the 2022 cases, 29 did not reach mediation because the Defending Party did not respond, or the Initiating Party withdrew the request. Ten cases remain open and will carry into 2023. Of the 32 cases that went to mediation, 17 were successful, and 15 were not, which is a 53% success rate.



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# Membership News

## New Members

**Gopal Basnet**, Realty One Group  
**Elaine Beachler**, Inch & Co  
**Cheyenne Crisamore**, Berkshire Hathaway (H)  
**Sabrina Gettle**, Keller Williams  
**Melinda Kostarelos**, Coldwell Banker  
**Wanda Margarita Liriano**, Berkshire Hathaway (W)  
**Stacey O'Donnell**, Century 21 Core Partners  
**Brady Shaffer**, Re/Max Quality  
**Isaiah Unger**, Cummings & Co  
**Travis A Wilkins**, Rock Commercial  
**Jami Zelger**, McCallister & Myers

## Member Changes

**Shane Baldwin**, Re/Max Patriots  
**Robert Biancuzzo**, Country Home Real Estate  
**Ashlea Brehm**, Keller Williams  
**Jessica Anne Elliott**, Coldwell Banker  
**Elizabeth L Glass**, Keller Williams  
**Michelle-An Mayes**, Joseph A Myers  
**Mark A Meiler**, Re/Max 1st Class  
**Madelyn E Miller**, Realty One Group  
**Jonathan G Moody**, Keller Williams  
**April M Pritchard**, Realty One Group  
**Edwin Ruiz-Sandoval**, Berkshire Hathaway (E)  
**Sandy Talley**, Country Home Real Estate

## Member Drops

**Annaka Bear**, Berkshire Hathaway (G)  
**Jennifer Breneman**, Coldwell Banker  
**Melanie A Breuer**, Joseph A Myers  
**Tiffany Deal**, Keller Williams  
**Gaylene M Dunlap**, Coldwell Banker  
**Diane E Geesey**, Keller Williams  
**Dalton Michael Heiner**, EXP Realty  
**Monica Jordan**, Joseph A Myers  
**Garrett William Kilgore**, Iron Valley  
**Steven R Ribot**, Re/Max Quality

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## Affiliate Drops

None

## New Affiliates

**Titan Settlement Associates**  
 2050 Spring Road  
 Carlisle, PA 17013  
 223-209-7020

## Fairway Independent Mortgage

801 Estelle Drive  
 Lancaster, PA 17601  
 717-431-9299

## Membership Stats

(as of 12/21)

|                    | 2022 | 2021 |
|--------------------|------|------|
| Primary REALTORS   | 1257 | 1256 |
| Secondary REALTORS | 127  | 111  |
| Pending Applicants | 11   | 11   |
| Total REALTORS     | 1395 | 1378 |
| Affiliates         | 108  | 107  |
| Total Members      | 1503 | 1485 |



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The Pennsylvania Association of Realtors is releasing new form revisions on January 1, 2023. Please click [HERE](#) to view the updated webinars and articles on the form revisions.

**2023 Winter Business Meetings** - Join PAR for the 2023 Winter Business Meetings on **Jan. 30 - Feb. 1** at the Hilton Harrisburg.

This year they will be celebrating the installation of PAR's 2023 President Al Perry and his leadership team on Tuesday, Jan. 31. Cocktails will be held at the Whitaker Center (attached to the Hilton) prior to the installation and the installation ceremony will take place in the Sunoco Performance Theatre at the Whitaker Center.

[REGISTER HERE](#)

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## 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

### Shanna Terroso

RCE, e-PRO, Executive Officer  
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### Mireya Carlsen

Director of Professional  
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### Doug Clark

Business & Finance Director  
Ext. 111

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### Jaclyn Eriksen

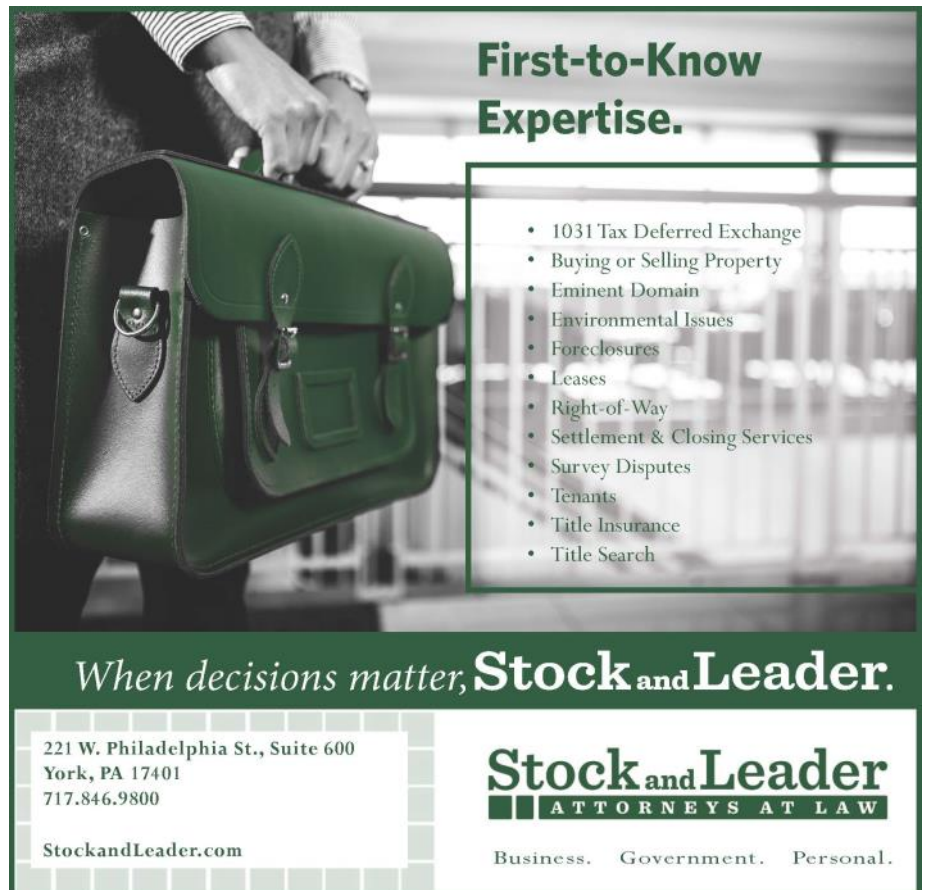
Public Relations Director  
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### Deb Kottmyer

Clerk (PT)

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**Diane Leib**  
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**Kevin Wivagg**  
Sr. Loan Officer  
NMLS#311080  
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**Rob Frey**  
Sr. Loan Officer  
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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!](#)



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## Know Your Contracts and Forms

Real estate and contracts go hand in hand. Agents have to know and understand a variety of different contracts to be successful. Real estate agents are faced with countless contracts throughout the course of their career. However, while many of these legally-binding documents are a 'standard' in most real estate transactions, there are also some which are only needed under special circumstances or upon request.

Understanding each line of every contract that real estate agents encounter can be overwhelming, even for REALTORS® who have been in the industry for a while. Unfortunately, not having a strong understanding of the Pennsylvania Association of REALTOR® Forms can land an agent into trouble not only for themselves but more importantly their client.

That is why it is so essential that agents review and educate themselves on the variety of forms that are available. This way, you can easily lead clients to a smoother transaction.

The good news is the Pennsylvania Association of REALTORS® and RAYAC are here to help. PAR has a plethora of information on their website, [parealtors.org](http://parealtors.org). For many of the contracts and forms PAR has developed guidelines for use of the forms. REALTOR® Pros take the time to review those guidelines on a periodic basis to make sure their skills remain sharp.

RAYAC also offers a legal corner online where members can view up to date information on a variety of contract topics <https://rayac.com/legal-corner/>

When in doubt about anything contract related ask an expert. PAR and RAYAC offer free legal hotlines for our membership and your Broker is also a great resource to reach out to as well.

Remember REALTOR Pros are constantly learning and keeping themselves apprised with the best knowledge about the contract and forms!



# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### November 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,112 homes were sold in Adams County in November 2022, which is a 4% decrease from this time last year. In York County 6,050 homes were sold during the first eleven months of 2022, which is a 10% decrease from this time last year.

The median sales price in Adams County was \$278,500, an 11% increase from 2021. The median sales price in York County was \$245,000, a 9% increase from last year.

“The housing market has been running at a frenzied pace for the past two and a half years, but a cooling is at hand. In the second half of 2022 fast-rising mortgage rates stalled market activity. 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.

RAYAC Statistics by School District  
2022-2021 (January 1-November 30) Comparison

| School District           | 2022<br>Median<br>Sale Price | 2021<br>Median<br>Sale Price | % Change   | 2022<br>Number<br>Sold | 2021<br>Number<br>Sold | % Change    |
|---------------------------|------------------------------|------------------------------|------------|------------------------|------------------------|-------------|
| <b>Adams County</b>       |                              |                              |            |                        |                        |             |
| Bermudian Springs         | \$285,000                    | \$239,900                    | 19%        | 126                    | 132                    | -5%         |
| Conewago Valley           | \$236,335                    | \$220,450                    | 7%         | 277                    | 292                    | -5%         |
| Fairfield                 | \$287,450                    | \$277,500                    | 4%         | 100                    | 110                    | -9%         |
| Gettysburg                | \$310,000                    | \$279,900                    | 11%        | 335                    | 305                    | 10%         |
| Littlestown               | \$271,750                    | \$250,000                    | 9%         | 194                    | 225                    | -14%        |
| Upper Adams               | \$235,000                    | \$222,450                    | 6%         | 80                     | 98                     | -18%        |
| <b>Total Adams County</b> | <b>\$278,500</b>             | <b>\$249,900</b>             | <b>11%</b> | <b>1112</b>            | <b>1162</b>            | <b>-4%</b>  |
| <b>York County</b>        |                              |                              |            |                        |                        |             |
| Central                   | \$259,450                    | \$230,000                    | 13%        | 558                    | 616                    | -9%         |
| Dallastown                | \$256,000                    | \$250,000                    | 2%         | 565                    | 571                    | -1%         |
| Dover                     | \$239,900                    | \$213,600                    | 12%        | 329                    | 380                    | -13%        |
| Eastern York              | \$227,000                    | \$186,000                    | 22%        | 192                    | 215                    | -11%        |
| Hanover                   | \$205,000                    | \$195,000                    | 5%         | 284                    | 304                    | -7%         |
| Northeastern              | \$259,900                    | \$250,000                    | 4%         | 389                    | 399                    | -3%         |
| Northern York             | \$347,000                    | \$284,900                    | 22%        | 261                    | 279                    | -6%         |
| Red Lion                  | \$249,900                    | \$229,900                    | 9%         | 440                    | 493                    | -11%        |
| South Eastern             | \$315,000                    | \$270,495                    | 16%        | 264                    | 292                    | -10%        |
| South Western             | \$264,900                    | \$250,000                    | 6%         | 477                    | 616                    | -23%        |
| Southern York             | \$332,995                    | \$279,950                    | 19%        | 264                    | 300                    | -12%        |
| Spring Grove              | \$277,950                    | \$240,000                    | 16%        | 402                    | 426                    | -6%         |
| West Shore                | \$270,000                    | \$250,000                    | 8%         | 345                    | 407                    | -15%        |
| West York                 | \$200,000                    | \$175,000                    | 14%        | 347                    | 367                    | -5%         |
| York City                 | \$119,900                    | \$99,950                     | 20%        | 583                    | 610                    | -4%         |
| York Suburban             | \$235,000                    | \$220,500                    | 7%         | 350                    | 460                    | -24%        |
| <b>Total York County</b>  | <b>\$245,000</b>             | <b>\$224,900</b>             | <b>9%</b>  | <b>6050</b>            | <b>6735</b>            | <b>-10%</b> |

## 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

### Treasurer

**Ed Bender**, '23, GRI  
Howard Hanna, 846-6500

### Solicitor

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

### Directors

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

**Teresa 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

## 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*





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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 help 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.

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](mailto: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

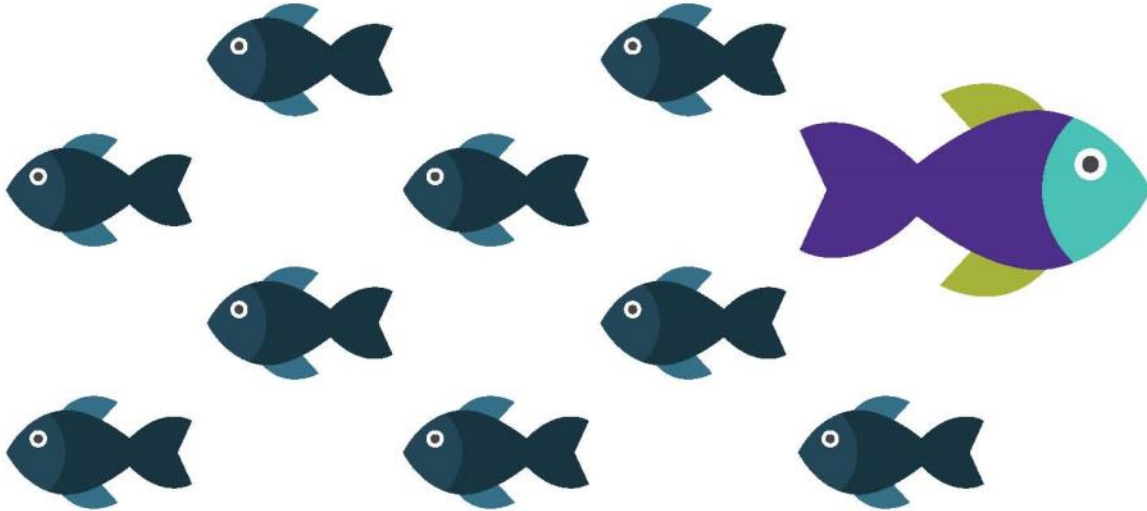
Location: RAYAC Classroom

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

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



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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.

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

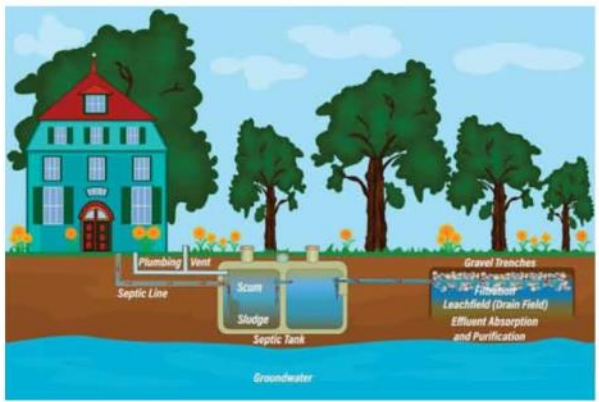
# Straight TALK



**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





**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

January 5, 2023



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

Creating a CMA with Bright MLS 2:00 pm, [REGISTER HERE](#)

## Board of Directors Summary December 15, 2022

### Reports:

- The 2023 RAYAC Awards and Installation event will be held on January 18th at the Out Door Country Club at 9:00 am.

### Action Items:

- Board of Directors approved the 2023 engagement letter for accounting services.
- Board of Directors approved Forewarn Services.

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## 2022 RAYAC Affiliate and Volunteer Appreciation Event

Thank you to everyone that attended the Affiliate and Volunteer Appreciation event! It was a great day filled with delicious foods, various games and endless laughs! We wish everyone a very happy New Year!



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# Partner and Do Business with RAYAC Affiliate Members!

## Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 2

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](#) -

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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

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

Fairway Independent 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

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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. 5

## Media, Marketing & Photography

360 Tour Designs

Atlas Rubber Stamp & Printing

Home Insight 360

Hommati 107

Media One PA

Open.Tours

Real Estate Exposures

Vincent and Morgan Real Estate Media

## Other

Goosehead Insurance

LHOP At York Housing Opportunity

Center

[MYclosing, LLC](#) - ad pg. 8

Units of South Central PA

## 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](#) - ad pg. 2

Mason Dixon Settlement Inc

Quality Service Settlements

Mutual Settlement

Titan Settlement Associates

[White Rose Settlement Services](#) - ad pg. 3

Yorktowne Settlement Co



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