

# RAYAC Connection

## What's Inside

100 Year Gala	2
RPAC Leaders	3
Realtor ProTip	4
Membership News	6
Staff Contacts	7
Professionalism Award	8
Regional Conference	9
Forewarn	10
Housing Snapshot	11
Fireside Chat Recap	12
RAYAC Leadership	12
RAYAC Events Recap	13
Class Catalog	14-15
Bright Training	16
BOD Minutes	16
RAYAC Invoice Info	17
\$100 Donation Challenge	17
Affiliate Member List	18

## Join us for the RAYAC 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](#)



---

# 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 14<sup>th</sup> 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 are \$75 per person and non-RAYAC members are welcome to attend as guests of a RAYAC member for \$75 as well. **More than 290 tickets have already been sold and only 67 tickets remain.** If you are planning on coming to the event, please purchase your tickets as soon as possible, as we are anticipating that tickets will sell out soon.

## **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.

## ***Special Thanks to our Gala Sponsors***

### **Drink Ticket Sponsors**

CMG Home Loans and Cross Country Mortgage

### **Photo Booth Sponsor**

Stock and Leader

### **Coat Check Sponsor**

Fulton Mortgage

### **Hors d'oeuvres Sponsor**

Traditions Mortgage

### **Dessert Table Sponsor**

Homechek

### **Table Sponsors**

ABCO

ACNB Bank

Century 21 Dale Realty

CGA Law Firm

CMG Home Loans

Country Home Real Estate

M&T Bank

Realty One Group

White Rose Settlement Services

**[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  
Rick Keller  
Tina Llorente  
Reid Weinbrom

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

Jackie Altland  
Bob Argento  
Susan Becker  
Tami Behler  
Dennis Berkebile  
John Bowman  
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  
Cindy Sarver  
Brittani Snyder  
Kristyn Stouch  
Donna Troupe  
Dave VanArsdale  
Shelley Walter  
Julie Wheeler  
Roxanne Whitaker

Marie Arcuri  
Gina Baum  
Bobby Behler  
Ed Bender  
Brian Berkheimer  
Patricia Carey  
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



Celebrating 25 Years in Business

The Lakeside Escrow team takes pride in protecting its clients and delivering the best real estate closing experience in Maryland and Pennsylvania.

Lakeside Escrow offers state-of-the-art technology for buyers to deposit their EMD funds from their phone, tablet or PC. We offer RON closings, remote signings and we can provide off-site Notary assistance.

Lakeside Escrow  
43 Frederick Street  
Hanover, PA  
(443) 539-1446



**Nicole Church**  
Settlement Officer

Direct: (443) 539-1346  
NChurch@lakesidetitle.com

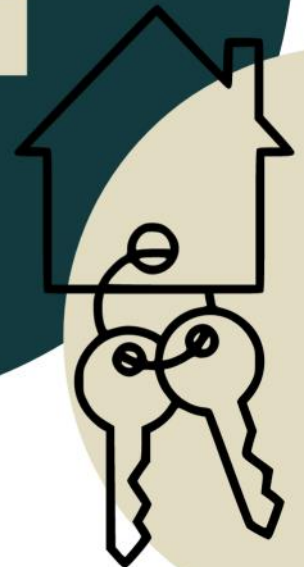
**CGA**  
LAW FIRM

REAL ESTATE SERVICES

- Settlements
- Title Insurance
- Landlord/Tenant Issues

**717-848-4900**

[WWW.CGALAW.COM](http://WWW.CGALAW.COM)





## Dress for Success

While there isn't a set dress code for the real estate industry, REALTOR® Pros know what you wear does matter. What's most important is to wear clothing that's a fit for the market you're working in. It's also important to be yourself, so your clients are comfortable with you and your brand. Here are some tips in dressing for real estate success.

### Consider your setting.

You should consider dressing differently depending on the circumstances. You don't want to look out of place in the areas you are trying to sell real estate.

Are you going to be showing a 15-acre farm that day? Wearing your finest dress shoes would probably not be the best choice. Investing in a good pair of rain boots could help you in these circumstances.

Showing an empty warehouse with a roach problem? Not ideal to wear your finest suit to this showing.

Having a settlement at a title company or law office? Perhaps you leave the sweatpants at home.

### Consider your audience

One thing to consider for real estate agents when choosing your outfit is the audience you want to work with and how clients perceive different looks.

Baby boomers grew up on the advice of its better to be overdressed than underdressed. Many baby boomers feel more comfortable with a REALTOR® dressed in business attire. A more casual dress code may make the baby boomer client see you as inexperienced and lacking care in your work.

Millennial clients on the other hand may not respond as well to more professional attire. They might feel more comfortable with real estate agents with a more casual look instead of following a rigid business dress code. Millennial clients may have some anxieties about home buying so displaying a casual appearance will put them more at ease and help build your relationship.

### Adaptability

A REALTOR'S® workday can often require adaptability. You may start your day in the city showing condos and then you receive that last minute phone call to show the rural farm that afternoon. REALTORS® may need to adjust their style at a moment's notice. Keep an extra pair of shoes in your car so you can be prepared for property showings on all kinds of terrains. Have an array of clothing options available by storing a change of clothes in your car and office.

REALTOR® Pros know someone is always watching you. Making a first impression is important, and the right outfit can make all the difference!





**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.

**[www.wrsettlements.com](http://www.wrsettlements.com)**

Phone: 717.846.8882 · Fax: 717.846.3386 · 1441 East Market Street, York, PA 17403

## FULTON BANK COMMUNITY COMBO

UP TO 100% FINANCING AVAILABLE

The Fulton Bank Community Combo purchase mortgage offered by Fulton Mortgage Company is a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

- 80% First Mortgage combined with up to a 20% Second Mortgage\*
  - \* Matching rate and term for both mortgages



**Sam Miller**  
Mortgage Sales Manager  
NMLS #: 467645  
717.968.6676  
smiller@fultonmortgagecompany.com  
fultonbank.com/mortgage



**Connie Kern**  
Senior Mortgage Loan Officer  
NMLS #: 480617  
717.968.1017  
ckern@fultonmortgagecompany.com  
fultonbank.com/mortgage



**Travis Hiden**  
Mortgage Loan Officer  
NMLS #: 2270902  
717.350.9777  
thiden@fultonmortgagecompany.com  
fultonbank.com/mortgage

**FultonMortgageCompany**

A Division of

**Fulton Bank, N.A.**

Fulton Bank, N.A. Member FDIC. Subject to credit approval.



# Membership News

## New Members

**Gabriela Czerwinska**, Century 21  
**Francesco J Messina**, Re/Max Patriots  
**Brian Sanks**, Samson Properties  
**Zachary Stephan**, Cummings & Co

## Member Changes

**John Brunner**, Statewide Real Estate  
**Rebekah Coup**, Berkshire Hathaway (SH)  
**Kristen Culver**, Coldwell Banker  
**Cynthia A Folckemer**, Coldwell Banker  
**Fahad Khan**, Coldwell Banker  
**Megan E Kohr**, Berkshire Hathaway (W)  
**Gavin M Lamparter**, Coldwell Banker  
**William Matthews**, Berkshire Hathaway (SH)  
**Francesco J Messina**, Re/Max Patriots  
**Morgan H Muse**, Keller Williams  
**Janet Nicholson**, Berkshire Hathaway  
**Luis Raul Ortega**, Weichert Realtors  
**Christine M Prince**, Iron Valley  
**James C Reynolds**, Keller Williams  
**Kathy Turkewitz**, Berkshire Hathaway (SH)  
**Cheryl Young**, Coldwell Banker

## Member Drops

**Thomas Ray Alleman**, EXP Realty  
**Bryce W Atkinson**, Northrop Realty  
**Richard Babusci**, Inch & Co  
**Megan K Bell**, Century 21 Core Partners  
**Randi Lynn Caplin**, American Premier Realty  
**Jennifer Christine Cernik**, Next Step Realty of PA  
**Kaleb Scott Crean**, Re/Max Pinnacle  
**Tracy Csontos**, American Premier Realty  
**Ian Z Drumheller**, Real Broker, LLC  
**Angela M Dunne**, First Capitol Property Management  
**Ashley Erkek**, Keller Williams  
**Robin Evans**, York H-G Properties  
**Desiree M Feudale**, EXP Realty  
**Brittany Ford**, Century 21 Core Partners  
**Janet Freund**, Berkshire Hathaway  
**Tonee Gannon**, Exit Results Realty  
**Dennis Harbold**, Coldwell Banker  
**Robert A Head**, Keller Williams  
**Catherine Henderson**, Majestic Realty Group, LLC  
**Grace L Henning**, Coldwell Banker  
**Barbara Herndon**, Next Step Realty of PA  
**Wendy S Hoover**, Keller Williams  
**Kellie Ann Huffman**, Next Step Realty of PA  
**Dylan A Hurst**, Century 21 Core Partners  
**Terrance Lee Jamison-Lewis**, Keller Williams  
**Jasmine F Jones**, Real Broker, LLC  
**Kevin Kinard**, EXP Realty  
**Keishla Morales**, Berkshire Hathaway (E)

**Tasonja Mungro**, More Options Realty, LLC  
**Matthew Musso**, EXP Realty  
**Victoria L Ott**, Keller Williams  
**James E Parks**, Coldwell Banker  
**Judith M Perago**, Curtis Richard Perago SP  
**Katharine L Prebula**, McCallister Myers & Associates  
**Sarah M Ricker**, Keller Williams  
**Charles Rosile**, More Options Realty, LLC  
**Chris Seitz**, Bennet Williams  
**Chase Senseney**, Douglas Realty LLC  
**Carolyn Shoop**, Streett Hopkins Real Estate  
**Desiree Snider**, Berkshire Hathaway (CD)  
**Samuel Levi Stein**, Inch & Co  
**Vincent J Steo**, Re/Max Community  
**Aimee Stern**, Coldwell Banker  
**Jesse Stouch**, Re/Max Gettysburg  
**Mary Louise Tablada**, Coldwell Banker  
**Tawanda S Thomas**, Iron Valley  
**Tony L Thomas**, Iron Valley

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

**Hometown Real Estate Settlement**  
 2610 Course Road  
 York, PA 17402  
 717-868-9396

**Heavy Load Hauling LLC**  
 290 Payne Drive  
 Mount Wolf, PA 17347  
 717-8148467

**Beacon Light Mortgage**  
 16924 Flickerwood Road  
 Parkton, MD 21120  
 410-365-6858

**Next Door Photos**  
 5204 Deerfield Ave  
 Mechanicsburg, PA 17050  
 717-448-2838

## Membership Stats

(as of 2/23)

	2023	2022
Primary REALTORS	1202	1219
Secondary REALTORS	101	103
Pending Applicants	16	13
Total REALTORS	1319	1335
Affiliates	94	101
Total Members	1413	1436

**YORKTOWNE**  
 SETTLEMENT COMPANY

*Celebrating 33 Years!*

*3 Locations to Better Serve You!*

### York Office

1500 East Market Street,  
 York, Pa 17403

### Hanover Office

1454 Baltimore Street, Suite B,  
 Hanover, Pa 17331

### Shrewsbury Office

12539 Susquehanna Trail S,  
 Glen Rock, PA 17327

717-840-4422

YorktowneSettlement.com



@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

## Association Staff

### Shanna Terroso

RCE, e-PRO, Executive Officer  
Ext. 106

[shanna@rayac.com](mailto:shanna@rayac.com)

### Mireya Carlsen

Director of Professional  
Development  
Ext. 109

[mireya@rayac.com](mailto:mireya@rayac.com)

### Doug Clark

Business & Finance Director  
Ext. 111

[doug@rayac.com](mailto:doug@rayac.com)

### Jaclyn Eriksen

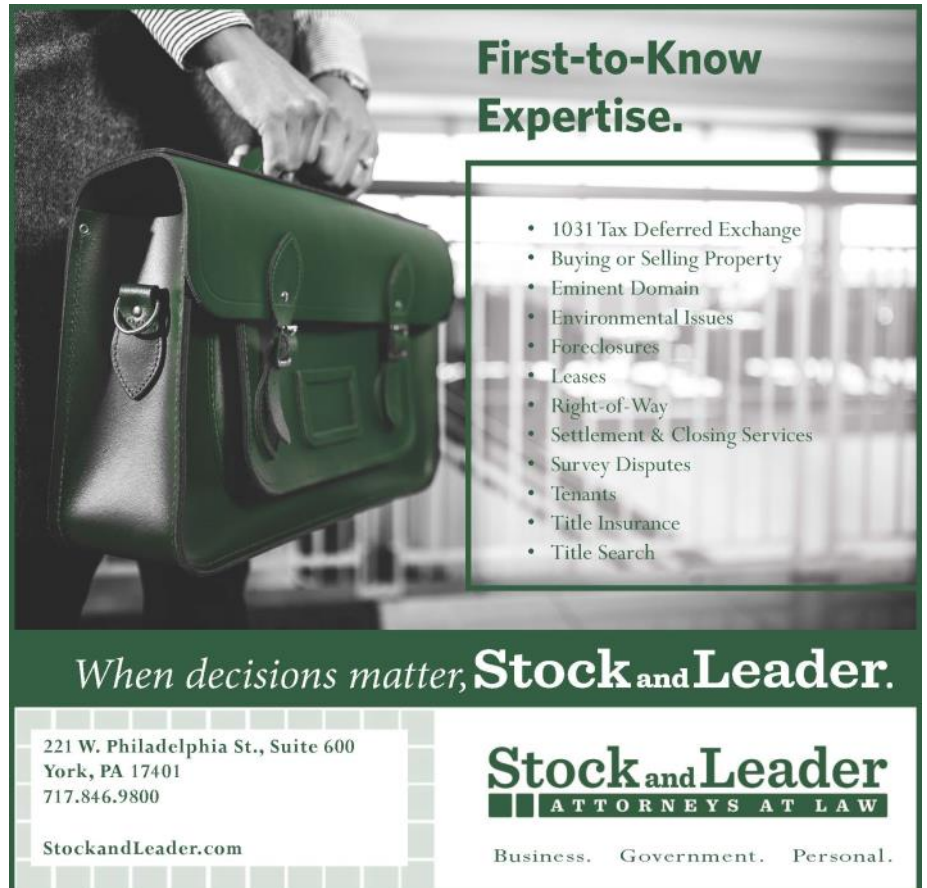
Public Relations Director  
Ext. 110

[jaclyn@rayac.com](mailto:jaclyn@rayac.com)

### Deb Kottmyer

Clerk (PT)

[deb@rayac.com](mailto:deb@rayac.com)



**First-to-Know Expertise.**

- 1031 Tax Deferred Exchange
- Buying or Selling Property
- Eminent Domain
- Environmental Issues
- Foreclosures
- Leases
- Right-of-Way
- Settlement & Closing Services
- Survey Disputes
- Tenants
- Title Insurance
- Title Search

*When decisions matter, **Stock and Leader.***

221 W. Philadelphia St., Suite 600  
York, PA 17401  
717.846.9800

[StockandLeader.com](http://StockandLeader.com)

**Stock and Leader**  
ATTORNEYS AT LAW

Business. Government. Personal.



**We deliver the promise of home**



**Tom Lutz**  
Branch Manager  
NMLS#135170  
717.891.0685



**Diane Leib**  
Sr. Loan Officer  
NMLS#137018  
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

**Guild**  
mortgage

**Let's Talk! 2555 Kingston Rd. Suite 230, York, PA 17402 | 717.925.2350**

Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; [www.nmlsconsumeraccess.org](http://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!](#)



### PROFESSIONAL SHORT SALE NEGOTIATIONS

***Servicing all of Pennsylvania & Maryland***

*For more information contact **Chad Gelsinger**  
at (717) 460-7001 or via email at [chad@myclosing.com](mailto:chad@myclosing.com)*

- Buyers Receive Added Incentives
- Hassle-Free Closings, Anytime, Anywhere
- Honesty & Integrity
- Full Disclosure, No Hidden Fees

Phone: (877) 299-0251  
Fax: (888) 990-7652  
[info@myclosing.com](mailto:info@myclosing.com)  
[www.myclosing.com](http://www.myclosing.com)



HOSTED BY:



REGIONAL

# INDUSTRIAL, COMMERCIAL, & INVESTMENT CONFERENCE

Thursday, May 18

7:45 a.m. - Registration

8:00 a.m. - Breakfast & Networking

9:00 a.m. - 12:00 p.m. - Program

Sheraton Harrisburg Hershey Hotel

4650 Lindle Rd, Harrisburg

— Keynote Speaker:

**Lawrence Yun**

NATIONAL ASSOCIATION OF REALTORS® CHIEF  
ECONOMIST

— Panelists:

**Janet Anderson**

Director of Economic Development for the Cumberland Area Economic  
Development Corporation .

**Kevin Schreiber**

President & CEO, York Economic Alliance

**Lisa Riggs**

President, Economic Development Corporation of Lancaster County

**Susan Eberly**

President, Lebanon Valley Economic Development Corporation

How to register:



Please register by  
May 8th.

Cost: \$25

PRESENTING SPONSOR:

**Barley Snyder**

ATTORNEYS AT LAW

PLATINUM SPONSORS:



**MOSER**  
ROOFING SOLUTIONS  
COMMERCIAL ROOFING PROFESSIONALS

All overt marketing and recruitment at all association events is prohibited.

## 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.

To read more about this member benefit and to enroll today, please click [HERE](#).



**FOREWARN®**



**Buydown Mortgages**

Are you ready to purchase your home now but still want a lower interest rate?

With our Buydown Mortgage option, you can receive a lower interest rate for at least the first few years of the mortgage, or possibly its entire life.

We offer both Temporary Buydown and Permanent Buydown mortgages where it is possible to pay points to either temporarily or permanently buy down your interest rate. Ask your Traditions Mortgage Partner which is right for you.

*Buydown Mortgages are available for the purchase or refinance (with no cash out) of a primary residence or second home only. Not available for all loan products. Availability is subject to change without notice. A buydown option may not be appropriate for all borrowers. In order to qualify, applicants will be evaluated based on standard underwriting guidelines. Cannot be combined with other discounts or promotions. May not be available in all states.*

[www.TraditionsMortgage.com](http://www.TraditionsMortgage.com)



**TRADITIONS MORTGAGE**

MEMBER FDIC 

# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### January 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 57 homes were sold in Adams County in January 2023 which is a 28% decrease from this time last year. In York County 303 homes were sold during the first month of 2023, which is a 34% decrease from this time last year.

The median sales price in Adams County was \$264,900, a 17% increase from 2022. The median sales price in York County was \$240,000, a 14% increase from last year.

“Kicking off 2023, we are still challenged by historically low inventory. In York County the months supply of inventory is just shy of 1 month. To put that into perspective, if you remove any new construction listings, there were only 262 residential homes available for sale at the end of January in the entire county of York. If there was more inventory available we know that we have buyers who are still anxious to purchase. The median home sale price had a double digit increase compared to January 2022, mostly due to a lack of inventory continuing to increase prices. The number of homes is down over double digits compared to 2022. Keep in mind January of 2022 the interest rates for a 30 year fixed rate were around 3% and they are double that today. Take also into consideration, this is only one month, and the numbers aren’t large enough to be statistically significant,” said Reid Weinbrom, 2023 RAYAC President.

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$270,000	\$192,450	40%	3	6	-50%
Conewago Valley	\$228,000	\$201,000	13%	18	23	-22%
Fairfield	\$293,750	\$237,750	24%	2	10	-80%
Gettysburg	\$374,245	\$251,000	49%	20	19	5%
Littlestown	\$269,900	\$235,000	15%	7	17	-59%
Upper Adams	\$199,900	\$294,900	-32%	7	4	75%
<b>Total Adams County</b>	<b>\$264,900</b>	<b>\$225,950</b>	<b>17%</b>	<b>57</b>	<b>79</b>	<b>-28%</b>
<b>York County</b>						
Central York	\$262,500	\$235,000	12%	29	39	-26%
Dallastown	\$260,000	\$229,900	13%	25	31	-19%
Dover	\$200,250	\$211,000	-5%	14	26	-46%
Eastern York	\$210,000	\$200,000	5%	8	17	-53%
Hanover	\$194,500	\$170,000	14%	6	23	-74%
Northeastern York	\$250,000	\$233,700	7%	23	38	-39%
Northern York	\$332,500	\$302,500	10%	14	18	-22%
Red Lion	\$238,000	\$206,000	16%	32	29	10%
South Eastern York	\$323,500	\$266,050	22%	18	24	-25%
South Western York	\$249,000	\$246,500	1%	25	28	-11%
Southern York	\$359,900	\$335,000	7%	9	27	-67%
Spring Grove	\$275,000	\$274,850	0%	20	26	-23%
West Shore	\$270,000	\$262,500	3%	19	23	-17%
West York	\$207,500	\$162,000	28%	20	34	-41%
York City	\$107,450	\$101,500	6%	30	54	-44%
York Suburban	\$282,000	\$207,450	36%	11	24	-54%
<b>Total York County</b>	<b>\$240,000</b>	<b>\$209,900</b>	<b>14%</b>	<b>303</b>	<b>461</b>	<b>-34%</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

**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



If you weren't able to attend the Bright MLS Fireside Chat with Bright MLS CEO, Brian Donnellan, you can watch the presentation by clicking [HERE](#).

life is full of  
surprises

Unlock peace-of-mind with a Key Estates Warranty

- Certified Appliance and Systems Warranty Coverage
- Homeowners Choose Their Own Repair Provider
- True Major Structural Coverage Available
- Simple, Flexible and Economical
- Wide Range of Appliances and Systems Covered as Standard
- No Blackout Areas for Coverage

 **KEY ESTATES**  
CERTIFIED WARRANTY

**866-394-5135 x2149**  
Sales@KeyEstatesWarranty.com  
[KeyEstatesWarranty.com](http://KeyEstatesWarranty.com)

## Recap of two RAYAC Membership Events

**Thankful for our Members Event** - We had a fantastic turnout at this event which was held at the Highland Taps and Tables! Thanks to everyone who came out and special thanks to our sponsors First American Home Warranty, Mason Dixon Settlements and M & T Bank for making the night possible!



**YPN Mardi Gras at the Mansion Event** - We had so much fun at the annual YPN Mardi Gras at the Mansion. Thanks to everyone for coming out and a special thanks to our sponsor CMG Home Loans for making the event possible!




**loanDepot**  
NMLS#174457

**Alyssa Lartz**

Loan Consultant | NMLS #879782

 (717) 678-6373 office • (717) 880-8825 cell

 [alartz@loandepot.com](mailto:alartz@loandepot.com)

 [www.loandepot.com/alartz](http://www.loandepot.com/alartz)



**Contact me today!**

Equal Housing Opportunity | 2090 Linglestown Rd Ste 103, Harrisburg, PA 17110. [loanDepot.com](http://loanDepot.com), LLC. All rights reserved. NMLS ID #174457 ([www.nmlsconsumeraccess.org/](http://www.nmlsconsumeraccess.org/)). For more licensing information, please visit [www.loanDepot.com/licensing](http://www.loanDepot.com/licensing). (092421 598000f)



901 SMILE WAY, YORK, PA 17404 • 717.845.3487 / FAX 717.854.0720 / WWW.RAYAC.COM

## RAYAC Course Catalog Spring 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

### 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 class & 2 hours PA Law**

**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:** The previous USPAP Manual was extended through December 31, 2023. You **MUST** have your own copy of this current manual in order to receive class credit. If you need a copy, please contact Mireya Carlsen at mireya@rayac.com. The cost is \$79.50.

**Last Class Date:**

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

**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

---

**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.

**Last Class Date:**

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

**Estimate, Adjust & Defend**

Cost: \$40.00

Instructor: Melanie McLane

3.5 hours Appraisal CE, Real Estate CE &amp; Code of Ethics

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.

**Last Class Date:**

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

**COE: Bias in Appraisal**

Cost: \$40.00

Instructor: Melanie McLane

3.5 hours Appraisal CE

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.

**Last Class Date:**

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

## Bright MLS Classes

March 9, 2023



Manage and Monitor Listing Activity, 11:00 am

Using Market Reports to Educate Your Buyers, 1:30 pm

REGISTER [HERE](#)

**\*\*These classes will be held in person at the RAYAC office.**

## Board of Directors Summary February 9, 2023

### Reports:

- PAR Business Meeting Report – RAYAC WON 3 AWARDS! RPAC awards in the category of Large Boards: Membership Participation, Most Improved, Highest Per Capita.
- More than 200 members have created Forewarn accounts so far.
- Only 67 tickets remain for sale for the 100 Year Gala. Purchase your tickets before they sell out.

**CMG HOME LOANS**

### EXPERIENCE THE DIFFERENCE

At CMG Home Loans, the difference is in the details. Our mortgage experts work closely with you to help you navigate the loan process and answer any questions along the way — from contract to closing.

**HOW WE'RE DIFFERENT:**

- ▶ **Quick Closings**
- ▶ **Efficient Communication**
- ▶ **Award-Winning Service**
- ▶ **More Loan Options and Exclusive Products**
  - VA, FHA, USDA, Conventional, Jumbo
  - All in One Loan™, HomeFundIt™

*South Central PA TEAM*

<b>WENDY LANDIS</b> , NMLS# 257320 ☎ (717) 968-3848	<b>DAN YOKEMICK</b> , NMLS# 2307283 ☎ (717) 968-8897
<b>JEREMIAH GOOD</b> , NMLS# 1546697 ☎ (717) 825-6149	<b>MICHAEL BRIGHTBILL</b> , NMLS# 1581410 ☎ (717) 215-7906
<b>MIKE LAUCKS</b> , NMLS# 141101 ☎ (717) 577-6968	<b>VINCE IADEVAIA JR</b> , NMLS# 146851 ☎ (410) 487-9270
<b>BILL TULL</b> , NMLS# 659156 ☎ (717) 424-0438	<b>VINCE IADEVAIA III</b> , NMLS# 1578301 ☎ (410) 236-5026

CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS ID# 1820 (www.nmlsconsumeraccess.org), is an equal housing lender. Licensed by the NJ Department of Banking and Insurance. Licensed by the Virginia State Corporation Commission #MC-5521 To verify our complete list of state licenses, please visit <http://www.cmgi.com/corporate/licensing>.  
2951 Whiteford Road Suite 100 & 301 York, PA 17402, Branch NMLS# 2442262

NMLS# 1820



## 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  
Wendy Landis  
Shanna Terroso  
Linda Werner  
Cheryl Yerger



**HouseMaster**  
a neighborly company  
A full service inspection company

**SCHEDULING**  
**717-256-4400**  
**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. 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. 12

## Inspectors

Adler Home Inspections  
All Pro Inspections  
Allied Home Inspections Inc  
American Property Examiners  
BH Home Inspection  
Buyers Eyes Home Inspections, LLC  
Clear to Close Renovations  
D.M. Shank Home Inspection  
Extra Mile Home Inspection  
Helping Solutions LLC  
Homechek Inc  
HomeRite Inspections  
[HouseMaster Home Inspections](#) - ad pg. 17  
Mason Dixon Home Inspection  
Mike Sheely Home Inspections  
Mirkwood Home Inspections, LLC.

National Property Inspections of Palmyra  
New Leaf Home Inspection  
Precision Inspections & Radon  
Precise Inspecting LLC  
Rabe Home Services, LLC  
Real Services Inc  
S.A.F.E. Inspection Services  
TEK Inspection Company  
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  
Centennial Lending Group  
[CMG Home Loans](#) - ad pg. 16  
Cross Country Mortgage  
Fairway Independent Mortgage  
First Alliance Home Mortgage  
[Fulton Mortgage Company](#) - ad pg.5  
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](#) - ad pg. 13  
Members 1st FCU  
M & T Bank Mortgage Division  
Moneyline Lending, LLC  
Mortgage Network  
Movement Mortgage

Northpointe Bank  
PrimeLending  
Union Community Bank  
Tidewater Mortgage  
[Traditions Mortgage](#) - ad pg. 10  
**Media, Marketing & Photography**  
360 Tour Designs  
Atlas Rubber Stamp & Printing  
Home Insight 360  
Media One PA  
Next Door Photos  
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. 8

## 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. 6



901 Smile Way  
York, PA 17404  
Phone (717) 843-7891  
Toll-free in PA 1-866-288-9306  
Fax (717) 854-0720



[rayac.com](http://rayac.com)  
[www.OpenThisWeek.com](http://www.OpenThisWeek.com)  
[www.facebook.com/RAYACRealEstate](http://www.facebook.com/RAYACRealEstate)  
& check out RAYAC's Facebook group exclusively for members