

RAYAC Connection

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The RAYAC Event of the Year is Only Days Away!

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.

This momentous event is **SOLD OUT!** We are looking forward to celebrating this occasion with so many of our wonderful members!

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

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Hors d'oeuvres Sponsor

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Homechek



Table Sponsors

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White Rose Settlement

****The RAYAC office will close at 12:00 pm on Friday, April 14th in order for staff to prepare for the 100 Year Gala that evening.**

Thank You!

THANK YOU to everyone who contributed
\$29,846 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
Bradley Shafer
Reid Weinbrom
Ken Worley

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

Jackie Altland
Bob Argento
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
Patricia Carey
Barbara Deardorff
Casey Dougherty
Melinda Eppolito
Debbie Folmer
Cynthia Forry
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
John Bowman
Suzanne Christianson
Chris Dell
Brenda Drawbaugh
Bridget Floyd
Tereasa Forbes
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
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Nicole Church

Settlement Officer

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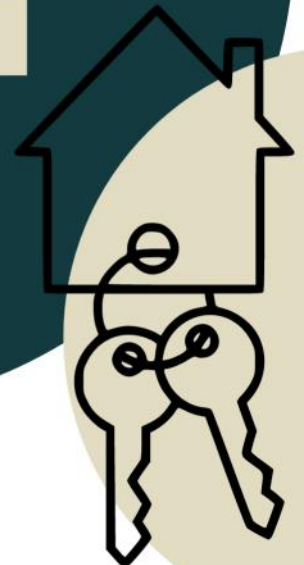
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RAYAC FOOD TRUCK EVENT

20
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JUNE 14, 2023
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ON MY GRINDS - COFFEE
STONE'S BURGERS AND FRIES

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Connie Kern
Senior Mortgage Loan Officer
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Travis Hiden
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fultonbank.com/mortgage

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Membership News

New Members

Ignazio James Alec Aregento, Berkshire Hathaway (CD)

Denny Lee Bastress, Sites Realty, Inc

Spencer Blake, Budget Rentals Management, LLC

Kurt Blake, Budget Rentals Management

Kenneth Clouser, Inch & Co

David Darrah, Keller Williams

Jared Gettel, Howard Hanna

Daniel Kauffman, Century 21 Dale

Creelyn Kinard, Sherman Property Management

Lawton Akio Lehr, Real Broker LLC

Holden Loring, Keller Williams

Laura Nalls, House Broker Realty

Lennie Spagnola, Howard Hanna

Kristen Ann Stoutzenberger, Real Broker, LLC

Matthew Tracey, EXP Realty

Deana Turner, Statewide Real Estate

Member Changes

Emilie H Albrecht, Real Broker, LLC

Andrea Jamie Francine Bixler, House Broker Realty

Danielle Bordenkircher, Real Broker, LLC

Collin Boyer, Real Broker, LLC

Sara Cain, Real Broker, LLC

Alberta R Elliott, House Broker Realty

Robin Evans, Inch & Co Property Management

Blaise K Fisher, Real Broker, LLC

Kimberly S Fujiwara-Lehr, Real Broker, LLC

Janette Hawkins, Statewide Property Management

Brett Jones, Real Broker, LLC

Samuel Juffe, Statewide Property Management

Brian J Kelly, Re/Max Optimum

Martha Mitchell, Inch & Co

Morgan H Muse, Keller Williams

Terrie Myers, Inch & Co

Luis Raul Ortega, Weichert Realtors

Stacey Raffensberger, Keller Williams

Isaiah Romero, Real Broker, LLC

Kimberly Wilson, Real Broker, LLC

Member Drops

Jacqueline M Altland, Re/Max Patriots

Monique D Hale, Century 21 Core Partners

Amanda Newman, Iron Valley

Jillian L Thomas, Berkshire Hathaway (W)

New Office/Brokerage

Re/Max Optimum

474 N Main Street

Spring Grove, PA 17362

443-608-7016

Office Changes

Real Broker, LLC

2056 Springwood Rd

Suite 1

York, PA 17403

717-344-5577

Office Drops

None

Affiliate Changes

None

New Affiliates

Comparison Insurance Agency

5000 Ritter Road

Suite 10

Mechanicsburg, PA 17055

717-795-8703

FairHaven Completion

Spencer Blake, Budget Rentals Management, LLC

David Darrah, Keller Williams

Jared Gettel, Howard Hanna

Teresa Gregory, Traditions Mortgage

Daniel Kauffman, Century 21 Dale

Holden Loring, Keller Williams

Lennie Spagnola, Howard Hanna

Membership Stats

(as of 3/23)

	<u>2023</u>	<u>2022</u>
Primary REALTORS	1217	1226
Secondary REALTORS	103	107
Pending Applicants	<u>12</u>	<u>15</u>
Total REALTORS	1332	1348
Affiliates	<u>95</u>	<u>98</u>
Total Members	1427	1446

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1500 East Market Street,
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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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A Promise Made is a Promise Kept

It is often better to under-promise and over-deliver. In real estate we often want to be seen as helpful and say yes as often as we can. However, if you constantly tell others yes you can do something when in fact you cannot, sooner or later that will catch up with you. You will be exposed as someone who cannot be taken at their word. Once that happens, it will be difficult to regain the trust of the people around you.

Your reputation and how people perceive you are two of the most important assets you have in your real estate business.

If you can't do a deal or the clients expectations are out of reach, there is nothing wrong with saying that. If you know you are unable to do something or it is unrealistic, don't make a promise you know you can't keep. It is far better to say I'm sorry I don't think I can do that in the first place, than to let someone down weeks into the process.

Everything you say and do in business is judged and evaluated instantly. It is important to remember this and the long-term ramifications it can have. All it may take is one client you may have led astray for them to start telling 10 of their friends and the domino effect takes place.

Every real estate transaction potentially involves a lot of parties, buyers, sellers, other real estate agents, lenders, inspectors, title companies, attorneys, etc. There are a lot of people that could be dependent on what you do and how you do it. If you make promises that you cannot keep you draw the ire of almost half a dozen different people. They will certainly remember your name and almost certainly not want to work with you in the future. Getting the deal towards closing is important, but how you get there is important as well.

It sounds simple enough, but if you can't follow through on your promises, it is best to say nothing.

Real Estate Pros know that if you make a promise, you always keep it.



RAYAC Foundation Charity Golf Outing

The RAYAC Foundation Annual Charity Golf outing will take place on Thursday, June 8th at Heritage Hills Golf Resort!

Registration opens at 8:00 am with a shotgun start at 10:00 am.

This is a perfect opportunity to network with fellow RAYAC members while enjoying a day outside and taking in beautiful views.

Be sure to join us for a delicious BBQ dinner and awards presentation following the event.

There are still sponsorship opportunities available. Please review the brochure [HERE](#).

If you have any questions, please contact [Jaclyn Eriksen](#).



Lots of Leadership Opportunities

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

Leadership York

Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the series finds it to be incredibly worthwhile. [Click here](#) for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at shanna@rayac.com by June 2.

Leadership Hanover

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career. [Click here](#) for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at shanna@rayac.com by June 2.



Don't forget to register to vote by May 1, 2023!

You can register [HERE](#).

RAYAC \$500 Scholarship

One \$500 scholarship will be awarded to a high school senior who is an immediate family member of a RAYAC member and who will be pursuing a post-secondary education.

Please prepare an essay – [What Does Home Mean to You?](#)

This form and essay should be submitted by April 28th to jaclyn@rayac.com.

If you have any questions, please contact Jaclyn Eriksen at (717) 843-7891 ext. 110 or jaclyn@rayac.com.



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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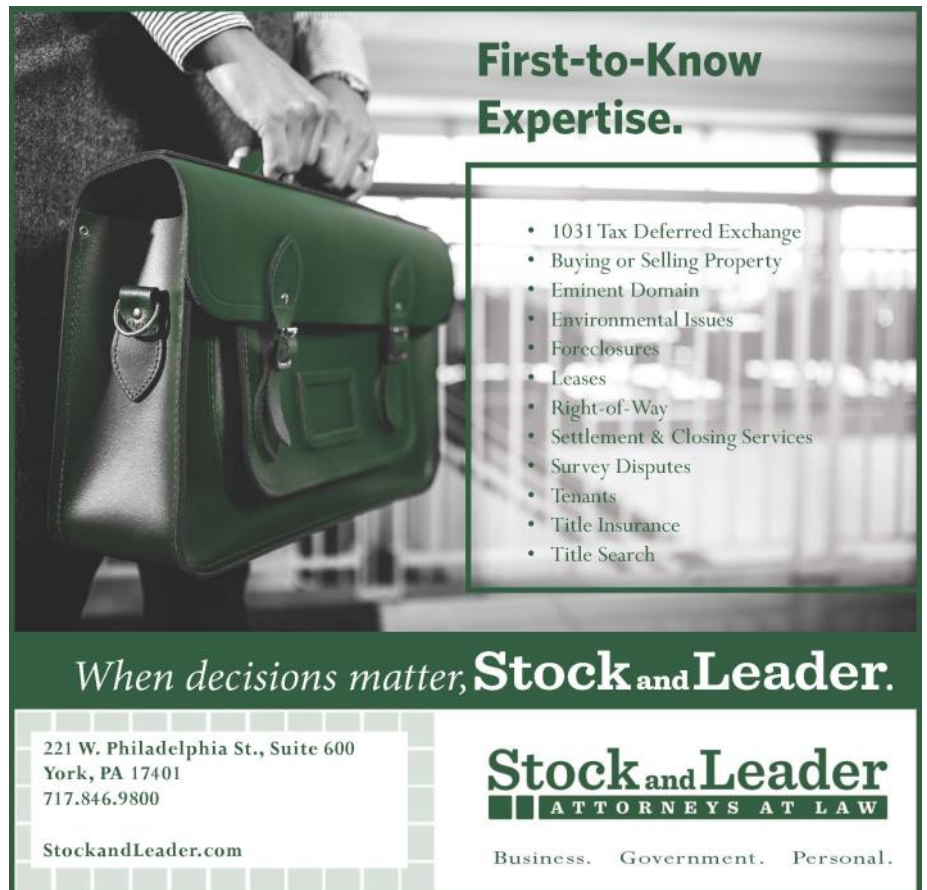
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Kevin Wivagg
Sr. Loan Officer
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Sr. Loan Officer
NMLS#147464
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Sr. Loan Officer
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Fair Housing in Action Forum



5:30 P.M. - 7:00 P.M.

3
APRIL

**United Lutheran Seminary- Gettysburg
Campus, Valentine Hall**

61 Seminary Ridge, Gettysburg, PA

Virtual streaming link, [click here](#)

**JOIN FAIR HOUSING ORGANIZATIONS AND COALITIONS
IN ADAMS COUNTY TO HIGHLIGHT THE IMPORTANCE OF
FAIR HOUSING. THE PROGRAM WILL INCLUDE AN
OVERVIEW OF FAIR HOUSING RIGHTS, AND HOW LOCAL
AGENCIES ARE WORKING TO ADVANCE HOUSING
OPPORTUNITIES IN ADAMS COUNTY.**

**Light refreshments and informational
tables with housing resources will be
available.**

Questions?
Contact Brittany
Mellinger
bmellinger@pa.gov
717-649-4824

Event Partners:



Adams County Human
Relations Council

Adams County
Housing Authority



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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RAYAC Affiliate Trade Show

Thank you to all of our Affiliate and REALTOR members that attended the Affiliate Trade Show at the Wyndham Garden. It was a wonderful event and it was so great to have so many of our members together in one room.

Congratulations to all of our gift card winners as well!

For more photos please visit our [FACEBOOK](#) page.



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MEMBER FDIC 

Monthly Housing Statistics



RAYAC Housing Snapshot

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

February 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 105 homes were sold in Adams County in February 2023, a 26% decrease from 2022. In York County 631 homes were sold during the first two months of 2023, which is a 28% decrease from this time last year.

The median sales price in Adams County was \$264,900, a 4% increase from 2022. The median sales price in York County was \$239,900, a 12% increase from last year.

“Inventory still continues to be the top issue facing our market. York County has less than one month’s supply of inventory, putting it at historically low levels. If there was more inventory available, we know that we have buyers who are still anxious to purchase.” said Reid Weinbrom, 2023 RAYAC President.

**RAYAC Statistics by School District
2023-2021 (January 1-February 28) Comparison**

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
Adams County						
Bermudian Springs	\$270,000	\$254,900	6%	7	13	-46%
Conewago Valley	\$219,250	\$215,000	2%	33	41	-20%
Fairfield	\$260,000	\$277,500	-6%	10	12	-17%
Gettysburg	\$322,000	\$255,000	26%	34	41	-17%
Littlestown	\$309,950	\$262,000	18%	12	23	-48%
Upper Adams	\$241,000	\$245,000	-2%	9	11	-18%
Total Adams County	\$264,900	\$254,900	4%	105	141	-26%
York County						
Central York	\$237,000	\$230,000	3%	60	74	-19%
Dallastown	\$255,000	\$232,450	10%	57	74	-23%
Dover	\$217,750	\$226,000	-4%	36	45	-20%
Eastern York	\$230,000	\$202,500	14%	18	30	-40%
Hanover	\$190,000	\$185,500	2%	29	48	-40%
Northeastern York	\$257,990	\$233,900	10%	42	61	-31%
Northern York	\$325,000	\$272,000	19%	25	39	-36%
Red Lion	\$240,000	\$222,400	8%	51	63	-19%
South Eastern	\$325,000	\$278,050	17%	29	42	-31%
South Western	\$263,750	\$245,000	8%	50	60	-17%
Southern York	\$300,000	\$312,500	-4%	23	38	-39%
Spring Grove	\$267,500	\$269,900	-1%	40	59	-32%
West Shore	\$275,000	\$255,000	8%	39	44	-11%
West York	\$200,000	\$165,000	21%	41	56	-27%
York City	\$124,950	\$97,500	28%	64	101	-37%
York Suburban	\$282,000	\$199,900	41%	27	45	-40%
Total York County	\$239,900	\$215,000	12%	631	879	-28%

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

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 Seeks Board of Director Candidates

RAYAC is looking for several talented leaders to serve on the Board of Directors. To find out more information on the process of becoming a candidate please [click here](#).

All interested candidates are asked to complete this [application](#) by June 23, 2023.

If you have additional questions, please contact Shanna Terroso at shanna@rayac.com.



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Fair Housing Month

April marks Fair Housing Month, in which Realtors® across the country recommit to fair and equitable treatment for all homebuyers and renters.

The federal Fair Housing Act, which was passed in April 1968, protects the rights of those searching to rent or buy a home by banning discrimination in housing-related transactions based on seven protected classes: race, color, national origin, religion, sex, disability and familial status. Additionally, the Pennsylvania Human Relations Act protects against housing discrimination in the commonwealth and includes two additional protected classes: age (over 40) and users, handlers or trainers of assistance animals for persons with disabilities.

“Treating clients fairly is something Realtors® subscribe to with the National Association of Realtors® Code of Ethics, and in fact, our Code of Ethics also prohibits discrimination against clients based on sexual orientation and gender identity” said Realtors Association of York and Adams Counties Chief Executive Officer, Shanna Terroso. “It is not something we take lightly. We believe everyone has the right to choose where they want to live and we’re committed to being honest and impartial when it comes to fair housing and upholding the law.”

Fair housing extends well beyond working with your Realtor®. Discrimination has happened with mortgage lenders, appraisers and homeowners’ insurance when someone is treated differently due to their race, color, national origin, religion, sex, disability or familial status. “Redlining” is also a form of discrimination when banks and insurance companies deny services to residents of certain areas based on the race or national origin of the residents in the neighborhood where their homes are located.

“Being treated fairly when going through the homebuying or renting process is of utmost importance,” she added. “Seeking different professional opinions is a good way to confirm you are getting a fair treatment.”

[If consumers believe they have experienced a fair housing issue, they should contact the Pennsylvania Human Relations Commission at phrc.pa.gov.](http://phrc.pa.gov)

For more information regarding Fair Housing, the National Association of Realtors has a lot of information. Click [HERE](#) to read various articles.

RAYAC encourages all members to take the FairHaven course through NAR. To get started, please click [HERE](#).

Congratulations to all of the RAYAC members that have already completed the FairHaven course.

Beau	Ambrose	Jessica	Elliott	Daniel	Kauffman	Elmira	Sarev
Stephanie	Aumen	Jason	Emlet	Olivia	Kay	Jeremy	Scheuerman
Thomas	Banks	Melinda	Eppolito	Elizabeth	Kirkland	Rachelle	Semper
Rachael	Barber	Bridget	Floyd	Keith	Koller	Jennifer	Shirk
Kristal	Bassett Posada	Diane	Geesey	Allison	Lauer	Teresa	Sims
Gina	Baum	Jean-Pier	Gerdes	Kelly	Lawver	Joseph	Skinner
Aaron	Becker	Jared	Gettel	Tina	Llorente	Deborah	Smith
Edward	Bender	Sabrina	Gettle	Jenna	Lloyd	Tracey	Smith
Pamela	Berlingo	Melissa	Gibbons	Anne	Lockwood	Lennie	Spagnola
Spencer	Blake	Mark	Gibson	Holden	Loring	Susan	Spahr
Carolyn	Boyle	Edward	Gomez	Alberto	Mateos	Shanna	Terroso
Taisha	Butler	Teresa	Gregory	Christina	McClure	Tyarra	Toomey
Patricia	Carey	Sarah	Grem	Laura	McDaniel	Miwon	Trone
Elena	Casterline	Deborah	Hess	Barbara	Miller	Robin	Turner
Claudia	Castillo	Melanie	Hess	Don	Miller	Stephen	Turner
Martin	Clayton	Jose	Holland-Garcia	Keishla	Morales	Justin	Waltman
Kaleb	Crean	Wendy	Hoover	Kevin	Murphy	Ashley	Watters
David	Darrah	Susan	Horner	Stacey	O'Donnell	Reid	Weinbrom
Jenna	Daugherty	Sage	Johnson	Simon	Overmiller	Crystal	Wever
Michelle	Dettorre	Kurt	Johnston	Vitto	Pasko	Kimberly	Wilson
Sharon	Devine	April	Jones	Tristan	Pilgrim	Rashawn	Woodard
Christoph	Diaz	Brett	Jones	Alexandra	Polimeni	Kenneth	Worley
Joseph	Dickerson Jr	Maryanne	Juris	Kenneth	Rudacille	Jami	Zelger



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

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

COE: Bias in Appraisal

Cost: \$40.00

Instructor: Melanie McLane

3.5 hours Appraisal CE, Real Estate 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.

Last Class Date:

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.

Last Class Date:

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



License Renewal by June 30th

You will receive an email from the PA Appraisal Board about 60 days before your renewal date of June 30, 2023. Just follow the instructions and the links provided to renew your license on time.

Please remember to complete your continuing education requirements **BEFORE** you renew your license with PALS, to avoid the possibility of being fined for non-compliance.

RENE

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NEGOTIATION EXPERT

THE FIRST AND ONLY NEGOTIATION CERTIFICATION RECOGNIZED
BY THE NATIONAL ASSOCIATION OF REALTORS®.



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The RENE certification is designed to elevate and enhance negotiating skills so that today's real estate professionals can play the game to win.

Bonus! ABR®, CRB, and SRS Elective



Craft a strategy and learn when and how to negotiate



Adjust your communication style to achieve optimum results



Negotiate effectively through all communication mediums



Play out and interact in real-world scenarios

Dates: April 25-26, 2023
Time: 8:30 am – 4:30 pm
Instructor: Melanie McLane
Location: RAYAC Classroom
901 Smile Way, York, PA 17404

Approved: 15 hours RE CE, 1 Broker

Cost: \$349.00
Includes class materials, NAR
REBAC fees, and lunch

Register through your RAYAC Portal:
<https://mdweb.mmsi2.com/york/>

Earn your Seller Representative Specialist (SRS) Designation, recognized by the National Association of REALTORS®.



SELLER REPRESENTATIVE SPECIALIST

DESIGNATION COURSE

Dates: May 2 and May 4, 2023
Time: 8:30 - 4:30 (both days)
Instructor: Joe Driver

Location: RAYAC Classroom
901 Smile Way, York, PA 17404

Cost: \$349.00
* includes class materials, NAR
REBAC fees, and lunch

Approved for 15 hours Real
Estate credit and 1 Broker credit

Register through your RAYAC
Member Portal:
<https://mdweb.mmsi2.com/york/>

WHAT TO EXPECT

The SRS designation is the premier credential in seller representation. It is designed to elevate professional standards and enhance personal performance.



Increase your listings and grow your business



Demonstrate and communicate your value package



Understand and apply the Code of Ethics & Standards of Practice



Comprehend and comply with state license laws



Learn tools and techniques to provide services that sellers want and need



Visit REBinstitute.com for a full course description and to learn how to earn the SRS designation!



What is Nestfully?

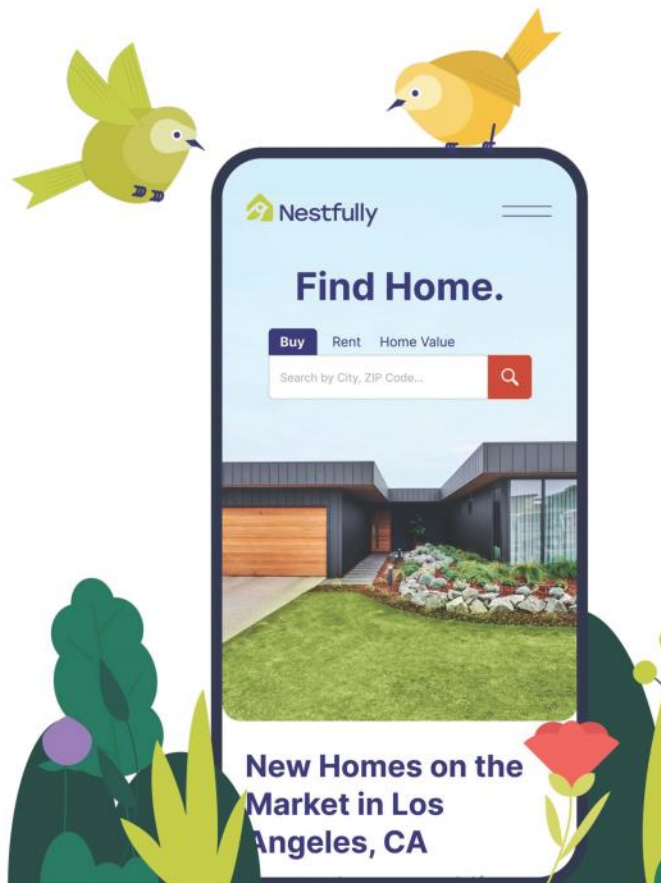
Nestfully is a public real estate portal that gives consumers like you access to the MLS—the same source of top-notch, up-to-the-minute listing information that I use every day!

Why should I use Nestfully?

Buying, renting, or selling a home is more than just a real estate transaction. It's personal. Nestfully empowers you to navigate the market like a pro, tailor your search to your exact specifications, and ultimately make the best and most informed decision for YOU.

Why does my agent recommend Nestfully?

Your agent is committed to helping you get the best out of your real estate experience. Nestfully gives you access to the freshest listings with the most accurate and complete details available anywhere. When you use Nestfully, you AND your agent can rest assured that your search is guided by the best information there is.



Team Effort Pays Off

As you search for your dream home, your agent is there to support you at every turn with their invaluable contributions: professional guidance, market expertise, and real estate fundamentals. It's a powerful partnership with an exciting end goal—**landing you the perfect home.**



Visit Nestfully at [Nestfully.com](https://www.nestfully.com)

Bright MLS Classes

April 6, 2023

Creating a CMA with Bright MLS, 10:00 am

Bright MLS Search, 2:00 pm

REGISTER [HERE](#)



Board of Directors Summary March 9, 2023

Reports:

- The RAYAC 100 Year Gala is SOLD OUT.
- Almost 400 members have registered for Forewarn.
- The RAYAC \$500 Scholarship is online and applicants have until Friday, April 28th to submit their essays.
- Elle Hale has transferred her real estate license to a non-REALTOR® brokerage company. With the transfer of her license, Elle's RAYAC membership was inactivated as it is a membership requirement that the company an agent is licensed with is a REALTOR® company. This leaves a vacancy on the Board of Directors until December 31, 2023. The RAYAC Leadership Development Committee will be meeting to make a recommendation on filling the vacancy.

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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
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South Central PA TEAM

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

An advertisement for HouseMaster Home Inspections. It features three white SUVs parked in a row, each with a ladder on the roof rack. The vehicles are branded with "HouseMaster Home Inspections" and the phone number "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
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. 2
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. 13

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. 22
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. 21
Cross Country Mortgage
Fairway Independent Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad pg. 4
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](#) - ad pg. 14
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. 11
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

Comparion Insurance Agency
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. 5



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