

RAYAC Connection

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Mark Your Calendars for the 3rd Annual RAYAC Food Truck Event!



**RAYAC
FOOD
TRUCK
EVENT** 2023

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JUNE 14, 2023
11 AM - 2 PM

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10% OF THE PROCEEDS WILL GO TO THE RAYAC FOUNDATION

RAYAC Summer Hours

The RAYAC office will have adjusted summer hours starting Tuesday, May 30th until Friday, September 1st, 2023.

The office will be open:

Monday - Thursday:
8:30 am - 4:00 pm.

Friday: 8:30 am - 3:00 pm

All RAYAC members will receive a \$5 food voucher to use towards any food truck.

RAYAC 100 Year Gala Recap

The RAYAC 100 Year Gala was a tremendous success! Thank you to all of our sponsors and attendees for making the event one that we will never forget!

To view all of the photos from the event, please click [HERE](#).

The acoustics of the room made it difficult to hear the presentations and speeches. We are pleased to let you know that we were able to record our speakers that evening, and you can view the recording [HERE](#).

If you have not seen it already, our Commemorative 100 Year video can be viewed [HERE](#).



The 2023 NAR Legislative Meetings will take place in Washington, DC from May 6th - 11th.

For venue information and to register for the meetings, please click [HERE](#).

PAR's Spring Business Meetings



PAR will meet for the Spring Business Meetings, June 5th and 6th, at the Hilton Harrisburg, with meetings beginning at 8:30 a.m. on Monday, June 5th.

For more information and to register for the meetings, please click [HERE](#).

Candidate Screening Interviews

The RAYAC Political Affairs Committee is holding candidate screening interviews for the candidates running in the primary election for York County Commissioner and York City Council.

The interviews are open to the RAYAC membership to observe.

The interview schedule is listed below. All interviews will be held at the RAYAC office.

Monday, May 1st

1:30 PM	Scott Burford
2:00 PM	Doug Hoke
2:30 PM	Ron Smith
3:00 PM	Julie Wheeler
3:30 PM	Keena Minifield

Wednesday, May 3rd

3:00 PM	Edquina Washington
3:30 PM	Teresa Johnescu
4:00 PM	Blade Kline-Zoom

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
Linda Werner
Michael Wheeler



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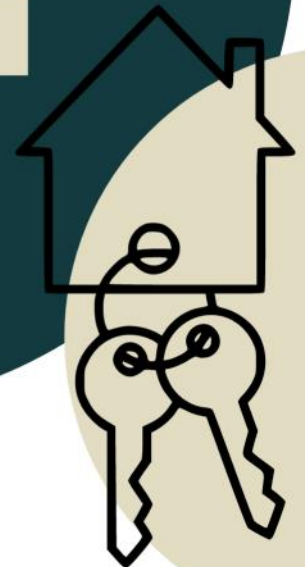
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Connie Kern
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NMLS #: 480617
717.968.1017
ckern@fultonmortgagecompany.com
fultonbank.com/mortgage



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

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Membership News

New Members

Shane Augenbaugh, Realty One Group
Makenzie A Basile, Realty One Group
Morgan Cassel, Pro Business Properties, Inc
Julie A Clapsaddle, Keller Williams
James Curtis, Keller Williams
Michelle Dettorre, Berkshire Hathaway (E)
Amber Dull-Gauldin, Re/Max Quality
Lauren George, Berkshire Hathaway (W)
Dennis L Emerich, CLIMB Properties
Nicholas Haiduk, Lime House LLC
Julio Irizarry, Realty One Group
Jelee Kemper, Keller Williams
Michelle Ann Mayes, JA Myers
Cheryl L McCarter, Coldwell Banker
Amanda McClane, Brown Appraisers
Melissa Nace, Century 21 Core Partners
Miguel Perez, Re/Max Patriots
Shannon L Ratcliffe, Berkshire Hathaway (H)
Talitha Rideout, Berkshire Hathaway (W)
Jacqueline Romero, Re/Max Delta Group
Brendan W Ross, Realty One Group
Hope Shank, Re/Max Patriots
Andrew T Strode, Re/Max Quality
Charles Thomas III, Keller Williams
Ashley Watters, Keller Williams

Member Changes

Dawn D Bender, Lusk and Assoc.
Cheyenne Crisamore, Keller Williams
Kathleen Dougherty, Sites Realty
Christopher B Gambrill, Inch & Co
Tracy Imhoff, Berkshire Hathaway (E)
Katie A Kopp, Inch & Co
Michael K Moore, Century 21 Dale
Sherry Nally, Berkshire Hathaway Bel Air
Sharon Orth, Realty One Group
Linda L Pacy, Re/Max Optimum
Jeffrey D Selby, Keller Williams
William Stevens, Re/Max Evolved
Andrew Thompson, Keller Williams
Tyarra B Toomey, Budget Rentals Management
Susan Miwon Trone, Keller Williams
Seth Trone, Keller Williams
John J Wiga, Iron Valley
John P Wiga, Iron Valley
Cheryl Young, Keller Williams

Member Drops

Amanda Martin, Keller Williams
Alexandra Papadiamantis, Coldwell Banker

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

None

FairHaven Completion

Dennis Emerich, CLIMB Properties
Jelee Kemper, Keller Williams
Amanda McClane, Brown Appraisers
Melissa Nace, Century 21 Core Partners
Shannon Ratcliffe, Berkshire Hathaway
Talitha Rideout, Berkshire Hathaway
Brendan Ross, Realty One Group

Membership Stats

(as of 4/21)

	2023	2022
Primary REALTORS	1238	1235
Secondary REALTORS	107	112
Pending Applicants	8	17
Total REALTORS	1353	1364
Affiliates	95	97
Total Members	1448	1461

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York, Pa 17403

Hanover Office

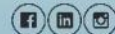
1454 Baltimore Street, Suite B,
Hanover, Pa 17331

Shrewsbury Office

12539 Susquehanna Trail S,
Glen Rock, PA 17327

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The Power of Saying I Don't Know

When it comes to selling real estate, many agents feel the need to have all the answers. However, the power of saying "I don't know" should not be underestimated. In fact, admitting that you don't have all the answers can be a compelling tool in the world of real estate sales.

First and foremost, saying "I don't know" can help build trust with your clients. Clients want an agent who is honest and transparent, and who they can trust to provide accurate information. If you pretend to know everything, you run the risk of making mistakes or giving bad advice. By admitting that you don't know something, you show that you're not afraid to be honest and that you are committed to providing accurate information.

Secondly, saying "I don't know" can make you seem more knowledgeable. When you admit that you don't know something, you open the door for a conversation. You can then take that time to research the topic, consult with other experts and come back to your client with a more informed answer. This demonstrates that you're willing to put in the work to get the best answer for your clients, and that you have a network of resources to tap into.

Finally, saying "I don't know" can help you avoid legal issues. Real estate is a highly regulated industry, and giving incorrect or incomplete information can land you in hot water. By admitting that you don't know something, you're not putting yourself at risk of providing inaccurate information that could cause legal issues down the road.

REALTOR® Pros know the power of saying "I don't know" cannot be underestimated. No one knows everything, and its okay to admit when you need to do more research or consult with other experts. By doing so, you can provide your clients with the best possible service and build a reputation as an honest, trustworthy, and knowledgeable real estate agent.



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.

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.



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

Mireya Carlsen

Director of Professional
Development
Ext. 109

mireya@rayac.com

Doug Clark

Business & Finance Director
Ext. 111

doug@rayac.com

Jaclyn Eriksen

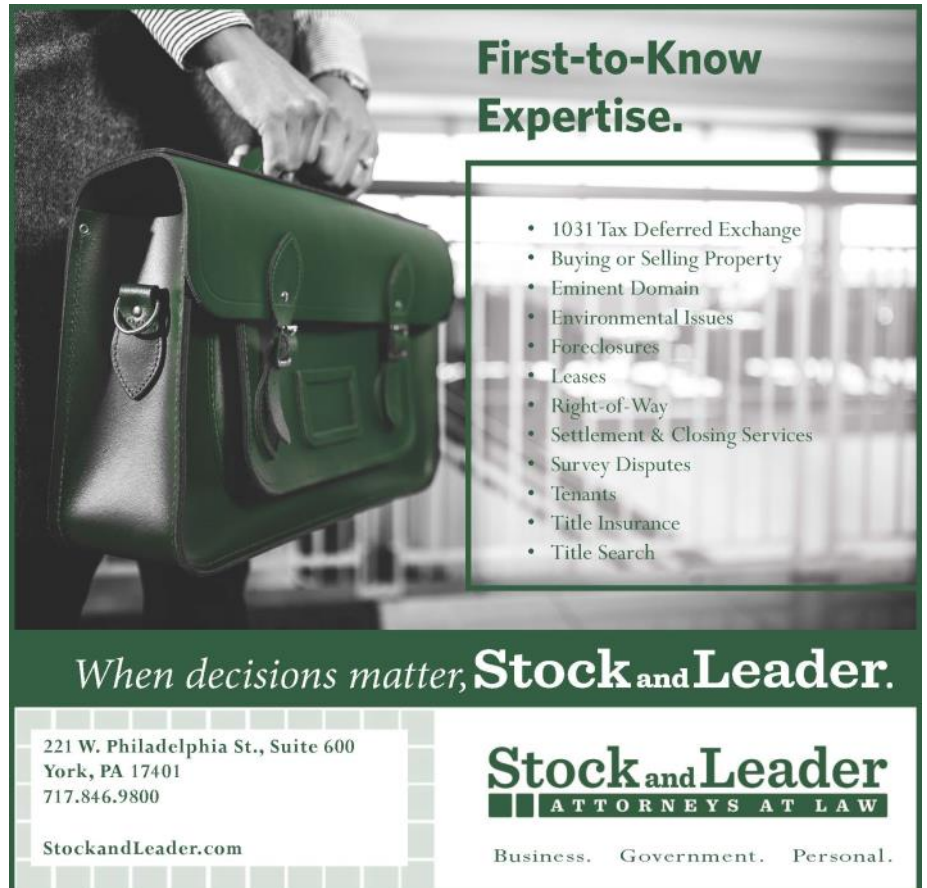
Public Relations Director
Ext. 110

jaclyn@rayac.com

Deb Kottmyer

Clerk (PT)

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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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SentriLock Billing

SentriLock lockbox invoices will be emailed to everyone on Tuesday, May 30, 2023. The invoice needs to be paid by **Thursday, July 6, 2023**. This will give you lockbox access until June 30, 2024.

RAYAC Member Lockbox Dues - \$159.00
Non RAYAC Member Lockbox Dues - \$238.50



All lockbox invoices can be paid through the [Member Portal](#).

Register to Vote!

Monday, May 1st, 2023 is the last day to [register to vote](#).

The primary election will be held on Tuesday, May 16, 2023. Polls will be open from 7:00 am - 8:00 pm. Locate your polling location [HERE](#).



Buydown Mortgages

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Monthly Housing Statistics



RAYAC Housing Snapshot

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

March 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 200 homes were sold in Adams County in March 2023, a 16% decrease from 2022. In York County 1,084 homes were sold during the first three months of 2023, which is a 23% decrease from this time last year.

The median sales price in Adams County was \$269,950, a 6% increase from 2022. The median sales price in York County was \$249,490, an 11% increase from last year.

“Inventory continues to be the main theme of the real estate market. In York County the months supply of inventory is still below the historically low one-month mark. If we take out new construction homes, there are only 225 homes available for sale in all of York County. That simply is not enough to meet the housing demands of our population. One of the main reasons behind the decrease in the number of home sales in our community is a lack of inventory.” said Reid Weinbrom, 2023 RAYAC President.

**RAYAC Statistics by School District
2023-2022 (January 1-March 31) Comparison**

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
Adams County						
Bermudian Springs	\$260,000	\$254,900	2%	15	25	-40%
Conewago Valley	\$258,000	\$215,000	20%	55	59	-7%
Fairfield	\$260,000	\$272,500	-5%	14	18	-22%
Gettysburg	\$306,450	\$280,000	9%	64	71	-10%
Littlestown	\$330,000	\$250,000	32%	29	41	-29%
Upper Adams	\$270,000	\$245,000	10%	23	23	0%
Total Adams County	\$269,950	\$255,000	6%	200	237	-16%
York County						
Central	\$278,190	\$235,000	18%	102	117	-13%
Dallastown	\$259,120	\$235,000	10%	92	120	-23%
Dover	\$239,450	\$246,000	-3%	58	73	-21%
Eastern York	\$225,000	\$225,000	0%	27	49	-45%
Hanover	\$200,000	\$203,000	-1%	51	73	-30%
Northeastern	\$254,495	\$234,990	8%	62	109	-43%
Northern York	\$268,000	\$293,500	-9%	39	55	-29%
Red Lion	\$265,000	\$225,000	18%	86	101	-15%
South Eastern	\$315,000	\$289,900	9%	53	63	-16%
South Western	\$284,000	\$252,500	12%	101	104	-3%
Southern York	\$310,000	\$318,730	-3%	46	62	-26%
Spring Grove	\$288,500	\$270,000	7%	64	100	-36%
West Shore	\$280,000	\$263,700	6%	59	70	-16%
West York	\$202,500	\$170,000	19%	78	83	-6%
York City	\$125,000	\$103,000	21%	108	151	-28%
York Suburban	\$256,250	\$215,000	19%	58	72	-19%
Total York County	\$249,490	\$225,000	11%	1084	1402	-23%

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

Brian Berkheimer, '23
Keller Williams, 634-5921

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

Volunteer Opportunity

The Hands on Helpers committee will be volunteering at the York Food Bank on **Tuesday, May 16th from 4:00 pm - 7:00 pm.**

The evening consists of loading grocery items into vehicles as they drive through. This event is held outdoors, so please dress appropriately. Closed toe shoes are required.

If you are interested in joining the group for a night of giving back, please contact Jaclyn@rayac.com for more details and to register for the evening.

**Hunger
Free York**
York County Food Bank



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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 - Due by June 30, 2023

Dirt & Bricks: Land & Cost Approach Valuation

Cost: \$80.00

Instructor: Melanie McLane

7 hours Appraisal CE

This course will cover 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. 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. Reports are scrutinized by underwriters, lenders, clients, borrowers, real estate agents and others, and 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 and generating a quality report.

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

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!



VALUATION OF RESIDENTIAL PROPERTIES

(Approved for 2 broker credits/ 30 hours CE)

Are you working on your Broker's license? Valuation of Residential Properties is one of the required core courses needed to fulfill your educational requirements. Course topics include:

Principles of Real Property Valuation

Market Identification & Forces

Area & Neighborhood Analysis

Site Analysis

Building Analysis

Direct Sales Comparison Approach

Learn the best and most practical skills and techniques for property valuation while completing your Broker's license educational requirements!

Dates: Thursdays & Fridays, May 18, 19, 25, 26, 2023

Time: 8:30 AM - 4:30 PM

Instructor: Danielle Winn, MRE

Location: RAYAC Classroom

Cost: \$395 (lunch included)

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

Bright MLS Classes

May 4, 2023

Proactive Prospecting in Bright MLS, 10:00 am

Advanced Map Searching, 2:00 pm

REGISTER [HERE](#)



Board of Directors Summary April 13, 2023

Reports:

*The RAYAC Foundation Golf Outing will be held Thursday, June 8, 2023 at Heritage Hills Golf Resort. Registration begins at 8:30 am.

*The RAYAC Food Truck event will take place on Wednesday, June 14, 2023 from 11:00 am - 2:00 pm at the RAYAC office.

Action Items:

*Brian Berkheimer was appointed to fill the vacancy on the Board of Directors until December 31, 2023.

*Patricia Carey was appointed to serve as the Leadership Development Committee Chair.

*Jason Phillips and Tereasa Gregory were appointed as the DEI Committee Co-Chairs.

CMG HOME LOANS

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South Central PA TEAM

WENDY LANDIS, NMLS# 257320
📞 (717) 968-3848

JEREMIAH GOOD, NMLS# 1546697 📞 (717) 825-6149	DAN YOKEMICK, NMLS# 2307283 📞 (717) 968-8897
MIKE LAUCKS, NMLS# 141101 📞 (717) 577-6968	MICHAEL BRIGHTBILL, NMLS# 1581410 📞 (717) 215-7906
BILL TULL, NMLS# 659156 📞 (717) 424-0438	VINCE IADEVAIA JR, NMLS# 146851 📞 (410) 487-9270
KARENA FOSS, NMLS# 153948 📞 (574) 532-2408	VINCE IADEVAIA III, NMLS# 1578301 📞 (410) 236-5026

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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
Tina Llorente
Shanna Terroso
Linda Werner
Cheryl Yerger

An advertisement for HouseMaster Home Inspections. It features three white SUVs with blue and white branding, including the company name and phone number. 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. 3
Dethlefs Pykosh & Murphy
[Stock and Leader](#) - ad pg. 8

Appraisers

AnalytiQ Appraisal Services
CSRB Appraisals, LLC.
Maryland Appraisal Company

Builders

York Builders Association
Barnett Building Advisors
DR Horton
Caruso Homes on Your Lot PA1

Home Improvement/Repairs

Basement Waterproofing Solution
Bleecker St. Development
C.A.R.E. Property Services
Dale Miller & Son Septic

Home Warranties

First American Home Warranty
[Key Estates Warranty](#) - ad pg. 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. 18
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. 17
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. 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

Comparion Insurance Agency
Goosehead Insurance
Heaving Load Hauling, LLC
LHOP At York Housing Opportunity Center

[MYclosing, LLC](#) - ad pg. 9

Pest Control

All American Termite/Pest Control
Lynn Pest Management

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

Title/Settlement Co.

Abstracting Co. of York County
Anchor Abstracting Co. Inc.
Apple Leaf Abstracting & Settlement
Bryn Mawr Abstract, Inc.
Community Settlement
Even Par Settlement Services
Homesale Settlement Services
Hometown Real Estate Settlements LLC

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

Mason Dixon Settlement Inc
Quality Service Settlements

Mutual Settlement

Security Title Guarantee Corporation
Titan Settlement Associates

[White Rose Settlement Services](#) - ad pg. 4

[Yorktowne Settlement Co](#) - ad pg. 5



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



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