

# RAYAC Connection

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



**RAYAC  
FOOD  
TRUCK  
EVENT** 2023

**JOIN US FOR THE 3RD ANNUAL  
FOOD TRUCK EVENT**

**JUNE 14, 2023**  
11 AM - 2 PM

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RAYAC MEMBERS.

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**BRICKER'S FRENCH FRIES**      **ON MY GRINDS - COFFEE**  
**BUBBLE WOW ICE CREAM WAFFLES**      **STONE'S BURGERS AND FRIES**

**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.**

## 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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**Nicole Church**

Settlement Officer

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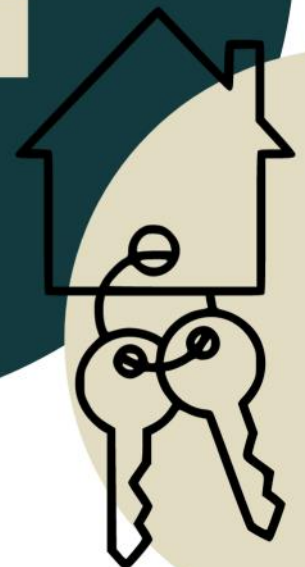
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## FULTON BANK COMMUNITY COMBO

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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.

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- \* Matching rate and term for both mortgages



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**Connie Kern**  
Senior Mortgage Loan Officer  
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ckern@fultonmortgagecompany.com  
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**Travis Hiden**  
Mortgage Loan Officer  
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# York Homebuyer Assistance Program Workshop for REALTORS

Do you have clients who need downpayment and closing cost assistance?

The York Homebuyers Assistance Program (YHAP) offers up to \$10,000 in closing cost assistance for first-time homebuyers. Through education, financial counseling, and a forgivable loan after five years, Tenfold Community Lending administers YHAP for the City and County of York.

Come learn about YHAPs process, eligibility requirements, and how we can spark the power of all to achieve equitable housing and financial security with a first home purchase.

Date: Tuesday, June 20, 2023  
Time: 2:00 pm - 3:00 pm  
Location: RAYAC Office  
Register [HERE](#).



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## Recap of the Downtown York Walking Tour

RAYAC, the Greater Harrisburg Association of REALTORS® and the Lancaster County Association of REALTORS held a walking tour of current economic development projects in York City.

There are so many wonderful development projects happening in our downtown area and it was fantastic to get a behind the scenes tour. We capped off the night with a reception on the rooftop bar of the Yorktowne Hotel. Thank you to our sponsors and attendees for joining us!



# Membership News

## New Members

**Heather Brannock**, Keller Williams  
**Bradley Bygall**, Lime House LLC  
**Karen Campbell**, Keller Williams  
**Yara Dakhalalah**, Real Broker, LLC  
**Candis Goines**, Real Broker, LLC  
**Crystal L Gross**, Keller Williams  
**Martha A Horn**, Rock Commercial  
**Bryce J Mackes**, Coldwell Banker  
**Stephanie Mrozinski**, Century 21 Core Partners  
**Amy Nikolaus**, House Broker Realty, LLC  
**Genesis Mercedes Ortiz**, Iron Valley  
**Amanda Marie Pinson**, House Broker Realty, LLC  
**Jennifer M Pomfrey**, Cummings & Co  
**Michaela Quinnett**, Re/Max Quality  
**Kira L Schwalenberg**, Realty One Group  
**Sabrina Shelley**, Real Broker, LLC  
**Marie-Jeanne Smith**, Coldwell Banker  
**Lucy Lloyd Smith**, Realty One Group  
**Tyler Wilson**, Berkshire Hathaway (W)  
**William Witsik**, Keller Williams

## Member Changes

**Brody Keith Bell**, Berkshire Hathaway (E)  
**Julie A Clapsaddle**, Inch & Co  
**Victoria Gerst**, Iron Valley  
**Jennifer E Hensel**, Berkshire Hathaway (W)  
**Kurt A Johnston**, Iron Valley  
**Susan I Johnston**, Iron Valley  
**Gavin M Lamparter**, Keller Williams  
**Tabatha Peters**, Iron Valley  
**Kyle D Potter**, Keller Williams  
**Jacqueline Romero**, Inch & Co  
**Abby Renee Snyder**, Lime House LLC  
**Anthony Woodard Sr.**, Keller Williams

## Member Drops

**Pamela M Berlingo**, Investment Real Estate LLC  
**Kathy Bond**, Keller Williams  
**Dommonick Chatman**, House Broker Realty  
**Christopher A Diaz**, Berkshire Hathaway (CD)  
**Lauren Jade Flemion**, Re/Max Quality  
**Sabrina Gettle**, Keller Williams  
**Bonnie K Olcus**, Re/Max Quality  
**Shirley L Smith**, Howard Hanna  
**John Kevin Throgmorton**, Iron Valley  
**Rhiannon Vandertie**, Re/Max Quality

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

**EMM Loans**  
2452 Knoll Drive  
Lancaster, PA 17601  
717-376-3921

## 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 5/21)

	2023	2022
Primary REALTORS	1247	1242
Secondary REALTORS	109	114
Pending Applicants	9	14
Total REALTORS	1365	1370
Affiliates	95	98
Total Members	1,460	1,468

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1500 East Market Street,  
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### Hanover Office

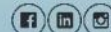
1454 Baltimore Street, Suite B,  
Hanover, Pa 17331

### Shrewsbury Office

12539 Susquehanna Trail S,  
Glen Rock, PA 17327

717-840-4422

YorktowneSettlement.com



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## The Vitality of Punctuality and Deadlines

In the fast-paced world of real estate, time is of the essence. As a realtor, your ability to meet deadlines and be punctual can significantly impact your reputation, client satisfaction, and overall success in the industry.

### **Building Trust and Reliability:**

Punctuality and adherence to deadlines are fundamental pillars of building trust with clients. When you consistently arrive on time for appointments, meetings, and property showings, it demonstrates your commitment to professionalism and respect for your clients' time. Clients appreciate REALTORS® who can be relied upon to fulfill their commitments, making them more likely to trust your expertise and recommendations.

### **Enhancing Client Satisfaction:**

The real estate process often involves numerous deadlines, such as closing dates, inspection periods, and contract negotiations. Meeting these deadlines efficiently and effectively ensures a smoother transaction for your clients. Timely completion of tasks and fulfilling obligations instills confidence in your clients, reduces their stress levels, and ultimately leads to greater satisfaction with your services.

### **Mitigating Risks and Avoiding Legal Issues:**

Missing deadlines in real estate can have significant consequences, including contract breaches, financial penalties, and even legal disputes. By diligently adhering to deadlines, you minimize the risks associated with missed opportunities or potential legal entanglements. Respecting deadlines and completing tasks on time reflects your commitment to ethical conduct and mitigates the likelihood of professional and legal complications.

REALTOR® Pros know punctuality and meeting deadlines are crucial attributes for success in the dynamic world of real estate. By consistently demonstrating respect, reliability, professionalism, and effective time management, real estate professionals can enhance client satisfaction, build trust, and establish a strong reputation within the industry. Embracing punctuality and diligently adhering to deadlines not only benefits your clients but also contributes to your own growth and competitiveness as a highly regarded REALTOR®.





# SUMMER Social

NETWORK WITH FELLOW RAYAC  
MEMBERS WHILE ENJOYING HORS  
D'OEUVRES AND A CASH BAR.

**THURSDAY, JULY 13TH**

1400 Country Club Road

York, PA 17403

4:00 PM - 6:00 PM

Thank you to our Sponsors:

ABCO

Centennial Lending Group

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## 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](#).

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





## RAYAC Office Hours

### Monday - Thursday

8:30 a.m. to 4:00 p.m.

### Friday

8:30 a.m. to 3:00 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

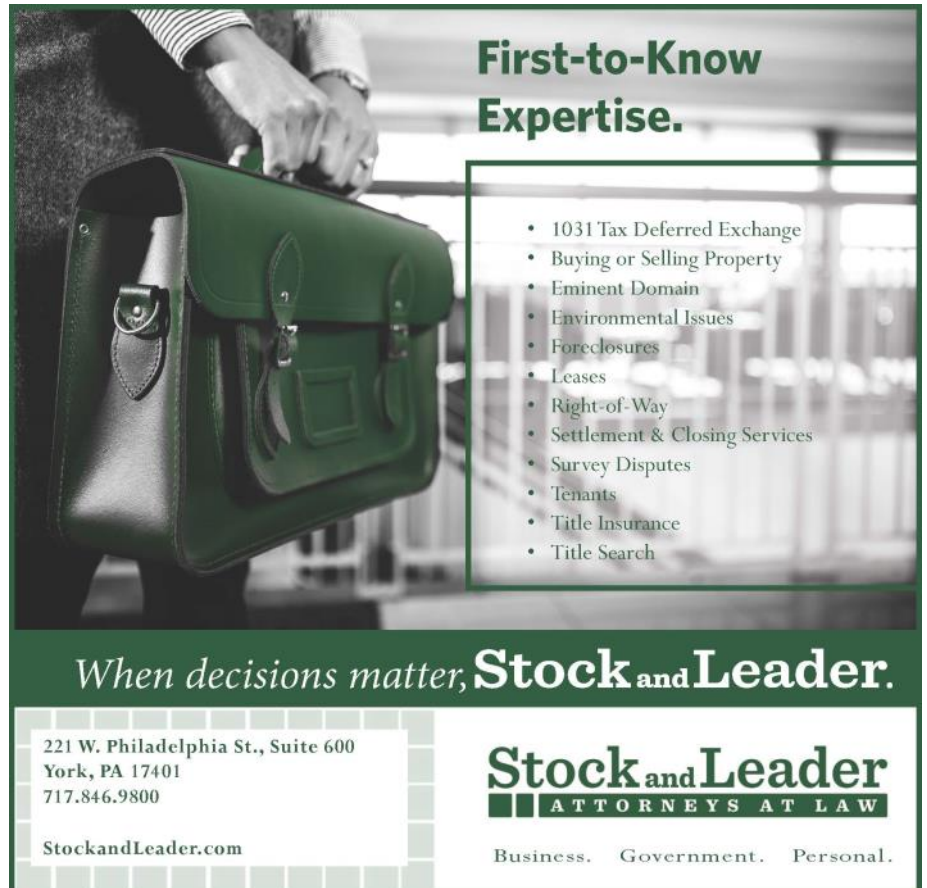
Public Relations Director  
Ext. 110

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

### Deb Kottmyer

Clerk (PT)

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



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- Survey Disputes
- Tenants
- Title Insurance
- Title Search

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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!](#)



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## Sentrilock Billing

Sentrilock lockbox invoices were 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](#).


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## Calling Agents Who Speak More Than One Language

RAYAC often receive requests wanting to know if any RAYAC members speak additional languages. If you are fluent in any other language please contact [Doug@rayac.com](mailto:Doug@rayac.com) so we can have your membership profile updated with that information.

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Whether you're buying, building, or refinancing, our experienced lenders will help you every step of the way— from house hunting to housewarming—so you get a loan that's just right for you.

  
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The advertisement features a photograph of a family moving into a new home. A man with curly hair is smiling while holding a cardboard box labeled 'Living Room'. A woman is also smiling in the background. The text is overlaid on the image. At the bottom, there is a logo for Traditions Mortgage, a website URL, and a Member FDIC logo.

# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### April 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 276 homes were sold in Adams County in April 2023, a 21% decrease from 2022. In York County 1,536 homes were sold during the first four months of 2023, which is a 21% decrease from this time last year.

The median sales price in Adams County was \$268,700, a 1% increase from 2022. The median sales price in York County was \$250,000, an 11% increase from last year.

“The median home sale price continues to rise in York County while the number of home sales has decreased over the same time period last year. The reason is simple, supply and demand economics. We have ready willing and able buyers. We simply do not have enough inventory to meet the demand of those in our community who want to purchase homes. While sellers have become more cautious, those choosing to their list homes are still receiving, in many cases multiple competitive offers.” said Reid Weinbrom, 2023 RAYAC President.

**RAYAC Statistics by School District**  
2023-2022 (January 1-April 30) Comparison

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$263,750	\$260,000	1%	22	34	-35%
Conewago Valley	\$251,100	\$215,000	17%	76	86	-12%
Fairfield	\$255,000	\$275,000	-7%	17	33	-48%
Gettysburg	\$285,000	\$285,250	0%	85	104	-18%
Littlestown	\$280,000	\$274,950	2%	41	62	-34%
Upper Adams	\$274,900	\$245,000	12%	35	29	21%
<b>Total Adams County</b>	<b>\$268,700</b>	<b>\$265,270</b>	<b>1%</b>	<b>276</b>	<b>348</b>	<b>-21%</b>
<b>York County</b>						
Central York	\$261,250	\$244,900	7%	140	155	-10%
Dallastown	\$263,900	\$250,000	6%	137	181	-24%
Dover	\$244,995	\$239,900	2%	89	105	-15%
Eastern York	\$235,000	\$226,500	4%	37	61	-39%
Hanover	\$220,000	\$195,000	13%	75	103	-27%
Northeastern	\$265,000	\$241,500	10%	95	141	-33%
Northern York	\$307,000	\$325,000	-6%	59	73	-19%
Red Lion	\$258,000	\$229,900	12%	115	143	-20%
South Eastern	\$310,000	\$285,000	9%	76	85	-11%
South Western	\$287,000	\$247,000	16%	140	149	-6%
Southern York	\$331,500	\$317,470	4%	68	83	-18%
Spring Grove	\$295,000	\$270,000	9%	87	137	-36%
West Shore	\$281,000	\$259,000	8%	82	101	-19%
West York	\$200,000	\$172,900	16%	97	117	-17%
York City	\$125,000	\$110,000	14%	156	214	-27%
York Suburban	\$250,000	\$215,100	16%	83	101	-18%
<b>Total York County</b>	<b>\$250,000</b>	<b>\$226,000</b>	<b>11%</b>	<b>1536</b>	<b>1949</b>	<b>-21%</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

**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

## Free Floor Plans Now Available through Bright MLS

Did you know that homebuyers consider floor plans to be one of the most desired data assets on a listing, second only to standard photos and listing data (NAR 2021 Homebuyers and Sellers Survey)?

CubiCasa's mobile app makes creating floor plans FREE and easy. Use your smartphone to scan the property and produce detailed and attractive floor plans in a matter of minutes!

Best of all, CubiCasa floor plans are included for FREE as part of your Bright MLS subscription!

### To Start:

- Visit [BrightMLS.com/CubiCasa](https://BrightMLS.com/CubiCasa) and click Sign Up to create your free account.
- Download the mobile app from the App Store or Google Play.

An advertisement for Key Estates Warranty. The top half shows a yellow rubber duck in a kitchen sink with a washing machine in the background. The text 'life is full of surprises' is overlaid on the right. Below this is a blue banner with the text 'Unlock peace-of-mind with a Key Estates Warranty'. A list of benefits follows: 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, and No Blackout Areas for Coverage. At the bottom, the Key Estates logo is shown with the text 'KEY ESTATES CERTIFIED WARRANTY'. To the right, contact information is provided: 866-394-5135 x2149, Sales@KeyEstatesWarranty.com, and KeyEstatesWarranty.com.

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

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**Alyssa Lartz**

Loan Consultant | NMLS #879782

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



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## Bright MLS Classes

June 1, 2023

Getting Started with Bright MLS, 11:00 am - [REGISTER HERE](#).

Bright MLS Search, 1:30 pm - [REGISTER HERE](#).

June 6, 2023

MLS Touch, 11:00 am - MLS-Touch is a comprehensive mobile app that puts everything you need to run your real estate business in the palm of your hand. Save your spot for an upcoming webinar to learn about this exciting new app. [REGISTER HERE](#)



## Board of Directors Summary May 11, 2023

### Reports:

- Board of Director applications are being accepted. Deadline to apply is June 24, 2023.
- Food truck event will be held Wednesday, June 14, 2023 from 11-2 at the RAYAC office. 10% of proceeds will go to the RAYAC Foundation.

**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.

- ▶ **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*

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

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

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NMLS# 1820

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## RAYAC Scholarship Winner

Congratulations to Hannah Church for winning the RAYAC \$500 Scholarship. Hannah wrote a beautiful essay on the topic, *What Home Means to You.*

Hannah is the daughter of Affiliate member, Nicole Church of Lakeside Title.

Hannah is going to Waynesburg University in the fall and we wish her much success as she begins this next chapter in her life.



The RAYAC Foundation will be raffling off a Summer Basket of Fun valued at \$500!

### The Summer Basket of Fun will include:

A Yeti Backpack Cooler

BBQ Sauces

BBQ Seasonings

Grilling Utensils

A gift card to *Godfrey Brothers Meats* which will include - 5lb burger patties, 5lb burger meat, 4 Delmonico steaks, 8 sausage grillers, 8 smoked hot dogs, 4 chicken legs, 4 chicken breasts, and 4 chicken wings.



Tickets will be on sale at the RAYAC office. \$5 for one ticket or 5 tickets for \$20. Call the RAYAC office to purchase yours today! 717-843-7891.



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## 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 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. In the top left corner, there is a logo for "HouseMaster a neighborly company A full service inspection company". In the top right corner, there is contact information: "SCHEDULING 717-256-4400 housemaster.com/lancaster admin529@housemaster.com".

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

**SCHEDULING**  
**717-256-4400**  
[housemaster.com/lancaster](http://housemaster.com/lancaster)  
[admin529@housemaster.com](mailto: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. 9

## 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. 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. 15  
Cross Country Mortgage  
EMM Loans  
Fairway Independent Mortgage  
First Alliance Home Mortgage  
[Fulton Mortgage Company](#) - ad pg. 3  
Guardian Mortgage  
Guaranteed Rate Affinity  
[Guild Mortgage](#) - ad pg. 9  
Heritage Valley Federal Credit Union  
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. 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. 10

## 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. 2

Mason Dixon Settlement Inc  
Quality Service Settlements  
Mutual Settlement

Security Title Guarantee Corporation  
Titan Settlement Associates

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

[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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& check out RAYAC's Facebook group exclusively for members