

RAYAC Connection

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Mark Your Calendars for the RAYAC Charity Bowlathon!

RAYAC CHARITY BOWLATHON

SCORE A STRIKE WITH RAYAC MEMBERS TO CELEBRATE 100 YEARS

DATE: THURSDAY, AUGUST 10, 2023

REGISTRATION: 5:00 PM

BOWLING: 6:00 PM

\$200 A TEAM (5 PEOPLE)

HANOVER BOWLING CENTRE

1630 BROADWAY, HANOVER, PA 17331

100 REALTORS ASSOCIATION OF YORK & ADAMS COUNTIES, INC.

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

REGISTER FOR A TEAM [HERE](#).

Thank you to the following sponsors:

Lucky Strike - CMG Home Loans and JA Myers.
Lucky Train - Lakeside Title, Quality Settlements, REALTOR Petula Yingling, Traditions Mortgage, White Rose Settlement Services.

2024 Board of Director Candidates

*Allison Altman,
Inch & Co*



*Carolyn Boyle,
Re/Max Quality*



*Adam McCallister,
McCallister & Myers*



*Selina Robinson,
Berkshire Hathaway*



Thank You!

THANK YOU to everyone who contributed
\$31,160 RPAC already in 2023
including these RPAC leaders!

Sterling R (\$1,000)

Steve Brown
Nathan Elfner
Josh Jackson
Kim Moyer

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Reid Weinbrom
Stephen Turner

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Glenda Kane
Scott Kopp
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Sharron Minnich
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Selina Robinson
Cindy Sarver
Deborah Smith
Kayla Sterling
Shanna Terroso
Dave VanArsdale
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Julie Wheeler
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Marie Arcuri
Gina Baum
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John Bowman
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Robin Mede-Butt
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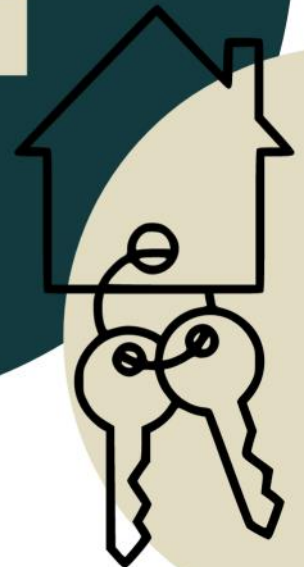
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Membership News

New Members

Rayna Abboud, Coldwell Banker
Norma Bartoli, Berkshire Hathaway (H)
William Brinney IV, Weichert Realtors
Mitch Kemp, Joseph A Myers
Nicole Legay, Statewide Real Estate
Kelsey McCullough, Berkshire Hathaway (H)
Christina Morgan, Berkshire Hathaway (H)
Krish Patel, Inch & Co
Thomas Quade Ruffing, Re/Max Components
Juanita R Smith, Parris Realty
Dustin A Solomon, Berkshire Hathaway (E)
Yuliya V Tremaskina, ExecuHome Realty
Austin C Waechter, Joseph A Myers
Kelly Yeager, Century 21 Dale
Spenser Yost, Inch & Co

Member Changes

Spencer Blake, Renaissance Realty Sales, LLC
Kenneth Edward Bowen, Cummings & Co
Llyod Nelson Fernandez, Elite Properties
Candis Goines, Keller Williams York
Justin T Harman, Keller Williams Enola
Dawn R Haverstick, EXP Realty
Cassidy A Hershey, Real Broker, LLC
Erica L Isenock, Real Broker, LLC
Amanda Rae Jackson, Real Broker, LLC
Joshua Jackson, Real Broker, LLC
Adrianna Kopp, Re/Max Components
Christy Lyn Kopp, Re/Max Components
Erin Kuhn, Real Broker, LLC
William Matthews, Berkshire Hathaway
Deborah L McLaughlin, Cummings & Co
Melissa F Ruffing, Re/Max Components
Thomas Quade Ruffing, Re/Max Components
Tyarra B Toomey, Renaissance Realty Sales, LLC
Stanley R Watson, Berkshire Hathaway (Sh)
Reid B Weinbrom, Keller Williams

Member Drops

Anne Garcelon, Berkshire Hathaway (SH)
Matthew Hoffman, Berkshire Hathaway (CD)
Rebecca E Leader, Rock Commercial
Michelle D Manahan, Keller Williams Hanover
Kevin P Murphy, EXP Realty
Shane Myers, Berkshire Hathaway (CD)
Susan L Pierce, Berkshire Hathaway (W)
Judith Waltman-Baccon, Howard Hanna

New Office/Brokerage

Re/Max Components
2242 S. Queen Street
York, PA 17402
717-356-2908
Renaissance Realty Sales, LLC
475 Madison Ave
York, PA 17404
717-881-3037

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

Horizon Farm Credit
1434 Seven Valleys Road
York, PA 17408
888-339-3334

FairHaven Completion

Nicole Legay, Statewide Real Estate Brokerage

Membership Stats

(as of 7/21)

	2023	2022
Primary REALTORS	1255	1237
Secondary REALTORS	116	114
Pending Applicants	7	16
Total REALTORS	1378	1367
Affiliates	96	103
Total Members	1,474	1,470

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Hanover Office

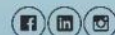
1454 Baltimore Street, Suite B,
Hanover, Pa 17331

Shrewsbury Office

12539 Susquehanna Trail S,
Glen Rock, PA 17327

717-840-4422

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Dates Matter

Real estate transactions are complex processes involving numerous legalities and considerations. One critical aspect that plays a pivotal role in these transactions is the inclusion of specific dates in the real estate contract. These dates are not merely arbitrary figures but hold substantial significance, ensuring a smooth and legally binding transaction for both buyers and sellers. Real Estate Pros know the importance of the contract dates and keep a careful eye to ensure all deadlines are met. Here are a few tips:

Counting of Days. The PAR Agreement of Sale outlines that days are counted as follows: The first day is the day after the execution of the Agreement. The last day of a time period is included in the counting, and a time period will expire at the end of that last day. Holidays and weekends are included in the counting of days. It's important to double-check the calendar once the Execution Date is established to be sure that there will be no problems with meeting the deadlines.

Legal Enforceability. A real estate contract is a legally binding document that outlines the terms and conditions of the property transaction. It is important to explain to your clients "time is of the essence" means that all dates and time limits within the Agreement -- inspections, replies, etc. -- must be met to avoid being in default of the Agreement.

Fulfillment of Contingencies. Be aware that the Contingency Period in all of the inspection contingencies is the time for the Buyer to conduct inspections and to submit a written decision (acceptance, termination, corrective proposal) to the Seller. Failure to act on inspection results within this time period may result in a waiver of the inspection contingency and acceptance of the Property by the Buyer. REALTORS® need to ensure that the time inserted for contingencies is sufficient to allow completion of the most difficult or time-consuming inspection being considered.

Financing and Mortgage Commitments. For buyers, securing financing is a crucial aspect of any real estate transaction. Including specific dates for mortgage commitment and closing in the contract is vital. When determining these dates, REALTORS® need to take into consideration time for: acceptance of the offer by Seller, filling out and submitting an application, action on the application by a lender, delivery of a copy of the approval to Seller, and any necessary cushion for unexpected delays or glitches.

Condominium/Planned Community. If the Property being sold is a condominium, or is in a planned community, the Agreement must give the Buyer a five-day window to review and accept the condominium or association documents (Certificate of Resale) before being obligated to buy the Property. It is important to get these documents to the buyer as soon as possible.

Settlement Date. The Settlement date is NOT automatically extended if the various times and dates in the agreement of sale do not add up correctly. Settlements can only be delayed by written agreement of the parties. If it is necessary to extend other timelines established in the Agreement, be sure that these extensions do not extend past the Settlement Date.

Delivery. Delivery of the fully signed and executed Agreement to the parties is the last important step in the completion of the Agreement of Sale process. The Broker/ licensee of the last party to sign the Agreement is responsible for delivery of the contract. Any delay gives the other party an opportunity to rescind the offer or counteroffer.

In the world of real estate, every detail matters, and dates are no exception.



RAYAC Office Hours

Monday - Thursday

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

Friday

8:30 a.m. to 3:00 p.m.

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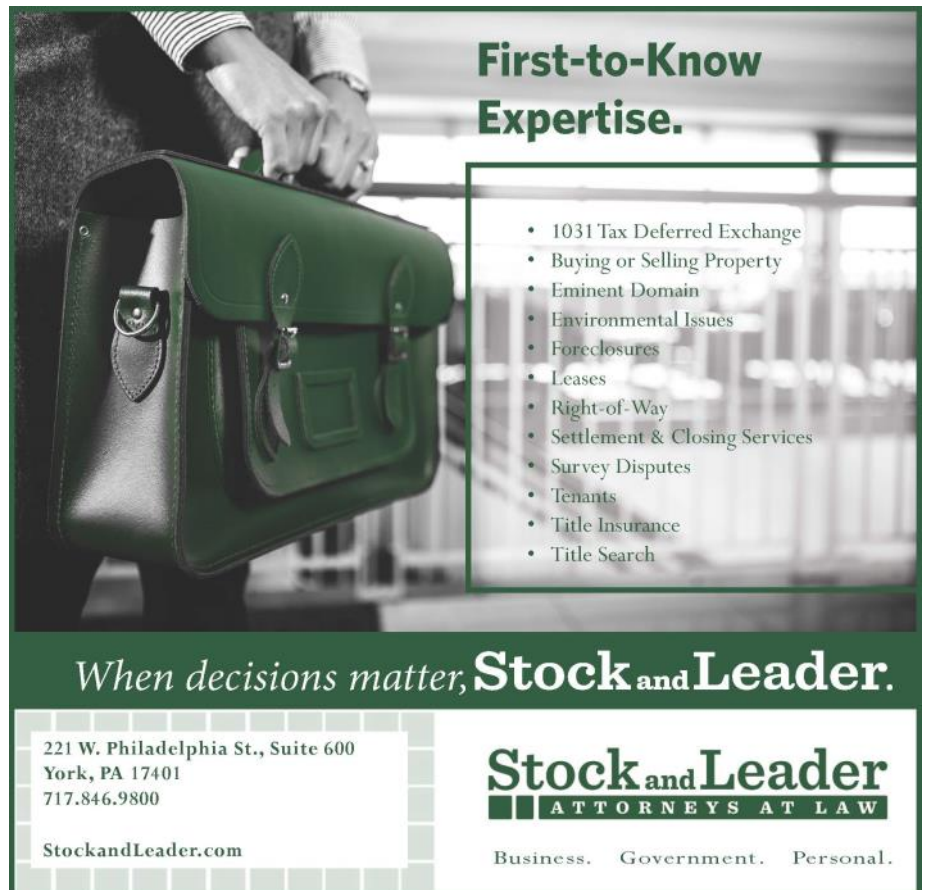
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RAYAC Professionalism Award

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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REALTOR EMERITUS PROGRAM

The REALTOR® Emeritus program is a special membership status honoring those REALTORS® who have maintained their membership for 40 years or more. Emeritus members receive a certificate and pin to show their status, payment of National Association, Pennsylvania Association and RAYAC dues are waived for the remainder of their membership, and they are exempt from the Code of Ethics Training requirement.

In 2020, NAR had instituted that there needs to be a service requirement of at least one year of service at the NATIONAL level in order to be recognized as a REALTOR® Emeritus. Service at the state or local level will not be considered. Please note, service is defined as serving as an officer, director, committee member, federal political coordinator, or president's liaison.


Starting in 2020, RAYAC recognizes members who have reached a local REALTOR® Emeritus status. These members will have reached 40 years or more of membership status and given one year of service to RAYAC in the form of a committee, taskforce or board member. The local REALTOR® Emeritus will receive their local RAYAC dues waived for the remainder of their membership.



If any member believes they have achieved 40 years of REALTOR® membership and would like to apply for the National REALTOR® Emeritus or Local REALTOR® Emeritus, please contact shanna@rayac.com.



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Monthly Housing Statistics



RAYAC Housing Snapshot

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

June 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 497 homes were sold in Adams County in June 2023, a 17% decrease from 2022. In York County 2,573 homes were sold during the first six months of 2023, which is a 20% decrease from this time last year.

The median sales price in Adams County was \$275,000, a 1% increase from 2022. The median sales price in York County was \$260,000, an 8% increase from last year.

“Halfway through the year the housing market continues to experience steady increases in median home sale prices with declines in the number of home sales compared to the first 6 months of 2022. The demand for homes continues to be strong. With limited inventory of available homes for sale this has led to our continued increased sales prices”, stated Reid Weinbrom RAYAC 2023 President.

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

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
Adams County						
Bermudian Springs	\$275,000	\$290,000	-5%	49	64	-23%
Conewago Valley	\$238,000	\$225,000	6%	126	151	-17%
Fairfield	\$287,500	\$277,500	4%	34	54	-37%
Gettysburg	\$329,900	\$294,945	12%	161	176	-9%
Littlestown	\$274,000	\$269,400	2%	75	108	-31%
Upper Adams	\$277,750	\$242,500	15%	52	48	8%
Total Adams County	\$275,000	\$272,500	1%	497	601	-17%
York County						
Central York	\$283,000	\$250,500	13%	233	264	-12%
Dallastown	\$277,950	\$252,500	10%	236	293	-19%
Dover	\$255,000	\$240,000	6%	153	165	-7%
Eastern York	\$237,950	\$225,750	5%	74	110	-33%
Hanover	\$229,000	\$200,100	14%	123	163	-25%
Northeastern	\$270,000	\$253,500	7%	152	216	-30%
Northern York	\$308,500	\$335,000	-8%	94	134	-30%
Red Lion	\$265,000	\$249,900	6%	200	241	-17%
South Eastern	\$335,000	\$299,990	12%	128	139	-8%
South Western	\$290,500	\$260,000	12%	213	253	-16%
Southern York	\$336,000	\$320,000	5%	121	151	-20%
Spring Grove	\$299,990	\$275,000	9%	149	239	-38%
West Shore	\$289,000	\$265,000	9%	150	167	-10%
West York	\$205,000	\$191,750	7%	158	188	-16%
York City	\$130,000	\$118,950	9%	249	320	-22%
York Suburban	\$265,500	\$234,900	13%	140	177	-21%
Total York County	\$260,000	\$240,000	8%	2573	3220	-20%



REALTORS® WORKSHOP ON THE BARSHINGER FINANCIAL EMPOWERMENT CENTER

BY TENFOLD



THURSDAY, AUGUST 24, 2023

TIME: 10:00 AM

REGISTER THROUGH THE MEMBER PORTAL



Randi Shober, Director of Financial Empowerment, invites you to learn more about The Barshinger Financial Empowerment Center (BFEC) and how the team can spark the power in others to achieve equitable housing and financial security.



The BFEC is certified to counsel and educate by the Office of Housing & Urban Development (HUD), Pennsylvania Housing Finance Agency (PHFA), and the National Foundation for Credit Counseling (NFCC).



Topics will include our counseling services, education services, and the variety of programs we offer.



RAYAC YPN PRESENTS



THURSDAY, SEPTEMBER 7

5:00 PM

GOOFY'S

5965 YORK ROAD

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\$10 A TEAM (2 PEOPLE)

REGISTER THROUGH THE MEMBER PORTAL

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Cynthia Forry, '25
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Martin Heaps, '24
Howard Hanna, 235-6911

Paula 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



The York Water Company

As per York City...It is taking York Water Company at least 2 billing cycles (2 months) to make owner changes for Refuse (**York City Properties only**). The Sellers may continue to receive a refuse bill but **SHOULD NOT PAY** because all charges will eventually be transferred to the Buyer.

You may receive calls from Seller's of York City properties wondering why they are still getting a refuse bill. Just let them know it is taking York Water Company a couple months to change over the billing and they can disregard the bill.

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RAYAC's Summer Social

Thank you to everyone that attended RAYAC's Summer Social at the Country Club of York. It was a great night of networking while enjoying delicious appetizers and drinks.

A special thanks to **ABCO, Centennial Lending, and First American Home Warranty** for sponsoring this event and making the evening possible!



RAYAC Office Merge and Purge Day!

The RAYAC office will be closed on Tuesday, August 29th so that staff can clean and organize the building.

We haven't been able to organize the office since the pandemic, so we are long overdue and will take the day to get the office organized and set up for all of the wonderful fall events we have planned.

The RAYAC office will reopen on Wednesday, August 30th at 8:30 am.



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RAYAC Course Catalog Fall 2023 - Winter 2024

License Renewal - What You Need to Know

All real estate licensees must renew their licenses by May 31, 2024. Before you can do this, you must complete 14 hours of continuing education.

All REALTOR members must complete 2.5 hours of Code of Ethics training by 12/31/24 in order to keep their REALTOR status.

Agents renewing for the first time: MUST take two 2 module courses, General Module and either Residential or Commercial Module, depending on what you practice.

Returning Agents: The PA Real Estate Commission has mandated that 3 of your 14 hours must be in the topics of Agent vs. Broker Responsibilities. Our course "Practice Safe, Legal Real Estate by Following RELRA" fulfills this requirement.

NOTE: This year, the Commission-mandated course and the Code of Ethics requirement DO NOT overlap, so you must take each class separately.

Hanover & Gettysburg agents: We will hold 14 hours of CE classes in your area in the spring of 2024, including the mandatory and Ethics classes.

Commercial agents: We will hold 14 hours of CE classes next spring, including an Ethics for Commercial agents course.

ZOOM Classes: We will hold over 14 hours of CE classes via Zoom webinar during January & February, including the mandatory and Ethics classes.



The Smart Pass for Continuing Education is back!

Take unlimited 3.5 and 7 hour courses for just \$125. Available for purchase to RAYAC members through February 28, 2024, it will save you \$35 on your educational requirements.

May be used on classes held from September 1, 2023 through May 31, 2024.

Some restrictions apply, see flyer in this catalog for more information and details on how to purchase.

Required Continuing Education Classes

REQUIRED FOR NEW AGENTS (renewing your license for the 1st time)

New Agents: All agents renewing their licenses for the first time are required by the PA Real Estate Commission to complete 2 seven-hour courses. The first course, required for **ALL** agents, is the General Module. The second required class is **EITHER** the Residential Module, **OR** the Commercial Module, depending on which type of real estate you practice. Agents who must complete these modules are exempt from taking the Commission's 2024 mandatory course.

If a license is/was issued between December 1, 2021 and November 30, 2023, you must complete these modules in order to meet the Commission renewal requirement.

If a license is issued between December 1, 2023 and February 28, 2024, you must renew your license by May 31, 2024, but are exempt from the CE requirement.

General Module: Topics include: duties of licensees, closing costs for buyers and sellers, the Agreement of Sale and its addenda, title reports, zoning, agency relationships, and environmental concerns.

Fall-Winter Class Dates:

September 11 from 8:30 am—4:30 pm in the RAYAC Classroom (Danielle Winn)

January 17 from 8:30 am—4:30 pm via Zoom webinar (Casey Dougherty)

Residential Module : Topics include: the Uniform Construction Code and zoning, environmental issues, land development and types of construction, home inspections and warranties, mortgage information, foreclosures and short sales, fair housing, and the agreement of sale.

Fall-Winter Class Dates:

November 1 from 8:30 am—4:30 pm in the RAYAC Classroom (Casey Dougherty)

February 13 from 8:30 am—4:30 pm via Zoom webinar (Melanie McLane)

Commercial Module: Topics include: the letter of intent, the commercial agreement of sale, leases and clauses, environmental issues, property management, 1031 exchanges, tenant fit out, floor measurement and load factors, and zoning issues.

*** Commercial Module and additional General/Residential Module class dates - coming in the spring.**

Online Option:

<https://yorkadams.leaponline.com/online-education/pennsylvania/real-estate/sales-license/post-licensing/>

Required Continuing Education Classes

COMMISSION-MANDATED COURSE

Required for Returning Agents (NOT Renewing for the 1st time)

Returning Agents: The PA State Real Estate Commission has mandated that 3 of your required 14 hours of CE must be in the topics of Agent vs Broker Responsibilities.

Our course "Practice Safe, Legal Real Estate by Following RELRA" fulfills this requirement.

Practice Safe, Legal Real Estate by Following RELRA

This is the **mandatory course** required to renew your license in 2024. In addition to a brush up on RELRA, you may come away shaking your head about how egregious some of the violations that come before the Commission really are. We'll apply both common sense and RELRA to typical activities in which licensees engage, so you can do business, make money, and stay out of trouble!

Approved for 3.5 hours Real Estate CE, meets Real Estate Commission mandate. Cost: \$40

Fall-Winter Class Dates:

September 12 from 8:30—12:00 noon in the RAYAC Classroom (Danielle Winn)

October 25 from 8:30—12:00 noon at the Wyndham Garden Hotel York,
located at 2000 Loucks Road, York (Melanie McLane)

November 7 from 1:00 pm—4:30 pm in the RAYAC Classroom (Melanie McLane)

January 10 from 8:30 am—12:00 noon via Zoom webinar (Melanie McLane)

February 7 from 1:00 pm—4:30 pm via Zoom webinar (Melanie McLane)

Online Option: Coming Soon from The CE Shop

RAYAC is partnered with The CE Shop to provide online continuing education. The CE Shop will soon be releasing their version of the Commission-mandated class. Once available, you can access it through this link to our online school:

<https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education>

Required Continuing Education Classes

NAR Mandatory Ethics Training Requirement - Due by December 31, 2024

NAR has mandated that all Association members must complete Code of Ethics training every three years in order to maintain their REALTOR® status. The current cycle goes from January 1, 2022 to December 31, 2024. Here are the options to complete this requirement:

New Members: If you attended New Member Orientation starting in January 2022 or later, you completed your Ethics training for this cycle during that Orientation class.

Returning Members—Classroom Options:

COE: Our Promise of Professionalism

This course incorporates sections of the NAR COE, as well as current RELRA regulations regarding practices, procedures and professionalism of licensees. Review the evolution of the COE and how those ethical principles tie into the requirements of RELRA and the PA Real Estate Commission Rules and Regulations in protecting consumers. Danielle Winn

Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

Fall Class Date:

September 12 from 1:00 pm—4:30 pm in the RAYAC Classroom

COE: Advertising, Social Media & the Agent

Both the Federal Fair Housing Law and the PA Human Relations Act have revised and expanded their definitions of gender, which is a protected class. In this course, we'll discuss all protected classes, and how agents can advertise within those laws, and other laws, including Regulation Z and RESPA. We will also cover the use of social media for advertising. Melanie McLane

Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

Fall-Winter Class Dates:

October 25 from 1:00 pm—4:30 pm at the Wyndham Garden Hotel York, 2000 Loucks Road

November 7 from 8:30 am—12:00 noon in the RAYAC Classroom

January 10 from 1:00 pm—4:30 pm via Zoom webinar

February 7 from 8:30 am—12:00 noon via Zoom webinar

Other Options:

Online:

NAR Online – free (no CE credit) or \$29.95 (3 hours CE credit):

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>

PAR: Ethics training classes taken at Triple Play (you **must** provide your completion certificate to mireya@rayac.com to receive credit)

Class Schedule at a Glance

Fall 2023:

September 6—7: 8:30 am—4:30 pm: Real Estate Negotiation Expert Certification
September 11: 8:30—4:30: General Module
September 12: 8:30 am—12:00 noon: Practice Safe, Legal Real Estate by Following RELRA
September 12: 1:00—4:30 pm: COE Our Promise of Professionalism
September 28, 29, October 4, 5: 8:30 am—4:30 pm: Broker Finance Course
October 24: 8:30 am—12:00 noon: Normal or Crazy
October 24: 1:00—4:30 pm: Pricing or Pandering
October 25: 8:30 am—12:00 noon: Practice Safe, Legal Real Estate by Following RELRA
October 25: 1:00—4:30 pm: Advertising, Social Media & the Agent
November 1: 8:30 am—4:30 pm: Residential Module
November 7: 8:30 am—12:00 noon: Advertising, Social Media & the Agent
November 7: 1:00—4:30 pm: Practice Safe, Legal Real Estate by Following RELRA
November 8: 8:30 am—4:30 pm: Pricing Strategy Advisor Certification
November 15: 8:30 am—12:00 noon: Pennsylvania Contracts
November 15: 1:00—4:30 pm: Drilling Down with RPR
November 16: 8:30 am—12:00 noon: All About Cost Sheets
November 16: 1:00—4:30 pm: Dodging Dirty Deeds

Winter 2024:

January 10: 8:30 am—12:00 noon: Practice Safe, Legal Real Estate by Following RELRA
January 10: 1:00—4:30 pm: Advertising, Social Media & the Agent
January 17: 8:30 am—4:30 pm: General Module
January 23: 8:30 am—12:00 noon: Pricing or Pandering
January 23: 1:00—4:30 pm: Normal or Crazy
January 30, February 1, 6, 8: 8:30 am—4:30 pm: Broker Office Management Course
February 7: 8:30 am—12:00 noon: Advertising, Social Media & the Agent
February 7: 1:00—4:30 pm: Practice Safe, Legal Real Estate by Following RELRA
February 13: 8:30 am—4:30 pm: Residential Module
February 22: 8:30 am—12:00 noon: Drilling Down with RPR
February 22: 1:00—4:30 pm: Introduction to Bright MLS
February 28: 8:30—12:00 noon: Pennsylvania Contracts
February 28: 1:00—4:30 pm: Best of the Hotline

REAL ESTATE CLASSES

All About Cost Sheets

This class gives you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. You will also review legal requirements for preparation and presentation to clients and consumers, hold an in-depth discussion of all common fees and costs associated with the sale and purchase of real estate, and will address all variations, including, but not limited to, FHA financing, VA financing, USDA financing, and cash transactions. Danielle Winn

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

November 16 from 8:30—12:00 noon in the RAYAC Classroom

Best of the Hotline

The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market. Peter T. Ruth, Esq.

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

February 28 from 1:00 - 4:30 pm via Zoom webinar

Dodging Dirty Deeds

This course is designed to help raise awareness and competence when representing your buyers and sellers. We will review issues with deeds and title that can be discovered well in advance of a real estate transaction in order to minimize loss of time and money for clients and consumers. You will also learn about real property deeds and parcel numbers, the chain of title, forms of ownership and its consequences, and identify discrepancies in legal descriptions, the correct documentation needed for an estate, issues in deeds, and understanding easements. Danielle Winn

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

November 16 from 1:00 pm—4:30 pm in the RAYAC Classroom

REAL ESTATE CLASSES

Drilling Down with RPR

RPR is an invaluable tool for real estate agents! This course is designed to show you how to use this tool not just to price a property, or conduct a search, but also to understand neighborhood trends, and how to use it for marketing, prospecting, POI's, and map searches and tools. In addition, you'll learn how to set up your profile, run reports, and some handy shortcuts. Casey Dougherty

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

November 15 from 1:00 - 4:30 pm in the RAYAC Classroom

February 22 from 8:30 am - 12:00 noon pm via Zoom webinar

Introduction to Bright MLS

The MLS is a daily-use tool vital for serving the consumer. In this class you will learn both basic and advanced system features to list and sell property to the best of your ability, ensuring your clients and customers receive the best service possible. Students will better understand how to use MLS tools to better service the customer. Learn how to use this tool to your advantage! Casey Dougherty

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

February 22 from 1:00 - 4:30 pm via Zoom webinar

Normal or Crazy: What's Next?

The market has shifted, and will continue to keep shifting. What worked before won't always work in this ever-changing marketplace. The real estate industry is being affected by outsiders, such as corporations buying real estate, and dot.com businesses, seeking to get a piece of the pie. The landscape keeps on shifting. Artificial intelligence is permeating businesses of all kinds. What is the skill set an agent needs to navigate this market? Melanie McLane

Approved for 3.5 hours Real Estate CE. Cost: \$40

Instructor: Melanie McLane

Class Date:

October 24 from 8:30—12:00 noon in the RAYAC Classroom

January 23 from 1:00 - 4:30 pm via Zoom webinar

REAL ESTATE CLASSES

Pennsylvania Real Estate Contracts

This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Sellers Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates. Peter T. Ruth, Esq.

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

November 15 from 8:30—12:00 noon in the RAYAC Classroom

February 28 from 8:30 am - 12:00 noon via Zoom webinar

Pricing or Pandering: Market Realities

This course will help agents price properties in a changing market. Agents are encountering sellers who recall the overheated market of 2021-22, with multiple offers guaranteed for almost every listing. Today's market is different, and some of those sellers have not yet adapted to these changes. The temptation to pander to sellers is there, but that will almost always end badly for both the agent and the seller. In this course, we will discuss pricing, and the discussions agents need to have with sellers during the listing and sales process.

Melanie McLane

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

October 24 from 1:00 pm—4:30 pm in the RAYAC Classroom

January 23 from 8:30 am - 12:00 noon via Zoom webinar

Broker Courses & NAR Designation and Certification Courses

September 6-7: Real Estate Negotiation Expert (RENE) Designation

September 28, 29, October 4,5: Broker Finance Course

November 8: Pricing Strategy Advisor (PSA) Certification

January 30, February 1, 6, 8: Broker Office Management

* More information about each class on the following pages



SMARTPASS FOR REAL ESTATE CE

SMARTPASS - Unlimited CE for Limitless Knowledge!

TAKE UNLIMITED 3.5 HOUR AND 7 HOUR CONTINUING EDUCATION COURSES FOR ONLY \$125

The SMARTPASS is an affordable way to complete your 2022-2024 continuing education requirements.

PLUS - take extra courses at no additional cost. Available for purchase to RAYAC members until February 29, 2024.

HOW DO I GET THE SMARTPASS?

- ❖ You can purchase the SMARTPASS through the RAYAC Member Portal. Click on "Registration," then the option to purchase should appear on the right of the Home Page. (or click on "Events")
- ❖ SMARTPASS holders will save \$35 on their mandatory 14 hours of CE **and** are eligible to take additional 3.5 and 7 hour CE classes held between September 1, 2023 and May 31, 2024 at no extra cost.
- ❖ The more classes you take, the more you will save!

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

- ❖ You **MUST** purchase the SMARTPASS **BEFORE** registering for classes. You can then register for classes by contacting Mireya Carlsen at mireya@rayac.com at least 48 hours prior to the course date.
- ❖ If you register online, you will be charged for the class.
- ❖ Please note: Late registrations and walk-ins may not be accommodated.

TERMS & EXCLUSIONS

- ❖ The SMARTPASS does not apply to broker courses, designation and certification courses, online courses, or StraightTALK sessions.
- ❖ It is available only for 3.5 hour and 7 hour continuing education courses held between September 1, 2023 and May 31, 2024.
- ❖ If you are registered for a class that has a waiting list, and you have completed your 14 required hours, you may be asked to give up your seat to someone who still needs to complete their class requirements.
- ❖ The SMARTPASS is non-refundable, non-transferrable, and you must be an active member of RAYAC to use it.

KNOW MORE. DO MORE.

RENE

Real Estate
NEGOTIATION EXPERT

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



Visit REBINstitute.com for a full course description and to learn how to earn the RENE certification!

ELEVATE YOUR GAME

2-DAY CLASSROOM COURSE

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: September 6-7, 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/>

Start Pricing Homes with Confidence.



Register for the Pricing Strategies: Mastering the CMA course.

The key to competitive home pricing is becoming proficient at comparative market analyses (CMAs).

In the Pricing Strategies: Mastering the CMA course, you will learn how to evaluate the existing real estate market to take the guesswork out of pricing homes.

As the core requirement for the Pricing Strategy Advisor (PSA) certification, this course will enable you to:

- Determine the market-based value range of a home
- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- Collaborate with appraisers

Take the Pricing Strategies: Mastering the CMA course and become a recognized leader in home pricing.

Date: November 8, 2023
Time: 8:30 am – 4:30 pm
Instructor: Melanie McLane

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

Cost: \$249.00
Includes class materials, NAR
REBAC fees, and lunch

Approved for 7 hours RECE

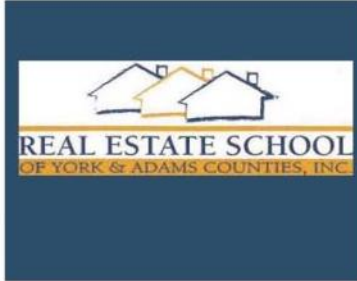
Register through your RAYAC
Member Portal:
<https://mdweb.mmsi2.com/york/>

Visit PricingStrategyAdvisor.org to learn how to earn the PSA certification.



NATIONAL
ASSOCIATION of
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Official Certification





REAL ESTATE FINANCE

(2 Elective Broker credits/ 30 hours Continuing Education)

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

Sources of Mortgage Funds
Government Influences in the Financial Market
Anatomy of Real Estate Finance Instruments
Alternative Instruments of Real Estate Finance
Defaults, Foreclosures & Redemptions
Mortgage Placement Procedures

Understand real estate finance, how it affects your business, and what you need to do to be successful, and remain compliant.

Dates: September 28, 29, October 4, 5, 2023

Time: 8:30 AM - 4:30 PM

Instructor: Danielle Winn

Location: RAYAC Classroom

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

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



REAL ESTATE BROKERAGE & OFFICE MANAGEMENT

(2 required broker credits/ 30 hours CE)

Are you working on your Broker's license? Real Estate Brokerage and Office Management is one of the two required courses needed to fulfill your educational requirements. Course topics include:

Planning and Organizing

Opening an Office

Market Analysis & Growth Patterns

Directing & Theories of Management

Human Resources

Business Ethics

Legal Considerations

Learn the best and most practical skills and techniques for running your own office while completing your Broker's license

Dates: January 30, February 1, 6, 8, 2024

Time: 8:30 AM - 4:30 PM

Instructor: Casey Dougherty

Location: RAYAC Classroom

Cost: \$395 (lunch included)

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

Bright MLS Classes

August 3, 2023

Creating a CMA with Bright MLS, 10:00 am - [REGISTER HERE](#).

Proactive Prospecting in Bright MLS, 2:00 pm - [REGISTER HERE](#).



2023 RAYAC Annual Business Meeting

Date: Tuesday, October 3, 2023

Time: 9:00 am - 12:00 pm

Location: Wyndham Garden, York

[REGISTER HERE](#)

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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

Board of Directors Minutes

July 13, 2023

Action Items:

- *The Board Approved minor amendments to the Pre-Licensing Instruction Non-Recruitment Policy.
- *The Board approved verbatim the recommendation of the Ethics Hearing Panel decision.

Reports:

- *Treasurer's report. The current income and expenses are inline with our budgeted projections.
- *Shanna Terroso gave a residential real estate market update and forecasts from NAR.
- *BOD members were encouraged to put a team together for the bowl-a-thon



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.

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
Patricia Carey
Brenda Drawbaugh
Judy Givens
Jeremiah Good
Wendy Landis
Tina Llorente
Cindy Mann
Shanna Terroso
Bill Tull
Linda Werner
Cheryl Yerger



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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
Simply Water Heaters

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](#) -
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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. 29
Cross Country Mortgage
EMM Loans
Fairway Independent Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad
pg. 4
Guardian Mortgage
Guaranteed Rate Affinity
[Guild Mortgage](#) - ad pg. 7
Heritage Valley Federal Credit Union
Homesale Mortgage, LLC
Homestead Funding Corp.
Horizon Farm Credit
[LoanDepot](#) - ad pg. 15
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. 9
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. 4
[Yorktowne Settlement Co](#) - ad pg. 5



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York, PA 17404
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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