

RAYAC Connection

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There is Still Time to Register for the Highly Anticipated YPN Cornhole Tournament

RAYAC YPN PRESENTS



THURSDAY, SEPTEMBER 7

5:00 PM

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\$10 A TEAM (2 PEOPLE)

REGISTER THROUGH THE MEMBER PORTAL

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New RAYAC Office Hours

The RAYAC office will have new hours starting Tuesday, September 5, 2023

The office will be open:

Monday - Thursday:

8:30 am - 4:30 pm.

Friday: 8:30 am - 4:00 pm

[REGISTER HERE](#)

Meet the 2024 Board of Director Candidates

**Allison Altman, Inch & Co
Realtor®**



1) How long have you been a Realtor® member? I have been a member of RAYAC since August 2017, so 6 years!

2) What do you love most about being a Realtor®? I love supporting clients while they realize their dreams, meet their goals, and navigate big life changes! Developing professional relationships that comfort clients through changes that are often stressful, complex, and emotional, is incredibly fulfilling for me.

3) What did you do professionally before real estate? I came into Real Estate after leaving the position of Director of Communications of a small independent school. I have also served in a variety of administrative roles, human resources, and was a Lactation Counselor when my children were young.

4) Do you have any community service? I currently serve on the Board of Directors of The Rase Project, which is a recovery community organization that provides recovery services in York, Adams, Dauphin, Lancaster, Cumberland and Perry Counties, as well as several locations in Florida. Supporting individuals seeking recovery from drug and alcohol addiction is a cause that is close to my heart.

5) Name one thing people would be surprised to know about you. I play soccer year-round! I currently play in two leagues on a 30+ women's team and a 40+ women's team. When I tell people I have a soccer game, they normally assume it's for a child and are surprised when they learn it's me playing!

6) What do you believe are the critical issues facing the real estate industry? Inventory. Affordability. Taxes. Building process limitations. Online and non-Realtor services, providing non-personal real estate services.

7) What is motivating you to run for the RAYAC Board of Directors? I appreciate the professional support that RAYAC provides. Maintaining a high level of professional integrity in all that we do is critical. RAYAC's role in providing relevant continuing education, active participation in local government and state matters, and the plethora of services that enable our members to be the best at what we do is invaluable. It would be an honor to give back to the organization!

**Carolyn Boyle, Re/Max Quality
Realtor®**



1) How long have you been a Realtor® member? Since June of 1999.

2) What do you love most about being a Realtor®? Time spent getting to know my clients and most of them have become friends for life. I also love a good challenge and when a more strenuous transaction gets to the table, I know I did my best to work it through to get us there.

3) What did you do professionally before real estate? The last job I had prior to becoming a Realtor was a machine operator in the food industry. I was also the Union Steward in the same company. Most of the jobs I have ever had were running machines of one kind or another. My first paid job was at the age of 14 and I have been working ever since then.

4) Do you have any community service? I volunteer for the Hanover Area Historical Society and gave tours at the mansion during the Christmas season and have also helped with Hanover's Christmas Committee. I handed out Santa's coloring contest papers during the parade for several years.

5) Name one thing people would be surprised to know about you. I could read books at the age of 4 and worked with the school librarian during my elementary years putting books away with her during the summer. She paid me with piano lessons and later I took lessons with my cousin who is a concert pianist. I was also in the band and orchestra in school. I still play several instruments, but a bit rusty. I still love to read, and I also started writing again.

6) What do you believe are the critical issues facing the real estate industry? I believe we have to continue to bring value to the table. Buyers and Sellers are getting their information on the internet and we have to compete with a lot of misinformation. Being educated is one of the best ways to earn their trust and keep us relevant.

7) What is motivating you to run for the RAYAC Board of Directors? I believe my experience and knowledge can be a great asset to our board and I want to learn more about the inner workings of our organization.

**Adam McCallister, McCallister Myers & Associates
Realtor®**

1) How long have you been a Realtor® member? 11 years.

2) What do you love most about being a Realtor®? Those moments when someone didn't think they would ever own a home meets with you and you help them make the necessary connections to get their very own home.

3) What did you do professionally before real estate? DJ, Radio Personality and two failed attempts at a TV Sports Anchor.

4) Do you have any community service? Buy Local Coalition, Easter Seals, Jewish Community Center, MDA and of course daily therapeutic support for Rob Myers.

5) Name one thing people would be surprised to know about you. If owning a restaurant wasn't a worse schedule than real estate, I'd open up my own BBQ spot.

6) What do you believe are the critical issues facing the real estate industry? Ourselves, public trust and continued tech disruptors outside of our industry.

7) What is motivating you to run for the RAYAC Board of Directors? I want to be part of setting a higher standard for our agents, which will in turn improve the culture and reputation of our industry.



**Selina Robinson, Berkshire Hathaway
Realtor®**

1) How long have you been a Realtor® member? 19 years.

2) What do you love most about being a Realtor®? Being able to help people achieve The American Dream of homeownership is obviously one of the best feelings in the world, but the relationships you build along the way are priceless!

3) What did you do professionally before real estate? I spent 10 years working in the forklift/industrial lift industry, Service Dispatch, Customer Service, Service Administrator and Rental Management.



4) Do you have any community service? Presence in the Park, Meet, Seat & Greet, Cooks Who Care, Hearts for Hunger Fundraising Chair 2018-2023, RAYAC - Hands on Helpers Chair 2015-Present, RAYAC - BOD 2018-2020, RAYAC Foundation 2021- Present, Professional Standards 2022- Present.

5) Name one thing people would be surprised to know about you. I got into real estate after having a (benign) brain tumor and not being able to return to my job at the forklift dealership. After 3 years of not being able to work (and drive for a while) and a 2nd surgery, I decided I wanted to "try" real estate, so, here I am, almost 20 years later.

6) What do you believe are the critical issues facing the real estate industry? I feel like I'm stating the obvious...low inventory and rising interest rates. The affordability factor for first time home buyers. It is extremely difficult for them to compete.

7) What is motivating you to run for the RAYAC Board of Directors? I feel very strongly that you can't complain, if you're not willing to contribute. I also feel that it's important to give back to the organization that does so much for it's members and our community.

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 RAYAC Annual Business Meeting on October 3, 2023. 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
Steve Brown
Patricia Carey
Brenda Drawbaugh
Wade Elfner
Bridget Floyd
Judy Givens
Jeremiah Good
Wendy Landis
Tina Lorente
Cindy Mann
Kim Moyer
Shanna Terroso
Bill Tull
Linda Werner
Cheryl Yerger



RAYAC Member Panel Presents:

Discussion on Working with
Diverse Populations to
Achieve Homeownership

Date: September 27, 2023

Time: 10:00 am

Location: RAYAC Office

This informative and interactive session aims to provide real estate professionals with valuable insights and strategies for effectively serving individuals from various backgrounds and cultures.

Our panel of experienced RAYAC members will share their expertise, best practices, and personal anecdotes, offering a comprehensive understanding of the challenges and opportunities related to assisting diverse populations in their journey towards homeownership.



Panelists:

Miky Philson,

Berkshire Hathaway

Art Rathell, ACNB Bank

Jason Phillips,

Coldwell Banker

Ken Worley,

Berkshire Hathaway

Moderator:

Adam McCallister,

McCallister Myers



Register for this event through the [RAYAC Member Portal](#).

Thank You!

THANK YOU to everyone who contributed
\$31,259 RPAC already in 2023
including these RPAC leaders!

Sterling R (\$1,000)

Steve Brown
Nathan Elfner
Josh Jackson
Kim Moyer

Governor's Club (\$500-\$999)

Patricia Carey
Ken Worley

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Rick Keller
Tina Llorente
Tamra Peroni
Bradley Shafer
Reid Weinbrom
Stephen Turner

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

Jackie Altland
Bob Argento
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
Suzanne Christianson
Barbara Deardorff
Casey Dougherty
Melinda Eppolito
Debbie Folmer
Cynthia Forry
Jeff Garber
Judd Gemmill
Lisa Hartlaub
Judy Henry
Susan Johnston
Glenda Kane
Scott Kopp
Wendy Landis
Cindy Mann
Debra McManus
Sharron Minnich
Robyn Pottorff
Holly Purdy
Brenda Riddle
Selina Robinson
Cindy Sarver
Deborah Smith
Kayla Sterling
Shanna Terroso
Dave VanArsdale
Richard Vangel
Linda Werner
Michael Wheeler

Marie Arcuri
Gina Baum
Bobby Behler
Ed Bender
Brian Berkheimer
John Bowman
Jennifer Clemens
Chris Dell
Brenda Drawbaugh
Bridget Floyd
Tereasa Forbes
Lora Foster
Michelle Gemmill
Judy Givens
Martin Heaps
Bobbi Hughes
Michele Jones
Jenny Kibler
Nathan Krotzer
John Linton
Deb McLaughlin
Robin Mede-Butt
Cinda Nease
Mary Price
Jodi Reineberg
Mark Roberts
Christina Rosensteel
Jim Savard
Brittani Snyder
Kristyn Stouch
Donna Troupe
Jason VanDyke
Shelley Walter
Julie Wheeler
Roxanne Whitaker



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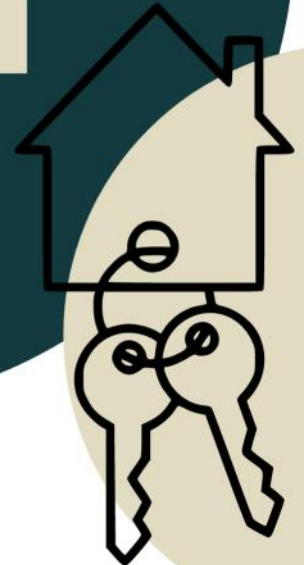
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Membership News

New Members

Giuseppe Anile, Lime House, LLC
Zachary James Bygall, Lime House, LLC
Hannah Clough, Berkshire Hathaway (E)
Andrea M DiFiore, Coldwell Banker
Kim Jones, EXP Realty
Brandi L Karl, Keller Williams York
Vineeta Kushla, Yorktowne Property Shoppe
Matthew C Laughman, Howard Hanna
Albert Linsdell, Real Broker, LLC
Daphney Pierre, Berkshire Hathaway (E)
Cassidy Ryman, Berkshire Hathaway (W)
David Sherbow, VYBE Realty
Jay Wafer, Keller Williams York
McKenna Walker, Realty One Group

Member Changes

Heather Brannock, Keller Williams Realty Partner
Jonathen D Dark, Coldwell Banker
Christopher B Gambrill, Keller Williams York
Dawn R Haverstick, Chris Timmons Team
Cassidy A Hershey, Real Broker, LLC
Amanda Rae Jackson, Real Broker, LLC
Joshua Jackson, Real Broker, LLC
Erin Kuhn, Real Broker, LLC
Jennifer Mackie, Coldwell Banker York
Jonathan G Moody, Iron Valley
Jonathan D Ortiz, Realty One Group
Linda L Pacy, Coldwell Banker/
Bonita K Schell, Keller Williams Hanover

Member Drops

Jamie D Britton, Iron Valley
Isela Diaz, Keller Williams Gettysburg
Michael J Farinelli, Keller Williams Hanover
Lauren George, Berkshire Hathaway (W)
Sean Lamont, Howard Hanna
Donna Reinhart, Berkshire Hathaway (G)
Benjamin Shaw, McCallister & Myers
Rene Stuart, Re/Max Quality
Theodore Trapani, Berkshire Hathaway (CD)
Megan Turner, Coldwell Banker
Ashlee Weigle, Inch & Co
Dustin A Wilkes, Berkshire Hathaway (H)

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

None

FairHaven Completion

Giuseppe Anile, Lime House, LLC
Hannah Clough, Berkshire Hathaway (E)
Tereasa Forbes, Berkshire Hathaway (G)
Alicia Galpin, Southern Management
Matthew Laughman, Howard Hanna
Robert McGuire, Berkshire Hathaway (SH)
Stefan VonStein, Property Management Enterprise
McKenna Walker, Realty One Group

Membership Stats

(as of 8/21)

	2023	2022
Primary REALTORS	1243	1247
Secondary REALTORS	118	116
Pending Applicants	14	14
Total REALTORS	1375	1377
Affiliates	96	103
Total Members	1,471	1,480

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\$25 Ticket

Apple Watch Series 3



\$15 Ticket

Ring Video Doorbell



RPAC 
Sweepstakes

Enter the RPAC Sweepstakes!

Buy a ticket to our sweepstakes for the opportunity to win a \$1,000 Amazon Gift Card, a \$500 Rutter's Gift Card, an Apple Watch Series 3 or a Ring Video Doorbell

Sweepstakes Information:

- A \$15 investment in RPAC will get you a ticket to enter the sweepstakes for a Ring Video Doorbell
- A \$25 investment in RPAC will get you a ticket to enter the sweepstakes for an Apple Watch Series 3.
- A \$50 investment in RPAC will get you a ticket to enter the sweepstakes for a \$500 Rutter's Gift Card.
- A \$99 investment in RPAC will get you a ticket to enter the sweepstakes for a \$1,000 Amazon Gift Card.

The drawing will be held during the RAYAC Annual meeting on October 25, 2022 and the winner will be announced.

Non-investors are also eligible for the sweepstakes. See official rules for eligibility and for information on how to submit an entry.

OFFICIAL RULES—NO PURCHASE NECESSARY

To be eligible to win the prize in the RPAC Sweepstakes, please follow these rules:

You must be eligible to contribute to RPAC, a federal political action committee, in order to participate in the sweepstakes. The class of eligible contributors is comprised of members of the National Association of Realtors ("NAR"), their immediate family, or executive, administrative and management personnel of a Realtor® association. NAR staff, their immediate families, and those living in their households are not eligible for the sweepstakes.

To enter, you can submit an entry at the RAYAC Office or online between November 1, 2022 and the Annual Business meeting date in October 3, 2023. Only one entry per participant.

No purchase is necessary to enter the drawing.

If, for any reason, the sweepstakes is not capable of running as planned, including tampering, unauthorized intervention, or fraud beyond the control of the sponsor, which corrupts or affects the administration, security, fairness, integrity or proper conduct of this sweepstakes, sponsor reserves the right in their sole discretion to cancel, terminate, modify or suspend the sweepstakes. Each entrant is eligible to win only one prize in this sweepstakes. The Prize is non-transferable and cannot be substituted.

Winners will be notified in person, by phone, mail, or e-mail. For name of prize winner, send a self addressed stamped envelope for receipt by November 1, 2023 to RAYAC 901 Smile Way York, PA 17404.

Winners, by accepting the prize, agree that the prize is awarded on the condition that RPAC, RAYAC and their respective agents, officers, directors, representatives, and employees will have no liability whatsoever for any injuries, losses, or damages of any kind resulting from the acceptance, possession, misuse, or use of the prize or participation in the sweepstakes. Winner further acknowledges that RPAC and RAYAC have not made nor are in any manner responsible or liable for The warranty, representation, or guarantee, express or implied, in fact or law, relative to the prize including but not limited to, its quality, mechanical condition, or fitness. All entries submitted Become the property of PAR and will not be acknowledged or returned. By participating, entrants agree to these official rules, and that the decision of judges is final and binding in all matters relating to the sweepstakes. Any taxes imposed upon a prize will be the sole responsibility of the winner.

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.



Confused About the New Bright MLS Compensation Rule? You're Not Alone

As of August 9, Bright MLS subscribers may now enter any amount of cooperative compensation, including "\$0.00". The new language appearing in all listings under the compensation field is as follows:

"Any offer of compensation is unilateral and for all Bright MLS subscribers. A buyer may seek additional broker compensation, subject to negotiation."

A shock maybe to some members, but please remember a few things: 1) offering cooperating compensation is not required; 2) there is no standard practice or industry-wide standard regarding the way compensation is shared between brokerages, if it is shared at all; and 3) discussing standard practices or industry-wide standards regarding cooperating compensation could be a violation of the U.S. Anti-Trust Laws (*I'm looking at you Facebook keyboard warriors*).

The concept and the language now provided in the compensation field of every listing is likely very new to many licensees, although nothing new to the real estate industry. Previously all Bright MLS listings required the cooperating compensation field to be completed, even if it was only \$.01. With the new rule, no cooperating compensation needs to be offered and the field can reflect that.

Understanding that a listing broker does not need to offer cooperating compensation to a selling broker via a listing is one thing, but what is even more confusing to some is the second sentence of the new language, which states a **buyer** may negotiate additional broker compensation with the seller. In other words, a buyer may hypothetically ask a seller to compensate the selling brokerage (i.e. the buyer agent's brokerage).

My illustrious devotees of the Code of Ethics and Standards of Practice of the National Association of Realtors® ("NAR") are likely clamoring "but what about Article 16 and Standard of Practice ("SOP") 16-16?" Article 16 provides that "Realtors® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other Realtors® have with clients." SOP 16-16 provides "Realtors®, acting as subagents or buyer/tenant representatives or brokers, **shall not** use the terms of an offer to purchase/lease to attempt to modify the listing broker's offer of compensation to subagents or buyer/tenants representatives or brokers nor make the submission of an executed offer to purchase/lease contingent on a listing broker's agreement to modify the offer of compensation." (emphasis added).

It is a violation of Article 16 for a **broker** or agent to request a **broker** to modify the offer of compensation (i.e. "increase the \$0 offer of cooperating compensation to X% of the purchase price"); however, the new language contemplates the **buyer** requesting the **seller** to compensate



the buyer's representative or broker. In other words, Article 16 and SOP 16-16 prohibit the actions of the agents and/or brokerages but do not prohibit the actions of the buyer, who is permitted to ask the seller (NOT THE LISTING AGENT) to pay for something the buyer would otherwise contractually have to pay.

For those of you still on the fence, please refer to the Pennsylvania Association of Realtors® Form CAS, Compensation Addendum to Agreement of Sale. Form CAS is for use when a buyer is negotiating with a seller to have the seller pay all or a portion of the buyer's broker fee. The CAS Guidelines specifically provide that the form is NOT to be used when brokers are negotiating sharing cooperating compensation. Most importantly, caution must be exercised when negotiating between brokers due to the NAR ethical requirements.

To view the CAS Guidelines for Use, please [click here](#).

Peter Ruth, RAYAC Solicitor



2023 RAYAC Foundation Bowlathon Recap

Thank you to everyone that attended the RAYAC Foundation Bowlathon! It was a very successful event and we could not have pulled it off without our awesome members and the Bowlathon committee who worked so hard to pull off a fabulous event!

The Bowlathon raised **\$5,207!!** A special thank you goes to both Martin Heaps and Jerimiah Good for each donating back \$300 from their winnings to the RAYAC Foundation!



We are already looking forward to hosting this event again in 2024!

Also CONGRATULATIONS to Jamie Smith, the winner of the Summer Basket of Fun!



RAYAC Office Hours

Monday - Thursday

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

Friday

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

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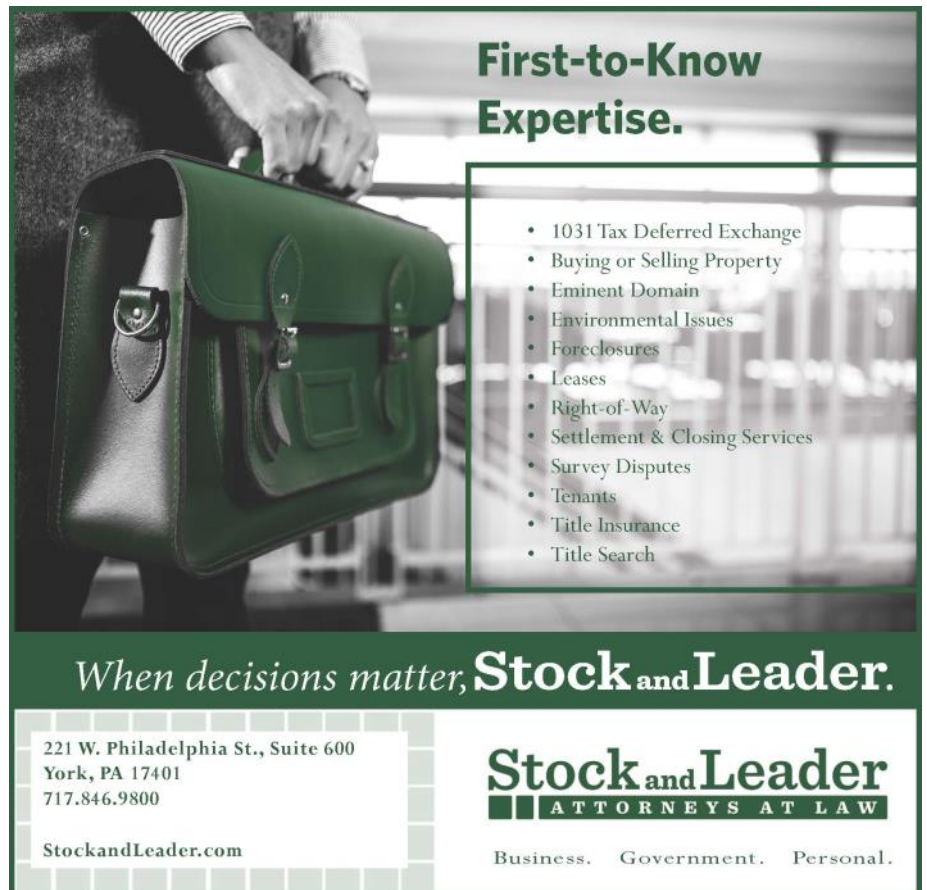
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RAYAC Professionalism Award

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

July 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 608 homes were sold in Adams County in July 2023, a 16% decrease from 2022. In York County 3,040 homes were sold during the first seven months of 2023, which is a 21% decrease from this time last year.

The median sales price in Adams County was \$279,900, which remained the same from this time last year. The median sales price in York County was \$260,000, an 8% increase from last year.

"Our ongoing inventory shortage and robust buyer demand persistently exert influence on sales prices, resulting in numerous sellers frequently receiving multiple offers shortly after listing their properties. Individuals contemplating selling their homes, who have yet to take action, might unintentionally overlook a unique chance to capitalize on historically unprecedented levels of home equity," stated Reid Weinbrom RAYAC 2023 President.

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
Adams County						
Bermudian Springs	\$270,000	\$295,000	-8%	65	79	-18%
Conewago Valley	\$249,950	\$230,000	9%	148	174	-15%
Fairfield	\$312,000	\$279,900	11%	46	65	-29%
Gettysburg	\$336,600	\$309,950	9%	195	224	-13%
Littlestown	\$285,000	\$269,950	6%	95	124	-23%
Upper Adams	\$277,000	\$240,000	15%	59	55	7%
Total Adams County	\$279,900	\$279,000	0%	608	721	-16%
York County						
Central York	\$276,000	\$257,000	7%	275	320	-14%
Dallastown	\$272,950	\$255,000	7%	280	361	-22%
Dover	\$257,640	\$240,000	7%	192	202	-5%
Eastern York	\$236,000	\$232,000	2%	91	125	-27%
Hanover	\$229,950	\$200,500	15%	138	191	-28%
Northeastern	\$270,000	\$253,500	7%	178	256	-30%
Northern York	\$323,000	\$337,500	-4%	106	161	-34%
Red Lion	\$275,000	\$247,450	11%	234	282	-17%
South Eastern	\$335,000	\$296,950	13%	148	164	-10%
South Western	\$289,950	\$263,500	10%	258	302	-15%
Southern York	\$330,000	\$321,250	3%	143	178	-20%
Spring Grove	\$297,000	\$280,060	6%	177	274	-35%
West Shore	\$294,600	\$260,000	13%	188	202	-7%
West York	\$205,000	\$192,500	6%	182	223	-18%
York City	\$128,700	\$119,900	7%	284	381	-25%
York Suburban	\$269,450	\$240,000	12%	166	211	-21%
Total York County	\$260,000	\$241,500	8%	3040	3833	-21%

RAYAC Leadership

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Coldwell Banker, 854-9242

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Coldwell Banker, 854-9242

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Jennifer Clemens '25
Berkshire Hathaway, 757-7811

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Peter Ruth, Esq.
Stock & Leader, 846-9800

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Keller Williams, 634-5921

John Birkeland, '25, CCIM
Rock Commercial, 854-5357

Casey Dougherty, '24, GRI,
e-PRO, CRS
Sites Realty, LLC, 334-4674

Tereasa Forbes, '24
Berkshire Hathaway, 334-7636

Cynthia Forry, '25
Berkshire Hathaway, 633-6261

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

PAR Board of Directors

RAYAC receives an allotment of 6 PAR Board of Directors and 2 alternates.

The RAYAC representatives on PAR's Board of Directors are appointed by RAYAC's Board of Directors.

The PAR Board of Directors typically meets three times a year during the PAR Business Meetings in Harrisburg.

If you would like to submit your name for consideration for one of the positions, please contact shanna@rayac.com by **October 5, 2023**.



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Association of
Realtors®**

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The Significance of Showing Respect and Courtesy Among REALTORS®

In the bustling world of real estate, where deals are struck, properties are bought and sold, and dreams find their foundations, the role of REALTORS® stands pivotal. REALTORS®, as intermediaries between buyers and sellers, play a significant role in ensuring smooth transactions and positive experiences for all parties involved. In this dynamic industry, one aspect that can truly set apart successful REALTORS® is the demonstration of respect and courtesy towards their fellow professionals.

Collaboration: Real estate is not just about properties; it's about relationships and trust. Within this ecosystem, REALTORS® collaborate extensively with one another to bring about successful transactions. When REALTORS® treat their peers with respect, it fosters a positive atmosphere that benefits everyone. Sharing market insights, best practices, and advice can lead to better outcomes for clients.

Communication: The key to any successful relationship in life is communication. Be the courteous REALTOR® who returns calls, texts and emails promptly. In the fast paced environment of real estate, not responding to questions can set the tone for a tenuous transaction. Even if the response is "I don't have an answer yet but I'm working on it," that is 100% better than radio silence to a question asked.

The Client Perspective: Clients entrust REALTORS® with one of the most significant financial decisions of their lives. When clients observe their chosen REALTOR® interacting professionally and respectfully, it reassures them that they are in capable hands.

It is also extremely important how REALTORS® treat other REALTOR'S® clients. If as a buyer's agent if you are going to be late to a showing or not going to be able to make it all, please make that call to the listing agent to keep them informed. There is nothing worse for a seller who spent the time preparing to get that house ready for a showing and leaves their home to find out the buyer's agent never showed the property and didn't have the courtesy to call to cancel.

Mitigating Conflicts: Real estate transactions can become intricate and intense, with emotions running high. When REALTORS® approach disagreements with respect, a productive dialogue is more likely to occur.

Building a Positive Reputation: In an age where online reviews and social media presence can make or break a career, reputation is paramount. A REALTOR® who consistently treats fellow professionals with respect and courtesy is more likely to garner positive feedback from clients and colleagues alike. This positive reputation can lead to an increased client base, better networking opportunities, and a lasting legacy within the industry.

REALTOR® Pros know those who choose to prioritize respect & courtesy in their interactions with colleagues are not only enhancing their personal success but also contributing to the growth and reputation of the profession.



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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®.



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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

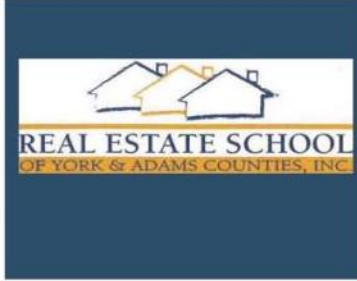
Cost: \$249.00
Includes class materials, NAR
REBAC fees, and lunch

Approved for 7 hours RECE

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

Visit [PricingStrategyAdvisor.org](https://www.pricingstrategyadvisor.org) to learn how to earn the PSA 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

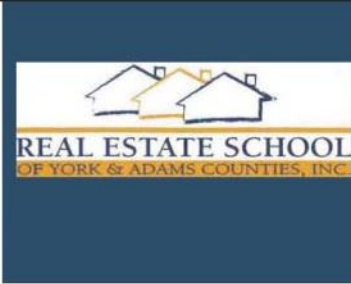
Time: 8:30 AM - 4:30 PM

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

September 7, 2023

MLS Touch App, 10:00 am - [REGISTER HERE](#).

Bright MLS Search, 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

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South Central PA TEAM

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NMLS# 1820

Board of Directors Minutes

August 10, 2023

Action Items:

- *The Board Appointed two people to the legal action fund trustees: Brian Berkheimer and Cindy Mann.
- *The Board approved a slight adjustment to the RAYAC Fall/Winter/Spring Office Hours to Monday-Thursday 8:30 AM-4:30 PM and Friday 8:30 AM-4:00 PM.
- *The Board reviewed a recommendation of an Ethics Hearing Panel Decision and adopted the recommendation verbatim.

Reports:

- *The Board received an update from Bright MLS CEO Brian Donnellan in regard to the future state of the real estate industry, Bright MLS policy changes and releases of new products.
-



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Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 7
Dethlefs Pykosh & Murphy
[Stock and Leader](#) - ad pg. 14

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. 18

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. 35
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. 34
Cross Country Mortgage
EMM Loans
Fairway Independent Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad pg. 8
Guardian Mortgage
Guaranteed Rate Affinity
[Guild Mortgage](#) - ad pg. 14
Heritage Valley Federal Credit Union
Homesale Mortgage, LLC
Homestead Funding Corp.
Horizon Farm Credit
[LoanDepot](#) - ad pg. 20
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. 16
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. 15

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. 7

Mason Dixon Settlement Inc

Quality Service Settlements

Mutual Settlement

Security Title Guarantee Corporation

Titan Settlement Associates

[White Rose Settlement Services](#) - ad pg. 8

[Yorktowne Settlement Co](#) - ad pg. 9



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