

RAYAC Connection

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**RAYAC's Most Anticipated Event
of the Year is Here!**
**We are looking forward to seeing
everyone tomorrow!**



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

***The Hands on Helpers committee is collecting winter hats and scarves for the Homeless Outreach Event on Thursday, October 12, 2023. There will be a box at registration to place the items. Thank you for your support!*

RAYAC Foundation \$100 Challenge to Celebrate RAYAC's 100th Anniversary

The RAYAC Foundation has challenged all members to donate \$100 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
 Connie Kern
 Wendy Landis
 John Linton
 Tina Llorente

Cindy Mann
 Rob McGuire
 Sharron Minnich
 Kim Moyer
 Tamra Peroni
 Sue Reed
 Deborah Smith
 Susan Spahr
 Selina Robinson
 Karen Tavenner
 Shanna Terroso
 Bill Tull

Linda Werner
 Cheryl Yerger



PRE-ORDER YOUR 2024 CALENDARS

RAYAC is now accepting pre-orders for the 2024 Calendars. A box of 100 calendars costs \$75.00 plus tax and must be ordered in multiples of 100.

To pre-order, email staff@rayac.com or call the RAYAC office at 717-843-7891. Let us know how many boxes you would like to order. You will also need the product number for the calendar design which can be found on the calendar images on the right. You may order more than one design. But each design must be ordered in a box of 100 calendars.

The deadline for ordering calendars is October 11, 2023. Once you place an order, RAYAC will generate an invoice that you can pay on your member portal. You will be contacted by RAYAC when the calendars arrive.



Thank You!

THANK YOU to everyone who contributed
\$35,084 RPAC already in 2023
including these RPAC leaders!

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Nathan Elfner
Josh Jackson

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

Patricia Carey
James Warfield
Ken Worley

Capitol Club (\$250-\$499.99)

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

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

Jackie Altland
Bob Argento
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
Lisa Hartlaub
Judy Henry
Bobbi Hughes
Michele Jones
Jenny Kibler
Nathan Krotzer
John Linton
Cindy Mann
Deb McLaughlin
Robin Mede-Butt

Marie Arcuri
Erin Aspito
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
Suzanne Christianson
Barbara Deardorff
Casey Dougherty
Melinda Eppolito
Debbie Folmer
Cynthia Forry
Jeff Garber
Judd Gemmill
Terri Harmon
Martin Heaps
Katie Horne
Susan Johnston
Glenda Kane
Scott Kopp
Wendy Landis
Terra Little-Taylor
Rob McGuire
Debra McManus
Sharron Minnich

Robyn Pottorff
Holly Purdy
Neil Reichart
Brenda Riddle
Selina Robinson
Cindy Sarver
Heather Saylor
Brittani Snyder
Kristyn Stouch
Donna Troupe
Jason VanDyke
Shelley Walter
Julie Wheeler
Roxanne Whitaker

Mary Price
Stacey Raffensberger
Jodi Reineberg
Mark Roberts
Christina Rosensteel
Jim Savard
Deborah Smith
Kayla Sterling
Shanna Terroso
Dave VanArsdale
Richard Vangel
Linda Werner
Michael Wheeler



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Nicole Church
Settlement Officer

Direct: (443) 539-1346
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\$99 Ticket

\$1,000 Amazon Gift Card



\$50 Ticket

\$500 Rutter's
Gift Card



\$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.



Thursday, October 12

9:00 am to 2:00 pm

Asbury United Methodist Church
340 E. Market St., York PA 17403

Questions, call 717-843-7891.

*Sponsored by the REALTORS
Association of York & Adams Counties,
LifePath Christian Ministries
& other community partners.*

Membership News

New Members

Maria Diaz, Re/Max Distinctive Real Estate
Lynn M Knapko, Re/Max Gettysburg
Joanne Ritchick, Long & Foster

Member Changes

Jeannette M Bianco, Keller Williams
Realty Partner
Kenneth J Clouser II, Coldwell Banker
Kimberly DeLany, Iron Valley
McKenzie Krout, Coldwell Banker
Wade W Krout, Coldwell Banker
Maria Leon, Coldwell Banker
Julianne Lesniak, EXP Realty
Stanley J Lesniak, EXP Realty
Krish Patel, Coldwell Banker
Dennise Polanco, Iron Valley
Matthew Jay Showers, Keller Williams
Keystone York
Stacy Marie Smires, Iron Valley
Bill E Strain, House Broker Realty, LLC

Member Drops

Melissa Hess, Keller Williams Keystone
Hanover
Courtenay A Lesniak, Berkshire Hathaway
(G)
Chad Wolfe, Keller Williams Keystone
Dillsburg

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 9/21)

	<u>2023</u>	<u>2022</u>
Primary REALTORS	1249	1253
Secondary REALTORS	120	120
Pending Applicants	<u>17</u>	<u>16</u>
Total REALTORS	1386	1389
Affiliates	<u>96</u>	<u>107</u>
Total Members	1,482	1,496

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Shrewsbury Office

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Glen Rock, PA 17327

717-840-4422

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RAYAC Office Hours

Monday - Thursday

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

Friday

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

Phone

(717) 843-7891

Fax

(717) 854-0720

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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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**RAYAC
Foundation
Designer Bag
BINGO**

Date: Sunday, October 29, 2023

Time: Doors open at 11:00 am

Games start at 1:00 pm

Location: Dover Community Building

3700 Davidsburg Road, Dover, PA 17315

Price: \$25 - Tickets available at the RAYAC office



**Come hungry!
The concession stand will have a
variety of delicious foods for sale.**

**There will also be raffles, 50/50
and a 75 Board!**





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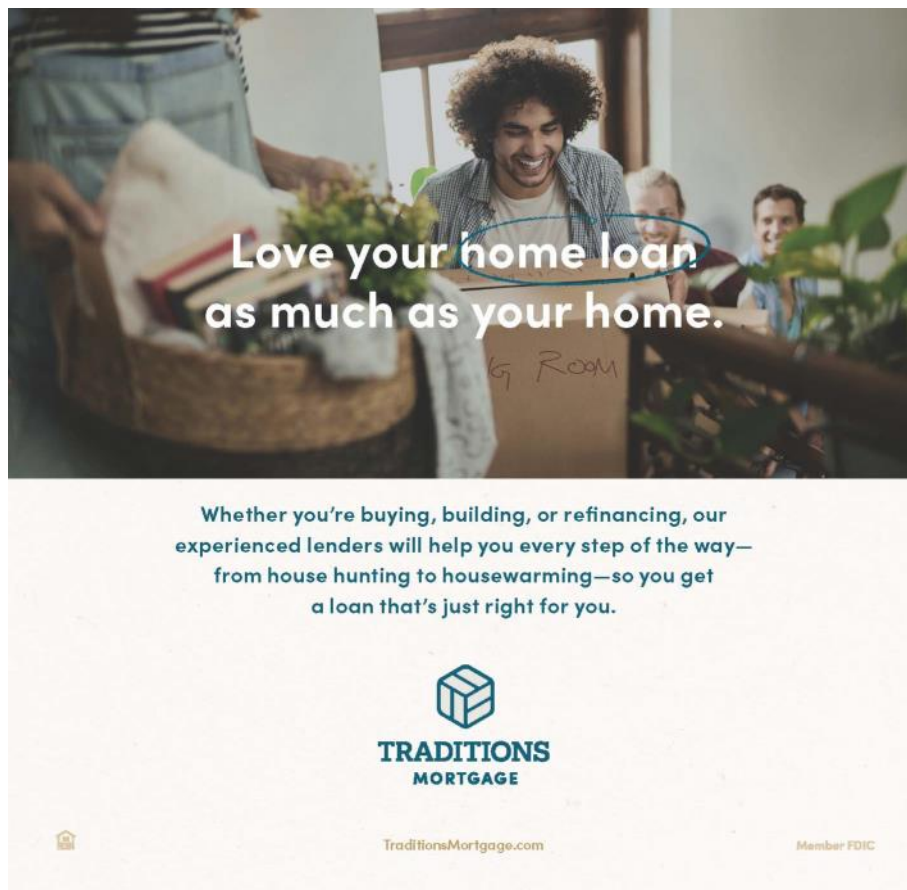
REALTOR EMERITUS PROGRAM

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

August 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 719 homes were sold in Adams County in August 2023, a 14% decrease from 2022. In York County 3,561 homes were sold during the first eight months of 2023, which is a 20% decrease from this time last year.

The median sales price in Adams County was \$281,000, which remained about the same from this time last year. The median sales price in York County was \$263,900, a 8% increase from last year.

"The continuous shortage of available housing inventory, coupled with strong buyer demand, consistently impacts sales prices, leading many sellers to receive multiple offers shortly after listing their properties," stated Reid Weir from RAYAC 2023 President.

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

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
Adams County						
Bermudian Springs	\$282,400	\$290,000	-3%	78	95	-18%
Conewago Valley	\$250,500	\$238,000	5%	180	193	-7%
Fairfield	\$323,500	\$285,000	14%	56	71	-21%
Gettysburg	\$349,900	\$305,990	14%	229	259	-12%
Littlestown	\$273,500	\$270,000	1%	112	155	-28%
Upper Adams	\$274,950	\$234,950	17%	64	62	3%
Total Adams County	\$281,000	\$279,900	0%	719	835	-14%
York County						
Central York	\$282,000	\$265,000	6%	318	387	-18%
Dallastown	\$282,130	\$255,000	11%	324	421	-23%
Dover	\$259,950	\$241,000	8%	234	243	-4%
Eastern York	\$239,950	\$237,450	1%	114	142	-20%
Hanover	\$229,450	\$205,000	12%	158	228	-31%
Northeastern	\$272,000	\$255,490	6%	201	292	-31%
Northern York	\$325,000	\$344,500	-6%	125	182	-31%
Red Lion	\$268,000	\$240,000	12%	267	327	-18%
South Eastern	\$335,000	\$300,000	12%	168	193	-13%
South Western	\$295,000	\$286,500	11%	315	355	-11%
Southern York	\$330,000	\$327,000	1%	169	199	-15%
Spring Grove	\$295,000	\$280,230	5%	205	307	-33%
West Shore	\$300,000	\$263,000	14%	228	239	-5%
West York	\$205,500	\$196,000	5%	208	274	-24%
York City	\$130,000	\$120,000	8%	331	437	-24%
York Suburban	\$264,500	\$235,000	13%	196	249	-21%
Total York County	\$263,900	\$244,360	8%	3561	4475	-20%

RAYAC Leadership

President

Reid Weinbrom, '24
Keller Williams, 634-5921

Vice President

Jason Phillips, '25
Coldwell Banker, 854-9242

Secretary

Jennifer Clemens '25
Berkshire Hathaway, 757-7811

Treasurer

Ed Bender, '23, GRI
Howard Hanna, 846-6500

Solicitor

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

Directors

Brian Berkheimer, '23
Keller Williams, 634-5921

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

Casey Dougherty, '24, GRI,
e-PRO, CRS
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 6, 2023**.



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Be Prepared from Soup to Nuts

The world of real estate is both thrilling and challenging, demanding a high degree of professionalism, knowledge, and adaptability. REALTORS® play a pivotal role in helping clients buy or sell their homes, making it essential for them to be prepared "from soup to nuts."

****Market Knowledge: The Soup**** One of the foundational elements of being a successful REALTOR® is having a deep understanding of the local real estate market. This knowledge extends beyond just knowing property values; it includes understanding market trends, neighborhood dynamics, and legal regulations. REALTORS® must stay up-to-date with market data, which can change rapidly, and be prepared to provide clients with accurate information to make informed decisions.

****Legal and Regulatory Compliance: The Salad**** Real estate transactions involve numerous legal and regulatory requirements. REALTORS® must be well-versed in local, state, and federal laws related to property transactions, contracts, and disclosures. Do you break out that consumer notice at every first meeting? Are you utilizing the RAYAC Municipal Database to ensure compliance with local regulations? Failing to comply with these regulations can lead to legal issues and damage a REALTORS® reputation. Being prepared in this area means staying updated on changes in the law and ensuring all transactions are legally sound.

****Negotiation Skills: The Main Course**** Negotiation is at the heart of every real estate transaction. REALTORS® should be prepared to remain calm under pressure, think creatively, and adapt to changing circumstances during negotiations.

****Timelines and Details: The Side Dish**** Every real estate transaction has numerous details and timelines that need to be met. Time is of the essence and preparing to ensure that all deadlines are met are the bread and butter of every real estate transaction.

****Technology and Marketing: The Dessert**** In today's digital age, technology plays a significant role in real estate. REALTORS® need to be prepared to harness technology for marketing properties effectively, including appropriate uses on social media and transactional tools.

****Client Relations: The Coffee**** REALTORS® are not just property experts; they are also customer service professionals. Being prepared in this aspect means being an excellent communicator, understanding your client's needs, and being responsive to their questions and concerns. Providing exceptional service can lead to repeat business and referrals.

****The Emergency Car Kit: The Mint**** Every REALTOR® Pro prepares for the unknown. You never know when you are going to need toilet paper, power tools, blank contracts, cleaners, rain boots, water and snacks. A good car kit is the key to keeping these hiccups on the road as smooth as possible.

Just as a well-rounded meal satisfies the palate, a well-rounded REALTOR® satisfies clients and builds a prosperous career. By staying prepared "from soup to nuts," real estate professionals can excel in a dynamic and competitive industry, consistently delivering value to their clients and achieving long-term success.



RAYAC Is Now Taking Applications for Various Awards and the Steve Snell Educational Excellence Award

If you or someone you know makes a difference in our community through exemplary volunteer service, please complete an application for RAYAC's Community Service Award.

Apply for the \$500 Steve Snell Educational Excellence Award to be used towards a designation or broker course. For an application outlining award and scholarship criteria, contact Shanna Terroso at shanna@rayac.com.

If you know someone deserving of the REALTOR of the Year Award and the YPN Award, please send those nominations to shanna@rayac.com.

Application deadline is December 1, 2023. Both award winners will be announced at RAYAC's Awards and Installation event.



2024 REALTOR® Membership Dues

RAYAC will be emailing dues invoices to members on Wednesday, November 1, 2023 and payment is due to the Association on January 4, 2024.

RAYAC Local Dues: \$255

Pennsylvania Association of REALTOR® Dues: \$150

National Association of REALTORS® Dues: \$156

National Association of REALTORS® Special Assessment for the Consumer Advertising Campaign: \$45
(NAR raised the special assessment fee \$10 annually).

Total 2023 REALTOR® Dues: \$606*

**does not include optional RPAC contribution*

Be Aware: Scams Continue To Be An Issue In Our Area

Please watch the informative video that RAYAC CEO, Shanna Terroso filmed to help make everyone aware of the potential scams plaguing our area.

Watch [HERE](#).



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KNOW MORE. DO MORE.

Attention: Spanish Speaking Agents!

Atención: ¡Agentes que hablan español!

Understanding the Agreement of Sale

Entendiendo el Contrato de Ventas

Thursday, October 26, 2023

Jueves, el 26 de Octubre

9:00 am - 12:00 noon at RAYAC

Instructora: Abogada Liliana Fisher (CGA Law Firm, York)

Are you a Spanish-speaking agent who would like to better understand of the Agreement of Sale? Join us as Liliana Fisher, Esq. takes you step-by-step through the Agreement of Sale completely in Spanish! Bring your questions, and learn all about this important document.

¿Es usted un agente que habla Español y le gustaría comprender mejor el Contrato de Ventas? ¡Acompañemos cuando la Abogada Liliana Fisher nos muestra paso a paso a través del Contrato de Ventas completamente en Español! Traiga sus preguntas y aprenda todo sobre este documento importante.

The class is free, but you must register in advance.

La clase es gratuita, pero debes registrarte previamente a través de tu Portal de Miembros de RAYAC: <https://mdweb.mmsi2.com/york/>

Sponsor/Patrocinador:





901 SMILE WAY, YORK, PA 17404 • 717.845.3487 / FAX 717.854.0720 / WWW.RAYAC.COM

RAYAC Course Catalog Fall 2023 - Spring 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 Hanover on March 27 and April 24, 2024, including the mandatory and Ethics classes (details inside).

Commercial agents: We will hold 14 hours of CE classes next March-April, including Ethics for Commercial agents, Commercial Leases, Commercial Contracts, and 1031 classes.

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 you save \$35 on your CE requirements. May be used on classes held 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:

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

April 3 from 8:30—4:30 pm in the RAYAC Classroom (Barbie Miller)

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.

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)

May 1 from 8:30—4:30 pm in the RAYAC Classroom (Danielle Winn)

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.

Spring Class Date: March 6 from 8:30 am—4:30 pm in the RAYAC Classroom (Jim Helsel)

Online Option:

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

Required Continuing Education Classes

COMMISSION-MANDATED COURSE

Required for All 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

Class Dates:

- October 25 from 8:30—12:00 noon at the Wyndham Garden 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)
- March 28 from 8:30 am—12:00 noon at the Wyndham Garden York (Melanie McLane)
- April 24 from 8:30 am—12:00 noon at South Hills Golf Club Hanover (Melanie McLane)
- May 2 from 1:00 pm—4:30 pm in the RAYAC Classroom (Danielle Winn)

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 Ethics/Continuing Education Classes

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

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

Returning Agents: Options appear below:

COE: Advertising, Social Media & the Agent

In this course, we'll discuss the protected classes, and how agents can advertise within the laws that govern them, as well as 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

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

April 24 from 1:00 pm—4:30 pm at the South Hills Golf Club, Hanover

COE: REALTORS Breaking Bad (Ethics for Commercial Agents)

Understand the Code of Ethics from a Commercial perspective. This class covers the basics of the NAR Code of Ethics and real estate licensing laws, as well as the enforcement process. Finally, you'll discuss over a dozen commercial case studies. Jim Helsel. Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

Class Date:

April 10 from 8:30 am—12:00 noon in the RAYAC Classroom

COE: Multiple Offers: Keeping it Legal, Ethical, and Sane

This course will discuss the legal and ethical issues of multiple offers, as well as the agent's fiduciary duties to clients. The NAR Code of Ethics, and state law will be discussed as well as compared and contrasted. Melanie McLane.

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

Class Date:

April 25 from 1:00 pm—4:30 pm in the RAYAC Classroom

COE: Our Promise of Professionalism

This course includes 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 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

Class Date:

Other Options:

NAR Online: No cost (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 Triple Play: You **must** provide your completion certificate to mireya@rayac.com for credit

Attention: Hanover/Gettysburg Agents!

We are pleased to bring you 14 hours of continuing education in Hanover next spring. This includes the course required by the Real Estate Commission due by May 31, 2024, the mandatory Ethics course due by December 31, 2024, as well as 7 hours of elective classes too.

New Venue: South Hills Golf Club, 925 Westminster Avenue, Hanover PA 17331

Class Dates: March 27, 2024 and April 24, 2024

Cost: \$40/class, each class approved for 3.5 Real Estate CE

March 27 from 8:30 am—12:00 noon: 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?

March 27 from 1:00 pm—4:30 pm: 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.

April 24 from 8:30 am—12:00 pm: 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!

April 24 from 1:00 pm—4:30 pm: 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. In addition to 3.5 hours of Real Estate CE, this course is also approved for 2.5 hours NAR Ethics training.

Class Schedule at a Glance

Fall 2023:

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

--- Spring Dates on the Next Page ---

NAR Certification Course:

November 8: Pricing Strategy Advisor (PSA) Certification

Class Schedule at a Glance

Spring 2024:

- March 6: 8:30 am—4:30 pm: Commercial Module (required for new agents)
March 7: 8:30 am—12:00 noon: Handling the Multiple Offer Scenario
March 7: 1:00—4:30 pm: Qualifying Sellers to Sell
March 14: 8:30 am—12:00 noon: Show Me the Money—All About Cost Sheets
March 14: 1:00—4:30 pm: Dodging Dirty Deeds
March 27: 8:30 am—12:00 noon: Normal or Crazy (Hanover)
March 27: 1:00—4:30 pm: Pricing or Pandering (Hanover)
March 28: 8:30 am—12:00 noon: Practice Safe Legal Real Estate (Wyndham Garden York)
- April 3: 8:30 am—4:30 pm: General Module (required for new agents)
April 9: 8:30 am—12:00 noon: AI & ChatGPT for Real Estate—Zoom
April 9: 1:00—4:30 pm: Cybersecurity: How Technology can Ruin Your Business—Zoom
April 10: 8:30 am—12:00 noon: REALTORS Breaking Bad (Commercial Ethics)
April 10: 1:00—4:30 pm: 1031 Exchanges & Tax Reform
April 23: 8:30 am—12:00 noon: Pricing or Pandering
April 23: 1:00—4:30 pm: Normal or Crazy
April 24: 8:30 am—12:00 noon: Practice Safe Legal Real Estate by Following RELRA (Hanover)
April 24: 1:00—4:30 pm: COE: Advertising, Social Media & the Agent (Hanover)
April 25: 8:30 am—12:00 noon: Financing Nuts & Bolts
April 25: 1:00—4:30 pm: Multiple Offers: Keeping it Legal, Ethical, and Sane
- May 1: 8:30 am—4:30 pm: Residential Module
May 2: 8:30—12:00 noon: COE: Our Promise of Professionalism
May 2: 1:00—4:30 pm: Practice Safe Legal Real Estate
May 8: 8:30—12:00 noon: Best of the Hotline
May 8: 1:00—4:30 pm: Pennsylvania Contracts
May 13: 8:30—12:00 noon: Agency in Pennsylvania

Broker Course

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

National Speaker Craig Grant is back with Updated Technology Classes!

Join us as we welcome National Technology speaker Craig Grant back to RAYAC. This year, he has two brand new courses that cover the latest technological issues facing agents today.

Class Date: April 9, 2024

Location: Zoom Webinar

Cost: \$40/class, each class approved for 3.5 Real Estate CE

April 9 from 8:30 am—12:00 pm: AI & ChatGPT for Real Estate

Artificial Intelligence or AI has been around for a long time, but with the emergence of OpenAI's ChatGPT & Dalle-2, MidJourney, Bard, Co-Pilot, plus so many other tools we already use and love like Office, Docs, Canva, Adobe, Grammarly, and more incorporating AI into their offerings, it has finally reached the masses. In this session, we will explore what AI is, how it can be used in your real estate business and everyday life, the legal and ethical implications. By the end of this class, you will be more knowledgeable about this fast-emerging technology to ensure you stay ahead of the curve, and boost your business efficiencies and customer service, all while using these tools in an ethical and compliant manner!

April 9 from 1:00 pm—4:30 pm: Cybersecurity: How Technology can Ruin Your Business

With the increased susceptibility in the real estate industry to Cybercrimes, wire fraud and the stance that the National Association of REALTORS® takes on this, it is critical that agents learn the best methods and set a new standard of practice when handling their clients' sensitive information, especially since that information is revealed in a real estate transaction. With the increased activity, communications, and sharing that occur on the internet and through social media, agents must educate their clients on safety precautions. This course is designed to elevate awareness, assist students in establishing policies and procedures, and raise the level of care offered to the consumer when we promise to protect and promote a client's best interests.

About Craig Grant: As one of the most sought-after national speakers on technology in real estate today, Craig's goal is to take extremely complicated topics and present them in a way that is easy to understand, so the average non-technical person can embrace how much technology can work for them and not against them. He strives to help agents get over their fear of technology. Craig is the CEO of the Real Estate Technology Institute, and is a frequent speaker at NAR conventions, Triple Play, and other industry events.

REAL ESTATE CLASSES

Agency in Pennsylvania

In this class, you will learn how to define agency, create agency relationships, understand the responsibilities of agency, limitations on duty, agency issues, and review required documents and other tools of the trade.

Brett Woodburn

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

Class Date:

May 13 from 8:30 am—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 Dates:

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

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

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 Dates:

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

March 14 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 Dates:

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

Financing: Nuts & Bolts

This course is designed to instruct, update, and remind agents of the nuts and bolts of real estate financing. We'll cover and discuss the following: secondary market (Fannie, Freddie), FHA, VA, USDA, and portfolio loans, qualification and the effect of interest rates and credit scores on financing; how to determine if the property fits the loan program; the differences among year-round owner-occupied properties, investment properties, and second homes which do not meet secondary market guidelines; and finally how agents should keep up to date on other local programs, such as first-time buyer closing cost assistance, as well as vetting lenders to determine which lenders are most reliable. Melanie McLane

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

Class Date:

April 25 from 8:30 am—12:00 noon in the RAYAC Classroom

Handling the Multiple Offer Scenario

The goal of this course is to help agents gain a better understanding of how to properly handle multiple offers both legally and ethically. Many times the agent and client feel overwhelmed by it. We will focus on all aspects of the multiple offers situation. You will leave knowing what are your fiduciary duties to your clients and will be in a position to help them build a plan for success. We will also review the agreement of sale and discuss key paragraphs to focus on during a multiple offer situation. Eric Rehling

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

Class Date:

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

REAL ESTATE CLASSES

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

Mysteries, Myths & Screw-ups

As a licensed real estate attorney, Brett Woodburn has heard it all! He will share with you how to avoid common mistakes with failed transactions, terminating agreements, deposits, teams, written vs. verbal, and other common screw-ups. Brett Woodburn

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

Class Date:

May 13 from 1:00—4:30 pm in the RAYAC Classroom

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 Dates:

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

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

March 27 from 8:30 am—12:00 noon at South Hills Golf Club, Hanover

April 23 from 1:00 pm—4:30 pm in the RAYAC Classroom

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 Dates:

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

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

May 8 from 1:00 pm—4:30 pm in the RAYAC Classroom

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 Dates:

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

March 27 from 1:00 pm—4:30 pm at the South Hills Golf Club, Hanover

April 23 from 8:30 am - 12:00 noon in the RAYAC Classroom

Qualifying Sellers to Sell

In a world where sellers may be divorced or divorcing, not the most recent occupant (an executor or power of attorney), or otherwise not a traditional seller, a higher level of due diligence is required to list the property and bring it to closing. The skill sets required of the listing broker and agent are different from those of 25 or even 5 years ago. The objective of this course is to provide students with information and skills to ask the hard questions of the client and to understand the licensee's role and responsibilities in these transactions. Eric Rehling

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

Class Date:

March 7 from 1:00—4:30 pm in the RAYAC Classroom

REAL ESTATE CLASSES

Show Me the Money: 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 Dates:

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

March 14 from 8:30—12:00 noon in the RAYAC Classroom

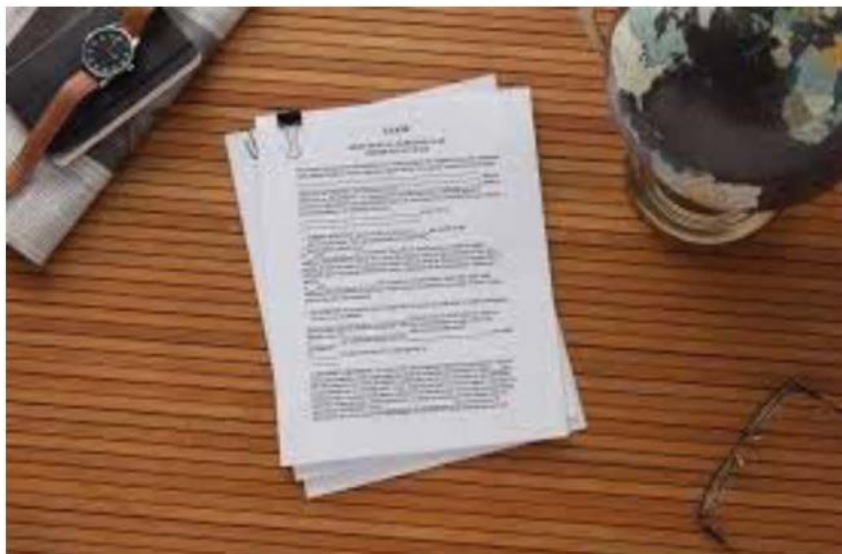
1031 Exchanges & Tax Reform

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. Margo McDonnell

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

Class Date:

April 10 from 1:00—4:30 pm in the RAYAC Classroom



Attention: Commercial Agents!

We are thrilled to be able to offer you 14 hours of continuing education next spring, including an Ethics for Commercial Agents course, commercial contract and leasing classes, and an updated course on 1031 exchanges. You will still have to take the Commission-mandated course called, "Practice Safe, Legal Real Estate by Following RELRA," but you can choose from the following for the rest of your 10.5 hours:

March 26 from 8:30 am—12:00 noon: Navigating Commercial Contracts

The goal of this class is to remove the mystery of preparing Commercial Contracts. First, we will review just what a contract is and how it needs to be filled in to be legal and enforceable. Then, we will look at Letters of Intent and how and why to use them; we will go over the most common provisions of a Commercial Contract, and discuss in some detail the due diligence that should be completed during the feasibility period of a commercial transaction. You will leave with the knowledge you need to explain the agreement to a customer/client, determine how long due diligence periods should be, and be better able to prepare a solid and binding contract, without practicing law! Cost: \$40, approved for 3.5 hours Real Estate CE. Linda Olson.

March 26 from 1:00 pm—4:30 pm: Successful Commercial Lease Negotiations & Prep

The purpose of this class is to learn how to successfully negotiate leases for your commercial-tenant clients. More specifically, you will learn how to determine the tenants' needs and how to collect information on and to evaluate potential sites. We will review the most common terms and conditions incorporated into most leases and you will learn which of those clauses, when negotiated, will result in the most favorable final terms and conditions for your client. Finally, we will discuss how to review a lease and how to fill-in a tenant- and property-specific lease. Cost: \$40, approved for 3.5 hours Real Estate CE. Linda Olson.

April 10 from 8:30 am—12:00 pm: COE: REALTORS Breaking Bad (Code of Ethics)

Understand the Code of Ethics from a Commercial perspective. This class covers the basics of the NAR Code of Ethics and real estate licensing laws, as well as the enforcement process. Finally, you'll discuss over a dozen commercial case studies. In addition to 3.5 hours of Real Estate CE, this course is also approved for 2.5 hours NAR Ethics training. Cost: \$40, approved for 3.5 hours Real Estate CE. Jim Helsel.

April 10 from 1:00 pm—4:30 pm: 1031 Exchanges & Tax Reform

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. Cost: \$40, approved for 3.5 hours Real Estate CE. Margo McDonnell.

Bright MLS Classes

October 4, 2023

Advanced Map Searching, 10:00 am - [REGISTER HERE](#).

Getting Started with Bright MLS, 2:00 pm - [REGISTER HERE](#).



Have You Updated the Firmware in Your Lockboxes?

It is very important to update the firmware in your lockbox to make sure it keeps running properly.

If you have not done so and would like to know how to do it, please watch [THIS VIDEO](#).



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South Central PA TEAM

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 NMLS# 1820

Board of Directors Minutes

September 14, 2023

Action Items:

- Approved the August 2023 Meeting Minutes
- Treasurers report - Income and expenses for 2023 are in line with the budget amounts. The RAYAC investment account is up \$62,000 from August of 2022.
- The Board voted to accept the proposed bylaws amendment recommendations from the Leadership Development Committee. The bylaws amendments will now move forward for a vote by the RAYAC membership during the Annual Business Meeting.
- The Board approved the 2024 Budget. The 2024 is based on a membership drop of 5%. The budgeted income is expected to be \$831,860 and expenses of \$831,186 for total net revenue of \$674.
- The Board approved the 2024 RAYAC REALTOR Dues and Lockbox Fees which remained the same as 2023.
- The Board suspended the membership of a REALTOR® for failure to comply with the sanctions levied against them for an Ethics Complaint violation.

Reports:

- The board reviewed the 2023 RAYAC Membership survey. The survey was completed by 165 respondents or 13% of the membership. The board discussed how to implement the feedback received into our strategic plan. The results of the survey will be shared with the membership during the Annual Business Meeting.
- The homeless outreach event is being held on Thursday October 12th and the Hands on Helpers Committee is looking for volunteers for the event.
- President Reid Weinbrom reported that during the October 11th Board of Directors meeting we will be voting on our 2024 Officers.

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Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 3
Dethlefs Pykosh & Murphy
[Stock and Leader](#) - ad pg. 8

Appraisers

AnalytiQ Appraisal Services
CSRB Appraisals, LLC.
Maryland Appraisal Company

Builders

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

Home Improvement/Repairs

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

Home Warranties

First American Home Warranty
[Key Estates Warranty](#) - ad pg. 14

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. 33
Cross Country Mortgage
EMM Loans
Fairway Independent Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad
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Guardian Mortgage
Guaranteed Rate Affinity
[Guild Mortgage](#) - ad pg. 8
Heritage Valley Federal Credit Union
Homesale Mortgage, LLC
Homestead Funding Corp.
Horizon Farm Credit
[LoanDepot](#) - ad pg. 17
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. 12
Media, Marketing & Photography
360 Tour Designs
Atlas Rubber Stamp & Printing
Home Insight 360
Media One PA
Next Door Photos
Open.Tours
Real Estate Exposures
Vincent and Morgan Real Estate Media

Other

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

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

Pest Control

All American Termite/Pest Control
Lynn Pest Management

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

Title/Settlement Co.

Abstracting Co. of York County
Anchor Abstracting Co. Inc.
Apple Leaf Abstracting & Settlement
Bryn Mawr Abstract, Inc.
Community Settlement
Even Par Settlement Services
Homesale Settlement Services
Hometown Real Estate Settlements LLC
[Lakeside Title Company](#) - ad pg. 3
Mason Dixon Settlement Inc
Quality Service Settlements
Mutual Settlement
Security Title Guarantee Corporation
Titan Settlement Associates
[White Rose Settlement Services](#) - ad pg. 11
[Yorktowne Settlement Co](#) - ad pg. 7



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