

RAYAC Connection

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Join us for the YPN Power Panel Tomorrow, At The RAYAC Office!



YPN POWER PANEL: HOW TO SURVIVE AND THRIVE IN A CHANGING REAL ESTATE MARKET

DATE: THURSDAY, NOVEMBER 2
TIME: 12:00 PM
COST: \$5
REGISTER THROUGH THE RAYAC MEMBER PORTAL

PANELISTS:
CYNTHIA FORRY, BERKSHIRE HATHAWAY, HANOVER
COLBY JACOBS, KELLER WILLIAMS, HANOVER
ALBERTO MATEOS, COLDWELL BANKER REALTY, YORK

MODERATED BY: NATHAN KROTZER, RE/MAX PINNACLE

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RAYAC Thanksgiving Holiday Hours

Thursday, November 23, 2023
CLOSED

Friday, November 24, 2023
CLOSED



[REGISTER HERE](#)

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.

Thank you to the following people that have donated to the challenge so far this year:

Dolly Bailey
Steve Brown
Ellen 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
Jodi Reinenberg
Deborah Smith
Rick Smith
Susan Spahr
Selina Robinson

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Thank You!

THANK YOU to everyone who contributed
\$38,114 RPAC already in 2023
including these RPAC leaders!

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Nathan Elfner
Josh Jackson

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

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
Stella Raffensberger
Sue Reed
Bradley Shafer
William Shanbarger
Stephen Turner
Reid Weinbrom

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

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Marie Arcuri
Erin Aspito
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
Mark Carr
Jennifer Clemens
Chris Dell
Brenda Drawbaugh
Ronald Fimiani
Debbie Folmer
Cynthia Forry
Jeff Garber
Judd Gemmill
Michael Hackenberger
Terri Harmon
Martin Heaps
Katie Horne
Susan Johnston
Glenda Kane
Scott Kopp

Allison Altman
Bob Argento
Gina Baum
Bobby Behler
Ed Bender
Brian Berkheimer
John Bowman
Suzanne Christianson
Barbara Deardorff
Casey Dougherty
Melinda Eppolito
Bridget Floyd
Tereasa Forbes
Lora Foster
Michelle Gemmill
Judy Givens
Brenda Hahn
Lisa Hartlaub
Judy Henry
Bobbi Hughes
Michele Jones
Jennifer Kibler
Nathan Krotzer

Wendy Landis
Terra Little-Taylor
Cindy Mann
Deb McLaughlin
Robin Mede-Butt
Ashley Motter
Miky Philson
Mary Price
Holly Purdy
Neil Reichart
Brenda Riddle
Selina Robinson
Christina Rosensteel
Cindy Sarver
Heather Saylor
Rick Smith
Kayla Sterling
Shanna Terroso
Dave VanArsdale
Richard Vangel
Linda Werner
Michael Wheeler
Carrie Wilburn

John Linton
Joe Mancuso
Rob McGuire
Debra McManus
Sharron Minnich
Cinda Nease
Robyn Pottorff
Patty Price
Stacey Raffensberger
Jodi Reineberg
Mark Roberts
Jill Romine
Mike Sabo
Jim Savard
Deborah Smith
Brittani Snyder
Kristyn Stouch
Donna Troupe
Jason VanDyke
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Petula Yingling



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The background of the entire page is a solid orange color. It is decorated with various white line-art illustrations of pumpkins and gourds of different shapes and sizes, scattered across the surface. A white rectangular box with a thin orange border is centered on the page, containing the event details.

JOIN US FOR THE LAST

**THANKFUL FOR OUR
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OF THE YEAR!

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Recap of the RAYAC Annual Business Meeting

The RAYAC Annual Business Meeting was a wonderful event filled with so many of our RAYAC members!

Guest Speaker, Terry Watson did not disappoint and left our members motivated and inspired.

Congratulations to our newly appointed 2024 RAYAC Board of Directors - **Allison Altman, Carolyn Boyle, Adam McCallister, and Selina Robinson.**

We are also happy to report that the Bylaws Amendments did pass!

Please visit our [FACEBOOK](#) page for pictures from the event.

If you have been a RAYAC REALTOR member for 25 years please contact shanna@rayac.com.



Congratulations to RAYAC's 2024 Board of Directors Officers

President, Jason Phillips,
Coldwell Banker



Vice President, Selina Robinson
Berkshire Hathaway



Treasurer, Ed Bender,
Howard Hanna



Secretary, Jennifer Clemens,
Berkshire Hathaway



Membership News

New Members

Brandon Ayala, EXP Realty
Dalton M Brittain, Iron Valley York
Jessica Colligan, Coldwell Banker York
Amanda Corbett, Re/Max Patriots
Andrea DiFiore, Coldwell Banker Realty York
Dylan Durbin, Keller Williams Keystone York
Victoria Eyster, House Broker Realty
John Gatsoulas, Re/Max Components
Lauren E Hess, American Premier Realty
Chelsey Hinkle, Berkshire Hathaway East
Brandi Karl, Keller Williams Keystone York
David Linton, Berkshire Hathaway East
Christina Lynn, Realty One Group Generations
Barbara Catherine Merkey, Keller Williams Keystone York
Jayda Nevayah Morales, Coldwell Banker Realty York
Cloie Moyer, Howard Hanna York
Benjamin Oestrike, Berkshire Hathaway Shrewsbury
Vicki Lynn Reid, House Broker Realty
Diane W Rodkey, Howard Hanna Shrewsbury
Carlos Rosario, Berkshire Hathaway Hanover
Brady Spangler, Re/Max Gettysburg
Brittany Tawney, Corner House Realty
Jennifer B Willwert, Century 21 Dale York
Emily F Yount, Cummings & Co Realtors
Tyler Zeller, Re/Max Components

Member Changes

Stephanie Aumen, Keller Williams Realty
Daniel Steven Bateman, Keller Williams Realty
Dawn D Bender, Keller Williams Keystone
Naomi Brown, Capstone Commercial
Karen Campbell, Re/Max Components
Annemarie Cook, Iron Valley York
Nicole A Elicker, Keller Williams Realty
Jacqueline Ferriola, Iron Valley York
Gail L Gardner, Coldwell Banker York
Katelyn Gelles, Iron Valley Gettysburg
Elizabeth Glass, Coldwell Banker Ellicott City
Michael A Harget, Keller William Realty
Cassidy A Hershey, Real Broker, LLC
Chelsey J Hinkle, Berkshire Hathaway East
Amanda Rae Jackson, Real Broker, LLC
Joshua Jackson, Real Broker, LLC
Britni L Kuhn, Keller Williams Realty
Erin Kuhn, Real Broker, LLC
Wanda Margarita Liriano, Berkshire Hathaway East
Holden Loring, Inch & Co
Susan L Pierce, Southern Management Rentals
Tenly C Repman, Iron Valley York

Mary Rose Salla, VYBE Realty
Brittani Snyder, Iron Valley York
Zachary Stephan, Compass Real Estate
John J Wiga, Iron Valley York
John P Wiga, Iron Valley York
Dustin A Wilkes, Coldwell Banker Realty

Member Drops

Donna S Ault, Berkshire Hathaway Hanover
Kristine S Flemming, First Capitol Property Management
John H Gilliland, Investment Real Estate LLC
Bryan E Hopkins Jr., Keller Williams Keystone York
Kurt Jones, EXP Realty
Trevor Smith, Inch & Co

New Office/Brokerage

Keller Williams Realty Partner
111 Frederick Street
Hanover, PA 17331
717-634-5868

Real Broker LLC
914 South Pine Street
Suite 3
York, PA 17403

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

None

FairHaven Completion

Jessica Colligan, Lime House, LLC
Victoria Eyster, House Broker Realty
Barbara Catherine Merkey, Keller Williams Keystone York
Keishla Morales, Berkshire Hathaway East
Cloie Moyer, Howard Hanna York
Daphney Pierre, Berkshire Hathaway East
Joshua Sharp, Howard Hanna York
Brady Spangler, Re/Max Gettysburg
Brittany Tawney, Corner House Realty
Roxanne Whitaker, Keller Williams Gettysburg
Jennifer Willwert, Century 21 York

Membership Stats

(as of 10/21)

	<u>2023</u>	<u>2022</u>
Primary REALTORS	1263	1255
Secondary REALTORS	123	123
Pending Applicants	<u>15</u>	<u>16</u>
Total REALTORS	1401	1394
Affiliates	<u>96</u>	<u>107</u>
Total Members	1,497	1,501

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RAYAC Office Hours

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Friday

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

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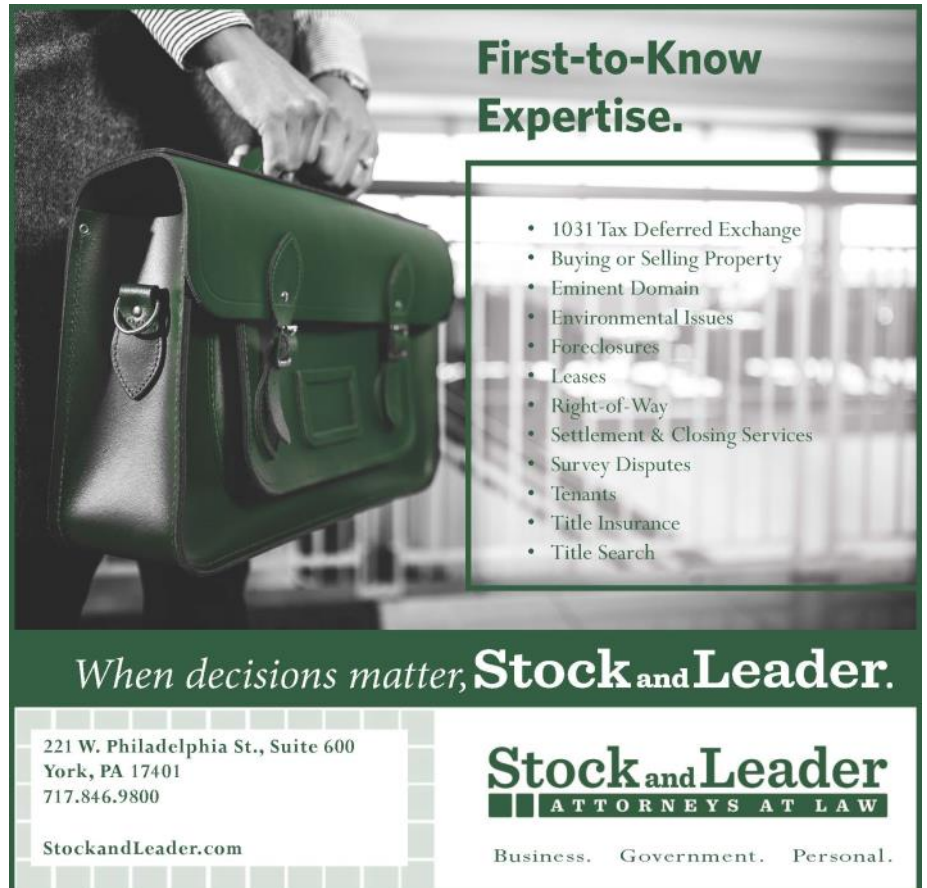
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Jury Issues Verdict in Burnett v. NAR et al Case



Yesterday, in a federal courtroom in Kansas City, Missouri, a jury delivered its verdict in the case of Burnett v. NAR et al. The verdict found the National Association of Realtors® and other corporate defendants responsible for their actions. This legal battle, which spanned four years within the federal judicial system and encompassed two weeks of courtroom proceedings, resulted in a swift judgment. After less than three hours of deliberation, the jury concluded that NAR and the other corporate defendants had engaged in a conspiracy to manipulate commissions, thus violating federal law. As a consequence, they awarded \$1.78 billion to the plaintiffs.

The case centered on the subject of buyer agent commissions and the mandatory compensation offers made by listing agents to buyer agents. Following this pivotal decision, the plaintiffs' legal representatives initiated another nationwide lawsuit that named NAR and several major real estate companies, such as Compass, eXp World Holdings, Redfin, Weichert Realtors®, United Real Estate, Howard Hanna Real Estate, and Douglas Elliman.

NAR President Tracy Kasper conveyed a message to the association's members, emphasizing that the matter is far from being concluded. NAR intends to challenge the verdict on liability, as it firmly believes that NAR rules are designed to benefit consumers, promote market-driven pricing, and encourage healthy business competition. NAR remains optimistic about ultimately prevailing in this legal battle and, in the interim, will request the court to consider reducing the damages awarded by the jury.

STATEMENT FROM NAR PRESIDENT TRACY KASPER

I have an important litigation update. After an 11-day trial in the case of Burnett v. NAR et al, the eight-person jury in a Kansas City, Mo., federal courtroom, came back Tuesday and found NAR and other corporate defendants liable in the case.

This matter is not close to being final. We will appeal the liability finding because we stand by the fact that NAR rules serve the best interests of consumers, support market-driven pricing and advance business competition. We remain optimistic we will ultimately prevail. In the interim, we will ask the court to reduce the damages awarded by the jury.

In court, NAR presented evidence that consumers are better off and business competition is able to thrive because of our rules and how well local MLS broker marketplaces function. In fact, the NAR cooperative compensation rule for local MLS broker marketplaces ensures efficient, transparent and equitable marketplaces where sellers can sell their home for more and have their home seen by more buyers while buyers have more choices of homes and can afford representation. NAR also presented that REALTORS® are everyday working Americans who are experts at helping consumers navigate the complexities of home purchases and advocates for fair housing and wealth building for all.

NAR was formed 100 years ago because there was a need for a higher level of ethical practice. We should all be proud that REALTORS® continue to serve in that role. I know our mission to advocate for homeownership and always put our client interests first is unwavering. We recognize

our legal team and outside counsel have worked tirelessly on this case. It will likely be several years before we reach a conclusion.

I am grateful to our NAR staff and our 1.5 million members who work to serve their clients every day. We have an important shared purpose for consumers, and we could not achieve that without all that each of us do.

Below are some key questions people may have that you can share. We will continue to keep you informed of any notable litigation milestones, and in the meantime, I encourage you to continue to refer to the [Competition.Realtor](#) website, which provides a comprehensive overview of and many resources for how REALTORS® and local MLS broker marketplaces benefit consumers. The need for each of us and every member to continue to express our value every day in as many ways as we can remains an imperative.

BURNETT QUESTIONS ANSWERED

In the case of *Burnett v. NAR et al*, on Tuesday, Oct. 31, the jury found NAR and the co-defendants liable. The plaintiffs claimed real estate commission rates are too high, buyer brokers are being paid too much and that NAR rules and corporate defendants' practices lead to set pricing.

The reality is that NAR rules prioritize consumers, support market-driven pricing and promote business competition. We stand by the fact that NAR's guidance for local MLS broker marketplaces ensures consumers get comprehensive, equitable, transparent and reliable home information and that brokerages of any size, service or pricing model get a fair shot at competing.

Following are answers to questions you might have.

- **What are next steps legally and the timing?** This matter is not close to being final as we will appeal the jury's verdict, and we remain confident we will ultimately prevail. In the interim, we will ask the court to reduce the damages awarded by the jury. Due to the nature of appeals, this case likely will not be concluded for several years.
- **What will be the basis for NAR's appeal?** We can't speak to the specifics of that until we file our appeal, but we can say that we have a very strong legal basis for appeal.
- **Is there anything REALTORS®, brokers, state/local associations or MLSs need to do differently because of this verdict?** Not because of this verdict. But NAR has emphasized for many years two important things. One is the use of buyer representation agreements, which maximize transparency by putting all agreements in writing to ensure clarity and understanding, as all members are obligated to do pursuant to the NAR Code of Ethics. These agreements formalize the professional working relationship with clients and detail what services consumers are entitled to and what the buyer agent expects from their client in return. Second, it's also an imperative for members to continue to express that commissions are negotiable and set between brokers and their clients; explain how local MLS broker marketplaces promote equity, transparency and market-driven pricing for consumers; and persistently communicate the incredible value agents who are

REALTORS®

- **What does the future of buyer representation look like as a result of the verdict?** This verdict does not require a change in our rules, but if class action attorneys had it their way, buyer representation would be very much at risk because many first-time home buyers, among others, couldn't afford to pay for representation out of pocket. It's important that members take every opportunity to express how they are experts who guide consumers through the financial, legal and community complexities of buying or selling a home.
- **Does NAR have the funds to pay the proposed damages or post a bond to file an appeal?** NAR is going to appeal and has the funds to post bond, which allows us to proceed with our appeals and defer potential payment of damages. While appeals will take years, and we are confident we will ultimately prevail, we also are financially prepared for any final judgment.
- **How does this verdict affect other ongoing litigation, including the other seller lawsuit?** It doesn't. Cases are tried separately, and we remain confident we will ultimately prevail because we have a strong case we'll present on appeal and because our rules are pro-consumer and pro-business competitive.
- **Is there any scenario where NAR would consider settling?** NAR always has been open to a resolution that maintains a way for buyers and sellers to continue to benefit from the cooperation of real estate professionals and eliminates our members' risk of liability for the claims alleged. That being said, we remain confident we will prevail on our appeal.
- **Would NAR ever consider changing the cooperative compensation rule?** This rule always has been in place to protect and serve the best interests of consumers, support market-driven pricing and advance business competition. NAR consistently reviews and considers evolving its rules in a way that responds to changes in the industry and what best serves consumers.
- **Do you expect the plaintiffs to seek an injunction that would require NAR to stop making the rule mandatory or eliminate the rule altogether?** We cannot predict what plaintiffs will do. We would contest any such effort because this rule always has been in place to protect and serve the best interests of consumers, support market-driven pricing and advance business competition.
- **What's the status with the Department of Justice and has anything changed with this verdict?** We reached an agreement with the DOJ nearly two years ago. NAR has upheld our end of the agreement, and we expect the DOJ to do the same as affirmed by a federal court's careful ruling. That is a separate matter from the case of *Burnett v. NAR et al.*

#

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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Monthly Housing Statistics



RAYAC Housing Snapshot

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

September 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 800 homes were sold in Adams County in September 2023, a 16% decrease from 2022. In York County 4,035 homes were sold during the first nine months of 2023, which is a 20% decrease from this time last year.

The median sales price in Adams County was \$284,950, which is a 2% increase from this time last year. The median sales price in York County was \$263,950, an 8% increase from last year.

"The median home sales price continue to break more records, setting the highest median home sales price ever recorded in both York and Adams Counties. Inventory is up ever so slightly but is still depleted compared to 2019. We expect that the price pressure will remain, and desirable and well-priced homes will go under contract quickly." stated Reid Weinbrom RAYAC 2023 President.

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

School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
Adams County						
Bermudian Springs	\$284,950	\$285,000	0%	84	105	-20%
Conewago Valley	\$250,000	\$240,000	4%	201	229	-12%
Fairfield	\$325,000	\$280,000	16%	63	83	-24%
Gettysburg	\$350,000	\$305,715	14%	254	286	-11%
Littlestown	\$273,500	\$270,000	1%	126	173	-27%
Upper Adams	\$274,900	\$240,000	15%	72	71	1%
Total Adams County	\$284,950	\$279,900	2%	800	947	-16%
York County						
Central	\$284,750	\$263,450	8%	358	454	-21%
Dallastown	\$280,775	\$255,880	10%	353	472	-25%
Dover	\$258,000	\$240,000	8%	265	281	-6%
Eastern York	\$243,500	\$237,450	3%	128	156	-18%
Hanover	\$229,900	\$207,000	11%	167	250	-33%
Northeastern	\$280,000	\$255,000	10%	233	326	-29%
Northern York	\$321,000	\$347,000	-7%	143	215	-33%
Red Lion	\$266,500	\$245,000	9%	306	381	-20%
South Eastern	\$335,000	\$309,900	8%	195	219	-11%
South Western	\$295,000	\$268,700	10%	364	394	-8%
Southern York	\$329,900	\$326,000	1%	183	224	-18%
Spring Grove	\$285,000	\$278,950	2%	232	340	-32%
West Shore	\$300,000	\$264,950	13%	265	276	-4%
West York	\$206,000	\$199,900	3%	239	297	-20%
York City	\$127,250	\$119,200	7%	389	482	-19%
York Suburban	\$264,000	\$235,000	12%	215	280	-23%
Total York County	\$263,950	\$245,000	8%	4035	5047	-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

York County Tax Assessment Office Updating Assessment Records After the Sale of a Home

Recently, the York County Tax Assessment office initiated a comprehensive review of their assessment records, cross-referencing them with recently sold properties to verify the accuracy of public records.

Consequently, several properties that recently sold are now experiencing adjustments in their assessment values, resulting in increased property tax obligations for most of these properties.

This adjustment has caught some new homeowners off guard. RAYAC wishes to inform you of these developments so that you can help your clients better comprehend this process.

Click [HERE](#) for more information.



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Understanding the Real Estate Seller's Disclosure in Pennsylvania

When buying a home in Pennsylvania, it's essential for buyers to be well-informed about the property they're considering. The Real Estate Seller's Disclosure is a crucial document in this process. This disclosure is a legal requirement designed to protect both buyers and sellers by providing comprehensive information about the condition of a property. Let's delve into the details.

What Is a Real Estate Seller's Disclosure? A Real Estate Seller's Disclosure is a document that property sellers in Pennsylvania are legally required to provide to potential buyers. This disclosure is intended to inform buyers of any known material defects with the property. By law in Pennsylvania, the disclosure is required to be given to a buyer prior to the execution of an Agreement of Sale. [Click here](#) to learn more information on the timing of the SPD.

Which Transactions are Required to Complete the SPD? Any residential transactions with 1-4 units, the seller is required to complete an SPD. There are a few exemptions to that rule. [Click here](#) to watch a video on who fits the exemptions and who doesn't. As an FYI just because you have not lived in the home as a seller, that does not exempt you from completing the form. In other words, there is no "flipper exemption."

What Items Are Included in the SPD? The Pennsylvania Real Estate Seller's Disclosure statement is quite comprehensive and covers various aspects of the property. Everything from the roof, termites, structural problems, electrical system, basement and crawl spaces, water and sewage systems, soil, drainage, boundaries and sink holes just to name a few.

Why Is It Important? The Real Estate Seller's Disclosure is a critical document because it helps buyers make informed decisions about the property they are considering. There are common law and statutory claims for relief that may be filed by a buyer who finds a material defect with a property that was recently purchased — and who has reason to believe the problem existed prior to taking ownership — and that the seller failed to disclose it. A buyer may present a claim under the PA Real Estate Seller Disclosure Law up to two years from the date of closing. The number one issue RAYAC sees in mediation is a failure to disclose a material defect.

Potential Pitfalls. While the Real Estate Seller's Disclosure is meant to be thorough and informative, it's important to remember that not all sellers are aware of every issue with their property. It's essential for buyers to conduct their due diligence, which may include professional inspections, to uncover any hidden problems.

What are the obligations of a REALTOR® for the SPD? A real estate agent also has a duty under this Law. An agent is required to disclose to a buyer any information about a material defect — of which the agent has actual knowledge — that was not disclosed to the buyer. The agent is not required to conduct an independent inspection of the property for the benefit of the buyer but will have liability under this Law if they have actual knowledge of a material defect that was not disclosed by the seller or was otherwise misrepresented on the Disclosure Statement. Additionally, an agent representing a seller must advise the seller of their responsibility to disclose material defects as outlined by the Law and must provide the seller with a property disclosure form to be completed by the seller and to produce the completed form to a buyer or the buyer's agent.

REALTOR® Pros know the Real Estate Seller's Disclosure is a crucial part of the home-buying process, ensuring transparency and providing buyers with the information they need to make informed decisions. Both sellers and buyers should take this document seriously to protect their interests and ensure a smooth real estate transaction.



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 Monday, November 6, 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*

2024 RAYAC Affiliate Committees

RAYAC has many committees in which you can get involved and meet other members of the association.

If you are interested in joining a committee, please fill out the form attached to this [LINK](#).



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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 Hesel)

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:

- 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: “Broker and Licensee Responsibilities”

RAYAC is partnered with The CE Shop to provide online continuing education. The CE Shop has released their version of the Commission-mandated class. Here is the link to access it:

<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:

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: May 2 from 8:30 am—12:00 noon in the RAYAC Classroom

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 to receive 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.

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.

Class Schedule at a Glance

Fall 2023:

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 —

Required Broker Course

Real Estate Brokerage & Office Management
January 30, February 1, 6, 8, 2024 from 8:30 am—4:30 pm
30 hours CE credit, 2 Broker Required credits
Cost: \$395, lunch included
Register through your RAYAC Member Portal

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 26: 8:30 am—12:00 noon: Navigating Commercial Contracts
- March 26: 1:00—4:30 pm: Successful Commercial Lease Negotiation & Prep
- 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
- May 13: 1:00—4:30 pm: Mysteries, Myths & Screw-ups

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:

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:

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

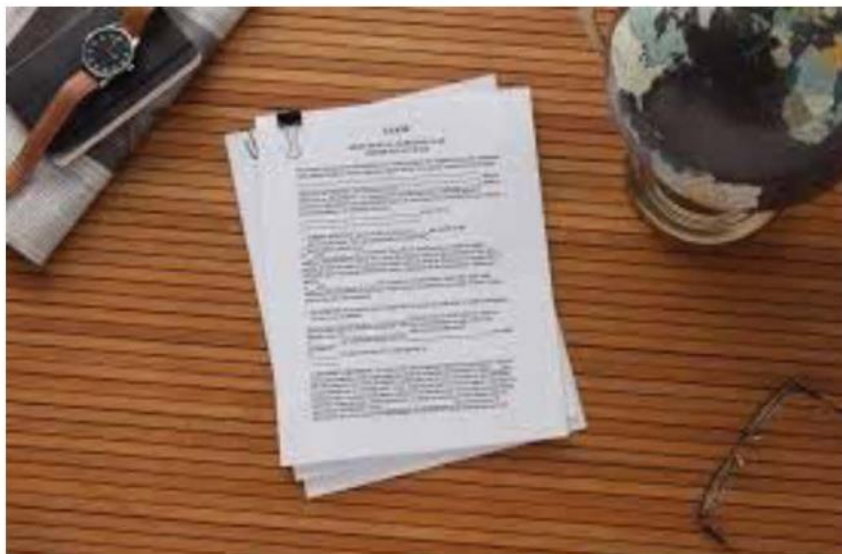
1031 Exchanges & Tax Reform

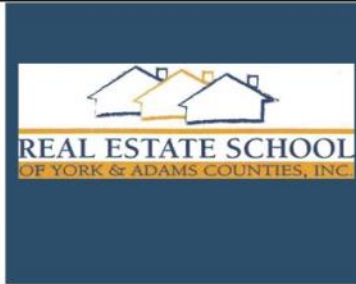
This class gives you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. You will also review legal requirements for preparation and presentation to clients and consumers, hold an in-depth discussion of all common fees and costs associated with the sale 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





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/>



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.

Bright MLS Classes

November 2, 2023

Tracking the Market Using Bright MLS Reports, 10:00 am - [REGISTER HERE](#).

Listing Entry and More!, 2:00 pm - [REGISTER HERE](#).



2024 RAYAC Awards and Installation Event



DATE: Thursday, January 25, 2024

TIME: 9:00 AM

LOCATION: Yorktowne Hotel

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 NMLS# 1820

Board of Directors Minutes

October 11, 2023

- The board approved the September Board of Directors Meeting Minutes and the Meeting Minutes from the Annual Meeting.
- Treasurer Ed Bender gave the Treasurer's report and indicated while we budgeted for 5% decrease in membership in 2023, so far our numbers have remained steady giving us a positive impact on our revenues so far in 2023.
- The board elected the following individuals as officers for 2024. Vice President Selina Robinson, Treasurer Ed Bender and Secretary Jennifer Clemens. Jason Phillips as the 2023 Vice President automatically assumes the seat as the 2024 President.
- The board appointed the following individuals to the PAR Board of Directors: Jason Phillips, Tamra Peroni, Patricia Carey, Ken Worley, Paula Musselman, and Reid Weinbrom. Brad Shafer and Tereasa Forbes were appointed as alternate directors.
- Solicitor Peter Ruth submitted his report that he attended the NAR Legal Counsel summit and much of the focus was on how AI will impact the real estate industry and the continued focus on the need for Buyer Agency relationships.
- The Board went into executive session to discuss a request from Bright MLS.
- The Board received an update on the current status of the NAR class action lawsuits.
- The Board reviewed the initial feedback from the RAYAC Annual Meeting.



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Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 3
Dethlefs Pykosh & Murphy
[Stock and Leader](#) - ad pg. 7

Appraisers

AnalytiQ Appraisal Services
CSRB Appraisals, LLC.
Maryland Appraisal Company

Builders

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

Home Improvement/Repairs

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

Home Warranties

First American Home Warranty
[Key Estates Warranty](#) - ad pg. 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. 34
Cross Country Mortgage
EMM Loans
Fairway Independent Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad
pg.12
Guardian Mortgage
Guaranteed Rate Affinity
[Guild Mortgage](#) - ad pg.7
Heritage Valley Federal Credit Union
Homesale Mortgage, LLC
Homestead Funding Corp.
Horizon Farm Credit
[LoanDepot](#) - ad pg. 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. 11

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. 12
[Yorktowne Settlement Co](#) - ad pg. 6



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