

RAYAC Connection

What's Inside

Junior Achievement	2
\$100 Contribution Challenge	3
Ethics & Mediation Summary	4
RPAC Leaders	5
Membership News	6
Staff Contacts	7
Professionalism Award	8
Housing Snapshot	9
RAYAC Leadership	10
2024 Membership Dues	10
YPN Mardi Gras Event	11
CE Course Catalog	13-30
Bright Training	31
BOD Minutes	32
Affiliate Member List	33

Join Us for RAYAC's First Event of the Year!



THE RAYAC
2024
AWARDS AND
INSTALLATION EVENT
THURSDAY, JANUARY 25, 2024
9:00 AM
REGISTRATION: \$10
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Connie Kern

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NMLS #: 480617

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ckern@fultonmortgagecompany.com

Travis Hiden

Mortgage Loan Officer
NMLS #: 2270902

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Senior Mortgage Loan Officer
NMLS #: 404208

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RAYAC Partners with Junior Achievement to teach Financial Literacy to Middle School and High School Students in York and Adams Counties

RAYAC is excited to announce a collaboration with Junior Achievement of South Central PA, aimed at imparting invaluable knowledge on financial literacy and the journey to becoming homeowners to high school students.

Educating the future generation of homeowners holds immense importance for all. The National Association of REALTORS® has issued a challenge to place a REALTOR® in every public high school across the country by 2024.

To meet this challenge, RAYAC is joining forces with Junior Achievement. We are actively seeking volunteers for two distinct programs: the [Real Life JA Program](#) tailored for 11th and 12th graders and the [Your Economic Success](#) JA programs designed for middle school students.

To find school locations and programs [please click here.](#)

If you are interested in volunteering please contact jaclyn@rayac.com



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

Thank you to everyone that participated in the RAYAC Foundation's challenge in 2023!

Below are the names of everyone that contributed in 2023!

Dolly Bailey
Steve Brown
Ellen Brown
Lisa Cardone
Patricia Carey
Brenda Drawbaugh
Wade Elfner
Bridget Floyd
Judy Givens
Jeremiah Good
Teresa Gregory
Connie Kern
Wendy Landis


John Linton
Tina Llorente
Cindy Mann
Rob McGuire
Sharron Minnich
Kim Moyer
Tamra Peroni
Sue Reed
Jodi Reinenberg
Deborah Smith
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The advertisement features a photograph of a family moving into a new home. A man with curly hair is smiling and holding a cardboard box labeled 'Living Room'. A woman is holding a basket of plants, and another man is visible in the background. The text is overlaid on the image.

2023 RAYAC Ethics & Mediation Case Summary

Ethics Cases

In 2023, RAYAC saw the number of Ethics cases double from last year. There were 8 cases this year, up from 4 in 2022. Two of the complaints were dismissed, one was withdrawn, and In two of the other cases that have concluded, both REALTOR members were found In violation of the Code of Ethics. Two hearings will be held in January 2024, and the last Complaint, which was just filed in December, will be heard by Grievance in January 2024.

Case#	Alleged Articles	Conclusion
#E1-22	1, 2, 4, 5, 6, 8, 11, 12, 13	Hearing held in May 2023 Found in Violation of 1, 2, 11, 13, Public Trust Sanction: Letter of Reprimand, complete Ethics Class, \$10,000 fine
#E1-23	1, 9, 10, 11	Dismissed by Grievance
#E2-23	1, 2, 4, 5, 9, 11	Withdrawn by Complainant
#E3-23	1, 2, 3, 9, 13	Hearing held in June 2023 Found in Violation of 3,9 Sanction: Letter of Reprimand, complete Ethics Class, \$500 fine
#E4-23	1	Dismissed by Grievance
#E5-23	1,3	Hearing will be held in January 2024
#E6-23	1, 2, 3, 4, 5, 9, 10, 11, 12	Hearing will be held in January 2024
#E7-23	1, 3, 9	Will be heard by Grievance in January

Arbitration Cases

RAYAC received one Arbitration case, which was withdrawn by the Complainant before the Hearing

Lockbox Cases

RAYAC did not receive any Lockbox cases in 2023.

Mediation Cases

In 2023, Mediation cases were down, from 58 cases in 2022 to just 46 cases in 2023. This is a 21% drop in filings. Eight cases were not resolved in 2022 and were carried over to 2023.

Sixteen complaints were filed in the first quarter, but there was a big slowdown after that, with a total of just 12 complaints filed in the next six months. In the fourth quarter, 18 cases were filed.

Of the 2023 cases, 11 did not reach mediation because the Defending Party did not respond, or the Initiating Party withdrew the request. Nineteen cases remain open and will carry into 2024. Of the 13 cases that went to mediation, 4 were successful, and 9 were not, which is a 31% success rate. This is the same rate as in 2022.

Thank You!

THANK YOU to everyone who contributed
\$15,690 to RPAC already in 2024
including these RPAC leaders!

Sterling R (\$1,000)

Steve Brown
Nathan Elfner

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Tina Llorente
Bradley Shafer

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

Marie Arcuri
Gina Baum
Tami Behler
Brian Berkheimer
Suzanne Christianson
Chris Dell
Debbie Folmer
Cynthia Forry
Michelle Gemmill
Lisa Hartlaub
Judy Henry
Susan Johnston
Jennifer Kibler
John Linton
Robin Mede-Butt
Cinda Nease
Holly Purdy
Brenda Riddle
Selina Robinson
Cynthia Sarver
Donna Troupe
Shelley Walter
Michael Wheeler
Petula Yingling

Gerald Austin
Bobby Behler
Dennis Berkebile
John Bowman
Jennifer Clemens
Bridget Floyd
Tereasa Forbes
Lora Foster
Judd Gemmill
Martin Heaps
Bobbi Hughes
Glenda Kane
Nathan Krotzer
Debra McManus
Ashley Motter
Mary Price
Stella Raffensberger
Mark Roberts
Christina Rosensteel
Deborah Smith
Richard Vangel
Julie Wheeler
Roxanne Whitaker



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Nicole Church
Settlement Officer

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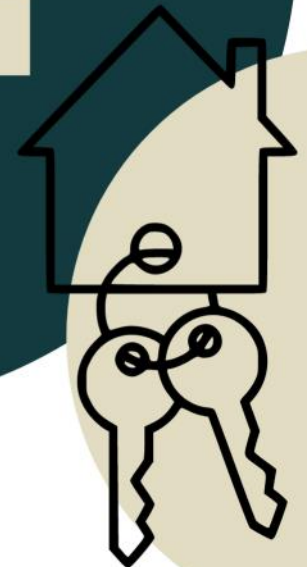
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Membership News

New Members

Kelly Hilton-Bey Jr., Century 21 Core Partners
Conor Salmon, Re/Max Gettysburg

Member Changes

Jason Berno, Renaissance Realty Sales, LLC
Angela M Card, Re/Max Components
Jennifer Clemens, Iron Valley York
Omar M Elhasany, Coldwell Banker York
Jared D Gettel, Keller Williams Keystone York
Sabrina Gettle, Berkshire Hathaway (H)
Joseph Jones Jr., Re/Max Components
Robin H Keefover, Realty One Group
Jennifer L Kline, Iron Valley York
Michael S Kushla II, Keller Williams Keystone York
Emma Loiacono, Samson Properties
Jeremy Scheuerman, Iron Valley York
Hollie Smith, Jaguar Commercial
William Stevens, C21 Home Advisors

Member Drops

Thomas A Banks Jr., Iron Valley York
Ashley M Barrick, Howard Hanna York
George D Bergdoll, Berkshire Hathaway (W)
Brandon Butt, Iron Valley York
Kaleb Scott Crean, Re/Max Pinnacle
Phillip Hersey Jr., Iron Valley York
Joey Leandro Holland-Garcia, Iron Valley York
Susan L Pierce, Southern Management Rentals
Christine M Prince, Iron Valley York
Alysse Nicole Prisco, Coldwell Banker York
Steven A Signorello, Iron Valley Central PA

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

None

FairHaven Completion

None

Membership Stats

(as of 12/20)

	2023	2022
Primary REALTORS	1266	1256
Secondary REALTORS	134	124
Pending Applicants	26	10
Total REALTORS	1426	1390
Affiliates	94	106
Total Members	1,520	1,496

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Hanover Office
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 Glen Rock, PA 17327

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717-840-4422
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@YorktowneSettlementCo

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

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Association Staff


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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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Monthly Housing Statistics



RAYAC Housing Snapshot

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

November 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 964 homes were sold in Adams County in November 2023, a 13% decrease from 2022. In York County 4,957 homes were sold during the first eleven months of 2023, which is an 18% decrease from this time last year.

The median sales price in Adams County was \$285,000, a 2% increase over last year. The median sales price in York County was \$263,500, an 8% increase from last year.

"As we near the conclusion of 2023, we're poised to establish the highest-ever recorded median home sale prices in both York and Adams Counties. The inventory has seen a slight increase compared to last year, giving buyers a bit more flexibility. Given the nuances in the evolving real estate market, working with a real estate professional is now more crucial than ever," emphasized Reid Weinbrom, RAYAC's 2023 President.

**RAYAC Statistics by School District
2023-2022 (January 1-November 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%	108	126	-14%
Conewago Valley	\$249,950	\$236,335	6%	240	277	-13%
Fairfield	\$320,000	\$287,450	11%	79	100	-21%
Gettysburg	\$345,780	\$310,000	12%	301	335	-10%
Littlestown	\$281,500	\$271,750	4%	148	194	-24%
Upper Adams	\$276,000	\$235,000	17%	88	80	10%
Total Adams County	\$285,000	\$278,500	2%	964	1112	-13%
York County						
Central	\$279,000	\$259,450	8%	437	558	-22%
Dallastown	\$280,900	\$256,000	10%	437	565	-23%
Dover	\$255,905	\$239,900	7%	319	329	-3%
Eastern York	\$247,000	\$227,000	9%	165	192	-14%
Hanover	\$228,500	\$205,000	11%	196	284	-31%
Northeastern	\$278,500	\$259,900	7%	294	389	-24%
Northern York	\$325,000	\$347,000	-6%	185	261	-29%
Red Lion	\$265,000	\$249,900	6%	355	440	-19%
South Eastern	\$331,500	\$315,000	5%	242	264	-8%
South Western	\$297,500	\$264,900	12%	440	477	-8%
Southern York	\$329,900	\$332,995	-1%	221	264	-16%
Spring Grove	\$280,000	\$277,950	1%	295	402	-27%
West Shore	\$304,500	\$270,000	13%	332	345	-4%
West York	\$210,750	\$200,000	5%	292	347	-16%
York City	\$129,900	\$119,900	8%	488	583	-16%
York Suburban	\$263,500	\$235,000	12%	259	350	-26%
Total York County	\$263,500	\$245,000	8%	4957	6050	-18%

RAYAC Leadership

President

Jason Phillips, '25
Coldwell Banker, 854-9242

Vice President

Selina Robinson, '26
Berkshire Hathaway, 235-9050

Secretary

Jennifer Clemens '25
Iron Valley, 316-8777

Treasurer

Ed Bender, '24, GRI
Howard Hanna, 846-6500

Solicitor

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

Directors

Allison Altman, '26, AHWD
Inch & Co, 904-4500

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

Carolyn Boyle, '26, ABR, CRS, GRI,
SRES, C2EX, RENE
Re/Max Quality, 632-5111

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

Adam McCallister, '26
EXP Realty, 1-888-397-7352

Paula Musselman, '25, ABR, CRS,
SRES, SRS, YCLC
Berkshire Hathaway, 757-7811

2024 REALTOR® Membership Dues

RAYAC emailed 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 their dues \$6 annually).

Total 2024 REALTOR® Dues: \$606*

**does not include optional RPAC contribution*



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The advertisement features a photograph of a yellow rubber duck in a bathtub. The text "life is full of surprises" is overlaid on the right side of the image. Below the image is a blue banner with the text "Unlock peace-of-mind with a Key Estates Warranty". Underneath the banner is a list of five bullet points describing the warranty's benefits. At the bottom, there is a logo for "KEY ESTATES CERTIFIED WARRANTY" and contact information including a phone number, an email address, and a website URL.

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RAYAC Course Catalog Winter - 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.

Winter-Spring 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.

Winter-Spring Class Dates:

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.leaponline.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:

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:

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

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 Courses:

Real Estate Brokerage & Office Management

January 30, February 1, 6, 8, 2024 from 8:30 am—4:30 pm

30 hours Real Estate CE & 2 Required Broker credits

Cost: \$395 includes lunch

Residential Construction

May 14, 15, 21, 22, 2024 from 8:30 am—4:30 pm

30 hours Real Estate CE & 2 Required Broker credits

Cost: \$395 includes lunch

Certification Course:

Pricing Strategy Advisor (PSA) Certification

March 13, 2024 from 8:30 am—4:30 pm

Cost: \$249 includes lunch, Approved for 7 Hours Real Estate CE

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 13: 8:30 am—4:30 pm: Pricing Strategy Advisor (PSA) Certification
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
May 14, 15, 21, 22: 8:30—am—4:30 pm: Residential Construction Broker Class

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 Date:

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 Date:

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:

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 Date:

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

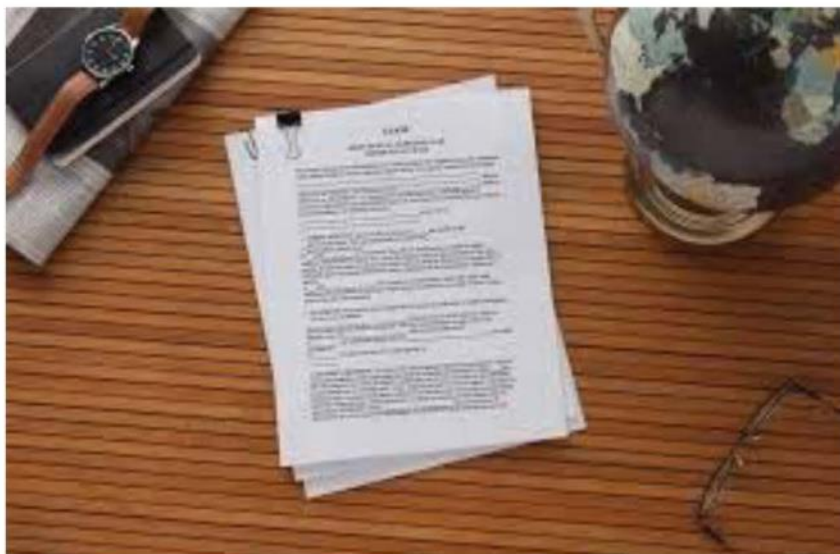
1031 Exchanges & Tax Reform

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





SMARTPASS FOR REAL ESTATE CE

SMARTPASS - Unlimited CE for Limitless Knowledge!

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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.



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/>



RESIDENTIAL CONSTRUCTION

(2 broker required credits/30 hours CE)

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

- History & Trends in Housing
- Construction Terminology
- Construction Laws
- Subdividing & Development
- Architecture & Design
- Estimating Costs & Site Preparation
- Building Components & Materials
- Mechanical Systems
- Financing & Marketing New Construction

Understand everything about the real estate construction business while completing your Broker licensing requirements!

Dates: May 14, 15, 21, 22, 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/>

Start Pricing Homes with Confidence.



Register for the Pricing Strategies: Mastering the CMA course.

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

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

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

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

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

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

Date: March 13, 2024
Time: 8:30 am – 4:30 pm
Instructor: Melanie McLane

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

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

Approved for 7 hours RECE

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



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Bright MLS Classes

January 17, 2024

Creative Searching Using Bright MLS, 10:00 am - [REGISTER HERE](#).

Bright MLS Basics: What You Need to Know to Get Started, 2:00 pm - [REGISTER HERE](#).



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MIKE LAUCKS, NMLS# 141101 ☎ (717) 577-6968	MICHAEL BRIGHTBILL, NMLS# 1581410 ☎ (717) 215-7906
BILL TULL, NMLS# 659156 ☎ (717) 424-0438	VINCE IADEVAIA JR, NMLS# 146851 ☎ (410) 487-9270
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NMLS# 1820

Board of Directors Minutes

December 20, 2023

Action Items:

- The board approved the 2024 engagement letter for Baker and Tilly as the association's accountants. The board approved the 2024 Engagement Letter for Peter Ruth with Stock & Leader as the association solicitor.
 - The board approved the 2024 committee appointments.
 - The Board reviewed the current status of the strategic plan and what action items had been completed.
 - It was reported to the Board that RAYAC's NAR Core Standards Compliance review was accepted and approved by the Pennsylvania Association of REALTORS.
 - The Board received an update on the current NAR litigation.
- **Reports:**
President's Remarks. President Reid Weinbrom thanked outgoing directors Brian Berkheimer, Simon Overmiller, Brad Shafer and Tony White for their service on the Board.
- The meeting minutes from November were approved.
 - Treasurer's report. Treasurer Ed Bender indicated that we were on budget and while we had budgeted for a 5% membership loss in 2023 we actually ended up with 15 more members than the same time period in 2022. Also the staff was able to identify a new property insurance carrier that realized over \$2,000 in cost savings for the association.

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Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 5
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. 10

Inspectors

Adler Home Inspections
All Pro Inspections
Allied Home Inspections Inc
American Property Examiners
BH Home Inspection
Buyers Eyes Home Inspections, LLC
Clear to Close Renovations
D.M. Shank Home Inspection
Extra Mile Home Inspection
Helping Solutions LLC
Homechek Inc
HomeRite Inspections
[HouseMaster Home Inspections](#) -
ad pg. 32
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

ACNB Bank
Annie Mac Home Mortgage
Bay Capital Mortgage Corp
Beacon Light Mortgage, LLC
Centennial Lending Group
[CMG Home Loans](#) - ad pg. 31
Cross Country Mortgage
EMM Loans
Fairway Independent Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad
pg.2
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. 12
Members 1st FCU
M & T Bank Mortgage Division
Moneyline Lending, LLC
Mortgage Network
Movement Mortgage
Northpointe Bank

Union Community Bank
Tidewater Mortgage
[Traditions Mortgage](#) - ad pg. 3
Media, Marketing & Photography
360 Tour Designs
Atlas Rubber Stamp & Printing
Home Insight 360
Media One PA
Next Door Photos
Open.Tours
Real Estate Exposures
Vincent and Morgan Real Estate Media

Other

Comparion Insurance Agency
Goosehead Insurance
Heaving Load Hauling, LLC
LHOP At York Housing Opportunity
Center
[MYclosing, LLC](#) - ad pg. 8

Pest Control

All American Termite/Pest Control
Lynn Pest Management

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

Title/Settlement Co.

Abstracting Co. of York County
Anchor Abstracting Co. Inc.
Apple Leaf Abstracting & Settlement
Bryn Mawr Abstract, Inc.
Community Settlement
Even Par Settlement Services
Homesale Settlement Services
Hometown Real Estate Settlements LLC
[Lakeside Title Company](#) - ad pg. 5
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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