

# RAYAC Connection

## What's Inside

## Join Us For The Party!

Junior Achievement	2
RPAC Leaders	3
RPAC Winners/Awards	4
Membership News	5-6
Staff Contacts	7
Affiliate Trade Show	8
Professionalism Award	9
Housing Snapshot	10
Awards & Installation Recap	11
RAYAC Leadership	12
25 Years in the Business	12
Bingo Event	13
CE Course Catalog	14-30
Bright Training	31
BOD Minutes	32
Affiliate Member List	33



RAYAC YPN PRESENTS  
**A MARDI GRAS PARTY**

SPONSORED BY:  
**CMG HOME LOANS**

**13TH** FEB. 2024

LOCATION: SOUTH COUNTY BREWERY  
COST: \$25  
TIME: 5:00 - 7:00 PM  
REGISTER THROUGH THE MEMBER PORTAL

ONE FREE DRINK TICKET AND HEAVY HORS D'OEUVRES

### 2023 Year End Housing Reports

[York County](#)

[Adams County](#)



[REGISTER HERE](#)

# FULTON BANK COMMUNITY COMBO

UP TO 100% FINANCING AVAILABLE

The Fulton Bank Community Combo purchase mortgage offered by Fulton Mortgage Company is a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

- 80% First Mortgage combined with up to a 20% Second Mortgage\*

\* Matching rate and term for both mortgages

#### Sam Miller

Mortgage Sales Manager  
NMLS #: 467645

717.968.6676  
smiller@fultonmortgagecompany.com

#### Connie Kern

Senior Mortgage Loan Officer  
NMLS #: 480617

717.968.1017  
ckern@fultonmortgagecompany.com

#### Travis Hiden

Mortgage Loan Officer  
NMLS #: 2270902

717.350.9777  
thiden@fultonmortgagecompany.com

#### Cindy Nolt

Senior Mortgage Loan Officer  
NMLS #: 404208

717.572.5310  
cnolt@fultonmortgagecompany.com

**FultonMortgageCompany**  
A Division of  
**Fulton Bank, N.A.**

[fultonbank.com/mortgage](https://fultonbank.com/mortgage)

Fulton Bank, N.A. Member FDIC. Subject to credit approval.



## 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](mailto:jaclyn@rayac.com)



## Thank You!

THANK YOU to everyone who contributed  
**\$25,440** 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  
Stella Raffensberger  
Bradley Shafer

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

Marie Arcuri  
Gina Baum  
Tami Behler  
Brian Berkheimer  
Mark Carr  
Jennifer Clemens  
Casey Dougherty  
Debbie Folmer  
Cynthia Forry  
Michelle Gemmill  
Lisa Hartlaub  
Judy Henry  
Susan Johnston  
Glenda Kane  
Scott Kopp  
John Linton  
Cindy Mann  
Debra McManus  
Ashley Motter  
Robyn Pottorff  
Holly Purdy  
Brenda Riddle  
Selina Robinson  
Cynthia Sarver  
Brittani Snyder  
Stephen Turner  
Richard Vangel  
Linda Werner  
Michael Wheeler  
Petula Yingling

Gerald Austin  
Bobby Behler  
Dennis Berkebile  
John Bowman  
Suzanne Christianson  
Chris Dell  
Bridget Floyd  
Tereasa Forbes  
Lora Foster  
Judd Gemmill  
Martin Heaps  
Josh Jackson  
Michele Jones  
Jennifer Kibler  
Nathan Krotzer  
Bobbi Laucks  
Deborah McLaughlin  
Robin Mede-Butt  
Cinda Nease  
Mary Price  
Stacey Raffensberger  
Mark Roberts  
Christina Rosensteel  
Deborah Smith  
Donna Troupe  
Jason VanDyke  
Shelley Walter  
Julie Wheeler  
Roxanne Whitaker



Celebrating 25 Years in Business

The Lakeside Escrow team takes pride in protecting its clients and delivering the best real estate closing experience in Maryland and Pennsylvania.

Lakeside Escrow offers state-of-the-art technology for buyers to deposit their EMD funds from their phone, tablet or PC. We offer RON closings, remote signings and we can provide off-site Notary assistance.

*Lakeside Escrow*  
43 Frederick Street  
Hanover, PA  
(443) 539-1346



**Nicole Church**  
Settlement Officer

Direct: (443) 539-1346  
NChurch@lakesidetitle.com

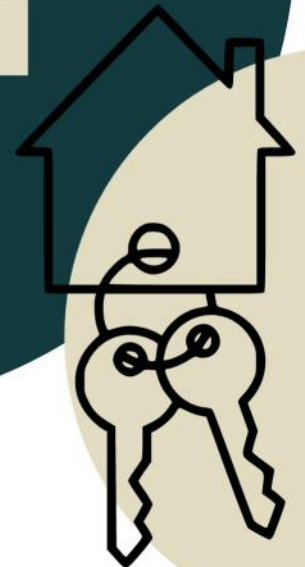
**CGA**  
LAW FIRM

REAL ESTATE SERVICES

- Settlements
- Title Insurance
- Landlord/Tenant Issues

**717-848-4900**

[WWW.CGALAW.COM](http://WWW.CGALAW.COM)



# 2023 RPAC Office Challenge Winners

The RPAC Office challenge breaks the offices down into 4 categories, small offices (1-4 members), medium (5-14 members), large (15-34) and x-large (35+ members).

Offices in each category were in competition with one another to collect the highest per capita contribution in RPAC donations.

## Small Offices

**Third Place**  
Real Broker LLC-Pine Street Office

**Second Place**  
Brown Appraisers

**First Place**  
Jim Warfield Realty

## Medium Offices

**Third Place**  
BHHS Gettysburg Office

**Second Place**  
Sites Realty

**First Place**  
Southern Management Rentals

## Large Offices

**Third Place**  
Berkshire Hathaway North Hanover

**Second Place**  
Century 21 Dale

**First Place**  
Berkshire Hathaway Cinema Dr

## Extra Large Offices

**Third Place**  
Re/Max Patriots

**Second Place**  
Berkshire Hathaway West York

**First Place**  
KW Keystone Realty Hanover Office

## PAR RPAC Awards Luncheon

RAYAC won four awards from the Pennsylvania Association of REALTORS RPAC luncheon in January.

**For large boards:** Most improved Per Capita Contribution, Most Improved Membership Participation, 3rd Place for Highest Percentage of Members Contributing to RPAC, and 3rd Place for Highest Per Capita RPAC Contribution.

This is the first time that RAYAC went home with winning four awards!



# Membership News

## New Members

**Tina Buzzard**, Infinity Real Estate  
**Bonnie Caton**, Iron Valley Gettysburg  
**Kecia Curtis**, EXP Realty  
**Keysi Alcantara Espinosa**, Coldwell Banker York  
**Kaheya Fochtman**, Re/Max Pinnacle  
**Miesha Hill**, Elite Property Management  
**Bushira Johnson**, Keller Williams Keystone  
**Heather Kidd**, Howard Hanna York  
**Tanner Kirkpatrick**, Lime House  
**Anthony J Lardarello Jr.**, EXP Realty  
**Albert Linsdell**, Real Broker  
**Klare E Lowman**, Iron Valley  
**Alan Moose**, Berkshire Hathaway (H)  
**Ginger Nwandu**, Keller Williams Keystone  
**Bridget A Ort**, Berkshire Hathaway (E )  
**Javier Perez**, Renaissance Realty  
**Charles Ruth**, Re/Max Patriots  
**Amanda Sanders**, Coldwell Banker York  
**Judith Specht**, Realty One Group  
**Scott Trimmer**, EXP Realty  
**Tori M Wagner**, Re/Max 1st Class  
**Christopher Wenzel**, Berkshire Hathaway (W)  
**Adam Zeigler**, Inch & Co

## Member Changes

**Clarissa Avery**, Iron Valley York  
**Nicholas Bair**, Keller Williams Keystone  
**Nicholas Bostic**, Real Broker, LLC  
**Claudia Castillo**, Iron Valley York  
**Julie A Clapsaddle**, Keller Williams Keystone  
**Dillon S Herman**, Century 21 Core Partners  
**Lindsey Herman**, Century 21 Core Partners  
**Jennifer Ann Jenkins**, Long and Foster  
**Maryanne Juris**, Iron Valley York  
**Brendan S Landis**, Century 21 Core Partners  
**Robert W Lochte**, Realty One Group Generations  
**Daniel Melhorn**, Howard Hanna York  
**Martha Mitchell**, Keller Williams Keystone  
**Terrie Myers**, Iron Valley York  
**Bridget A Ort**, Berkshire Hathaway (E )  
**Linda L Pacy**, Re/Max Optimum  
**Armel Possi Yepmo**, Re/Max Optimum  
**Jerry Lee Riggleman**, Real Broker, LLC  
**Sherri Rose**, Berkshire Hathaway (H)  
**Rachelle Semper**, Realty One Group Generations  
**Hope Shank**, Re/Max Components  
**Isaiah D Unger**, Re/Max Distinctive  
**Tracy Wandress**, Real Broker, LLC  
**Christopher Way**, EXP Realty  
**Luke Yeagle**, VYBE Realty  
**Emily F Yount**, Corner House Realty

## Member Drops

**Bryton Abel**, Iron Valley York  
**Robert Eric Axelson**, Real Broker LLC  
**Michael Bair**, Berkshire Hathaway (E )  
**Mary L Beier**, Berkshire Hathaway Home Service  
**Ellen L Biesecker**, Berkshire Hathaway (H)  
**Robert C Brendel**, Re/Max Components  
**Mary A Brose**, Berkshire Hathaway (W)  
**Adriana Bullaj**, House Broker Realty  
**Joan S Bushey**, Berkshire Hathaway (G)  
**Josephine Campisi**, Campisi Appraisal Services  
**Nathan R Christian**, Berkshire Hathaway (G)  
**Debra A Clemons**, Century 21 Dale  
**Gabriela Czerwinska**, Century 21 The Real Estate Center  
**Yara Dakhallah**, Real Broker LLC  
**Richard A Davis**, Keller Williams Keystone  
**Randi S Dayhoff**, Iron Valley Gettysburg  
**Jonathon C Dehoff**, Century 21 Core Partners  
**Aracelis Delgado-Correa**, House Broker Realty  
**Joseph N Dickerson**, Coldwell Banker York  
**Victor Dominguez**, EXP Realty  
**Nicholas Dowling**, Realty One Group Generations  
**Darlene M Eisenhart**, Coldwell Banker York  
**Jessica Anne Elliott**, Coldwell Banker York  
**Dennis L Emerich**, CLIMB Properties  
**Blaise K Fisher**, Real Broker, LLC  
**Cory Floyd**, Keller Williams York  
**Cheryl A Freeman**, Mountain View Realty  
**Kathy L Fugate**, Berkshire Hathaway (SH)  
**Katelyn Gelles**, Iron Valley Gettysburg  
**Elizabeth L Glass**, Coldwell Banker Ellicott City  
**Maria Hax**, Berkshire Hathaway (G)  
**Kiuana Henderson**, Coldwell Banker York  
**Jessica Ayala Jackson**, House Broker Realty  
**Edward James**, Berkshire Hathaway (H)  
**Soranlly Jardines-Diaz**, Keller Williams York  
**David Jones**, Robert Jones Appraisers  
**Barbara J Kauffman**, Berkshire Hathaway (E )  
**Courtney Kauffman**, Keller Williams Keystone  
**Olivia C Kay**, Realty One Group Generations  
**Robin H Keefover**, Realty One Group Dockside  
**Fahad Khan**, Coldwell Banker York  
**Melina Kostarelos**, Coldwell Banker York  
**David P Krieger**, Coldwell Banker Realty  
**Britni L Kuhn**, Keller Williams Realty Partner  
**Scott M Lederer**, Berkshire Hathaway (Baltimore)

## Membership Stats

(as of 01/20)

	2024	2023
Primary REALTORS	1219	1232
Secondary REALTORS	116	119
Pending Applicants	12	10
Total REALTORS	1347	1361
Affiliates	79	101
Total Members	1,426	1,462

**Jenna Lloyd**, Coldwell Banker York  
**Anne Lockwood**, Keller Williams Keystone  
**Cheryl M McCarter**, Coldwell Banker York  
**Bryce J Mackes**, Coldwell Banker York  
**Lindsay McAllister**, Berkshire Hathaway (SH)  
**Chase A McGowan**, Inch & Co  
**Benjamin Meyer**, EXP Realty  
**Barbara L Miller**, Miller & Assoc.  
**Madelyn E Miller**, Realty One Group Generations  
**Melissa A Miller**, Melissa Miller Realtor  
**Stephanie Mrozinski**, Century 21 Core Partners  
**Morgan H Muse**, Keller Williams Realty  
**Garbriella N Newcomer**, House Broker Realty  
**Luis Raul Ortega**, Weichert Realtors  
**Brenda Y Pagan**, EXP Realty  
**Krish Patel**, Coldwell Banker York  
**Teresa C Phillips**, Long and Foster  
**Shana K Porter**, Berkshire Hathaway (E )  
**Joanne Ritchick**, Long and Foster  
**Michael John Rogers**, Berkshire Hathaway (SH)  
**Matthew M Ruth**, Inch & Co  
**Mary Rose Salla**, VYBE Realty  
**Jeffery L Schorner**, Berkshire Hathaway (H)  
**Phillip Schorner**, Berkshire Hathaway (H)  
**Matthew Shultz**, Iron Valley Gettysburg  
**Kermit Singley Jr.**, Miller & Assoc.  
**Jackie E Speary**, Howard Hanna Shrewsbury  
**Lauren N Stankiewicz**, Keller Williams Keystone  
**Bill E Strain**, House Broker Realty  
**Layla Strawbridge**, House Broker Realty  
**David Telp**, Coldwell Banker York  
**Yuliya V Tremaskina**, ExecuHome Realty  
**Gloria A Wachter**, Inch & Co  
**Tahje Amer Wade**, Century 21 Core Partners  
**Justin Waltman**, Realty One Group Generations  
**Kayla Warner**, House Broker Realty  
**Alexandra H Welty**, Mountain View Realty  
**Kimberly Wilson**, Real Broker LLC  
**Tyler James Wilson**, Berkshire Hathaway (W)  
**William Witsik**, Keller Williams Keystone

# Membership News (continued)

## New Office/Brokerage

None

State Farm Insurance, Michelle Kreeger  
2241 W Market Street  
York, PA 17404  
717-900-4454

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

### BL Companies

2601 Market Place  
Suite 350  
Harrisburg, PA 17110  
717-651-9850

### PNC Bank

1511 Kenneth Road  
York, PA 17408  
240-762-1243

## FairHaven Completion

Louisa Belcamino, Howard Hanna York  
Miesha Hill, Elite Property Management  
Bushira Johnson, Keller Williams  
Keystone  
Heather Kidd, Howard Hanna York  
Anthony Lardarello, EXP Realty  
Peter Ohliger, Berkshire Hathaway (G)  
Kenzie Stanford, Keller Williams  
Keystone  
Scott Trimmer, EXP Realty  
Adam Zeigler, Inch & Co

**Settle  
WITHOUT SETTLING!**

**3 Locations to  
Better Serve You**

**York Office**  
1500 E Market St  
York, PA 17403

**Hanover Office**  
1454 Baltimore St  
Suite B  
Hanover, PA 17331

**Shrewsbury Office**  
12539 Susquehanna Trail S  
Glen Rock, PA 17327

**YORKTOWNE**  
SETTLEMENT COMPANY

**717-840-4422**  
[YorktowneSettlement.com](http://YorktowneSettlement.com)

[f](#) [i](#) [@YorktowneSettlementCo](#)

START USING  
YOUR NEW  
MEMBER BENEFIT!



**FOREWARN**

Brought to you by



## RAYAC Office Hours

**Monday - Thursday**  
8:30 a.m. to 4:30 p.m.

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

**Phone**  
(717) 843-7891

**Fax**  
(717) 854-0720

## Association Staff

**Shanna Terroso**  
RCE, AHWD, C2EX,  
Chief Executive Officer  
Ext. 106  
[shanna@rayac.com](mailto:shanna@rayac.com)

**Mireya Carlsen**  
Director of Professional  
Development  
Ext. 109  
[mireya@rayac.com](mailto:mireya@rayac.com)

**Doug Clark**  
Business & Finance Director  
Ext. 111  
[doug@rayac.com](mailto:doug@rayac.com)

**Jaclyn Eriksen**  
Public Relations Director  
Ext. 110  
[jaclyn@rayac.com](mailto:jaclyn@rayac.com)

**Deb Kottmyer**  
Clerk (PT)  
[deb@rayac.com](mailto:deb@rayac.com)

**First-to-Know Expertise.**

- 1031 Tax Deferred Exchange
- Buying or Selling Property
- Eminent Domain
- Environmental Issues
- Foreclosures
- Leases
- Right-of-Way
- Settlement & Closing Services
- Survey Disputes
- Tenants
- Title Insurance
- Title Search

*When decisions matter, Stock and Leader.*

221 W. Philadelphia St., Suite 600  
York, PA 17401  
717.846.9800

[StockandLeader.com](http://StockandLeader.com)

**Stock and Leader**  
ATTORNEYS AT LAW

Business. Government. Personal.

**Guild mortgage**

**We deliver the promise of home**



**Tom Lutz**  
Branch Manager  
NMLS#135170  
717.891.0685



**Diane Leib**  
Sr. Loan Officer  
NMLS#137018  
717.487.4622



**Kevin Wivagg**  
Sr. Loan Officer  
NMLS#311080  
717.891.1989



**Rob Frey**  
Sr. Loan Officer  
NMLS#147464  
717.891.0685



**Shawn Kelly**  
Sr. Loan Officer  
NMLS#615649  
717.542.5005

**Let's Talk! 2555 Kingston Rd. Suite 230, York, PA 17402 | 717.925.2350**

Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org);  
Guild Mortgage Company is not affiliated with the REALTOR® Association of York & Adams Counties.



## **LET THE GAMES BEGIN AT THE RAYAC AFFILIATE TRADE SHOW!**

Enjoy a free lunch while networking with numerous RAYAC affiliate members and learn how their services can assist with your business.

There will be a variety of games to play for chances to win gift cards and other prizes!

**DATE:** Thursday, March 28, 2024

**TIME:** 11:30 AM - 1:00 PM

**LOCATION:** Wyndham Garden York

**COST:** FREE - but please register through the member portal

**[REGISTER HERE](#)**



## 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!](#)



### PROFESSIONAL SHORT SALE NEGOTIATIONS

***Servicing all of Pennsylvania & Maryland***

*For more information contact **Chad Gelsinger**  
at (717) 460-7001 or via email at **chad@myclosing.com***

- Buyers Receive Added Incentives
- Hassle-Free Closings, Anytime, Anywhere
- Honesty & Integrity
- Full Disclosure, No Hidden Fees

Phone: (877) 299-0251  
Fax: (888) 990-7652  
info@myclosing.com  
www.myclosing.com

# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### December 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 1,038 homes were sold in Adams County in 2023, a 13% decrease from 2022. In York County 5,416 homes were sold throughout the year, which is a 16% decrease from this time last year.

The median sales price in Adams County was \$287,500, a 5% increase over last year. The median sales price in York County was \$264,000, an 8% increase from last year.

"In 2023, real estate in York and Adams Counties marked a historic milestone, achieving the highest-ever median home sale prices recorded in a single year for both regions. Since 2020, the median home sale price in York County has surged by 32%, while Adams County has experienced a 28% increase. This notable price escalation can be attributed primarily to sustained buyer demand and a shortage of available inventory. The decline in the number of home sales across both counties reflects the dual impact of limited inventory for prospective buyers and higher interest rates. As we enter 2024, there is optimism that interest rates may have reached their peak, potentially stabilizing or even decreasing in the next coming months. However, the persistent challenge remains, the insufficient supply of homes for sale with both counties maintaining less than a two-month supply of inventory. The real estate market exhibits a nuanced landscape, where homes in specific price ranges continue to experience swift movement, while others linger on the market for extended periods. In this dynamic environment, the guidance of a REALTOR® is crucial for both buyers and sellers in achieving their respective goals," stated Jason Phillips, the 2024 RAYAC President.

RAYAC Statistics by School District						
2023-2022 (January 1-December 31) Comparison						
School District	2023 Median Sale Price	2022 Median Sale Price	% Change	2023 Number Sold	2022 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$285,000	\$290,000	-2%	115	137	-16%
Conewago Valley	\$251,650	\$230,000	9%	256	300	-15%
Fairfield	\$317,500	\$280,000	13%	86	110	-22%
Gettysburg	\$349,900	\$307,495	14%	328	346	-5%
Littlestown	\$280,000	\$270,000	4%	157	209	-25%
Upper Adams	\$272,450	\$235,500	16%	96	86	12%
<b>Total Adams County</b>	<b>\$287,500</b>	<b>\$275,000</b>	<b>5%</b>	<b>1038</b>	<b>1188</b>	<b>-13%</b>
<b>York County</b>						
Central York	\$279,875	\$262,200	7%	468	594	-21%
Dallastown	\$281,755	\$258,600	9%	475	602	-21%
Dover	\$257,280	\$240,000	7%	341	356	-4%
Eastern York	\$250,000	\$231,000	8%	181	206	-12%
Hanover	\$225,000	\$202,000	11%	213	295	-28%
Northeastern	\$279,500	\$259,990	8%	322	415	-22%
Northern York	\$325,000	\$346,500	-6%	207	279	-26%
Red Lion	\$265,000	\$249,900	6%	384	464	-17%
South Eastern	\$325,500	\$315,000	3%	264	282	-6%
South Western	\$299,000	\$265,000	13%	483	519	-7%
Southern York	\$329,950	\$335,000	-2%	242	281	-14%
Spring Grove	\$280,000	\$275,000	2%	320	434	-26%
West Shore	\$304,000	\$265,000	15%	373	376	-1%
West York	\$213,500	\$201,500	6%	312	371	-16%
York City	\$126,750	\$119,900	6%	540	609	-11%
York Suburban	\$263,500	\$235,000	12%	291	371	-22%
<b>Total York County</b>	<b>\$264,000</b>	<b>\$245,000</b>	<b>8%</b>	<b>5,416</b>	<b>6,454</b>	<b>-16%</b>

## Recap of the 2023 RAYAC Awards and Installation Event

We extend our gratitude to all those who joined us at the Awards and Installation event held on January 25, 2024, at the Yorktowne Hotel. It was a fantastic day dedicated to honoring our 2024 Board of Directors and recognizing the achievements of our award winners!

Congratulations to the board members that were installed that morning.

Jason Phillips, President

Selina Robinson, Vice President

Ed Bender, Treasurer

Jennifer Clemens, Secretary

Reid Weinbrom, Immediate Past President

Allison Altman

John Birkeland

Carolyn Boyle

Casey Dougherty

Tereasa Forbes

Cynthia Forry

Martin Heaps

Adam McCallister

Paula Musselman



***Congratulations to our awards winners as well!***

**Affiliate of the Year** – Steve Johnson with Homechek

**REALTOR of the Year** – Martin Heaps, Howard Hanna

**Community Service Award** – John Linton, Berkshire Hathaway

**YPN Award** – Justin Vogl, Cummings & Co

**Steve Snell Educational Excellence Award** - Ken Worley, Berkshire Hathaway

For more pictures from the event, please visit our [FACEBOOK](#) page.



**At Mason Dixon Settlements, we believe that each individual client has different needs, so our goal is to customize the closing experience to accommodate.**

[www.masondixonrealestatesettlementco.com](http://www.masondixonrealestatesettlementco.com)

## 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

### Past President

**Reid Weinbrom**  
Keller Williams, 755-5599

### 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



Congratulations to the following members who achieved 25 Years of RAYAC membership in 2023.

These individuals were recognized during the RAYAC Awards and Installation event and received their 25 Year Pin.

**Marie Arcuri**  
**Cathy Brant**  
**Sandy Fake**  
**Judy Henry**

**Lori Hockensmith**  
**Curtis Perago**  
**Karen Tavenner**  
**Sue Ullman**

Fun fact, when they joined the association in 1998 the median home sale price in York County was \$99,900 and today it is \$264,000.



Love your home loan  
as much as your home.

Whether you're buying, building, or refinancing, our experienced lenders will help you every step of the way— from house hunting to housewarming—so you get a loan that's just right for you.



TraditionsMortgage.com

Member FDIC

The RAYAC Foundation is revamping the Designer Bag Bingo event, and it will be making a brand new appearance in early 2025!

Once we have set the date and have buttoned up the details, we will make an announcement to the membership.

This is going to be an event you do not want to miss.

We are very excited to announce all of the details shortly!



 **White Rose**  
SETTLEMENT SERVICES, INC.

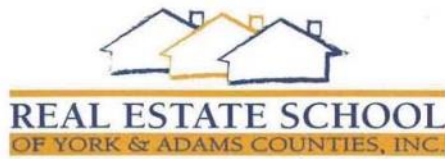
**WE'RE HERE AND READY TO HELP.**



Our online tools are great, but there's nothing like personal service.  
Our friendly, knowledgeable staff is ready to assist you  
with all of your settlement needs.

**[www.wrsettlements.com](http://www.wrsettlements.com)**

Phone: 717.846.8882 · Fax: 717.846.3386 · 1441 East Market Street, York, PA 17403



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

## 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.

**Spring Class Date:** 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:**

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:**

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:

<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 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 ---

### **Broker Course (Required):**

#### **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:**

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:**

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

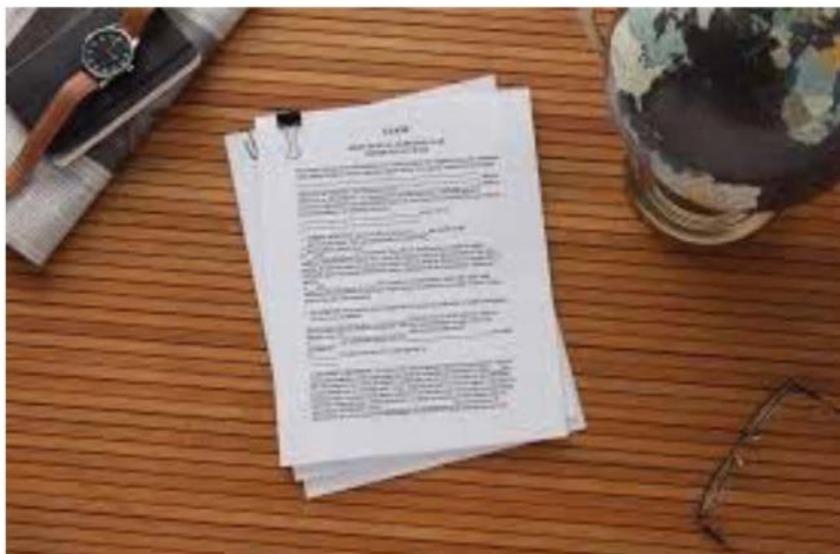
### 1031 Exchanges & Tax Reform

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!

### 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](mailto: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.**



## 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](https://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/>



NATIONAL  
ASSOCIATION of  
REALTORS®  
*Official Certification*



## Bright MLS Classes

**February 21, 2024**

Understanding Bright MLS Reports, 10:00 am - [REGISTER HERE](#).

How to Enter a Listing in Bright MLS, 2:00 pm - [REGISTER HERE](#).



### NATIONALLY RECOGNIZED, LOCALLY DEVOTED

CMG Home Loans is an award-winning, nationwide lender but your South Central PA Team specializes in YOU!

- ▶ **Quick Closings**
- ▶ **Efficient Communication**
- ▶ **Award-Winning Service**
- ▶ **More Loan Options and Exclusive Products**
  - VA, FHA, USDA, Conventional, Jumbo
  - All In One Loan™, HomeFundIt™

#### *South Central PA TEAM*

**WENDY LANDIS, NMLS# 257320**  
☎ (717) 968-3848

**JEREMIAH GOOD, NMLS# 1546697**  
☎ (717) 825-6149

**MIKE LAUCKS, NMLS# 141101**  
☎ (717) 577-6968

**BILL TULL, NMLS# 659156**  
☎ (717) 424-0438

**KARENA FOSS, NMLS# 153948**  
☎ (574) 532-2408

**LISA PAVEY, NMLS# 404365**  
☎ (717) 873-2880

**DAN YOKEMICK, NMLS# 2307283**  
☎ (717) 968-8897

**MICHAEL BRIGHTBILL, NMLS# 1581410**  
☎ (717) 215-7906

**VINCE IADEVAIA JR, NMLS# 146851**  
☎ (410) 487-9270

**VINCE IADEVAIA III, NMLS# 1578301**  
☎ (410) 236-5026

**CHRISTI TOLLINGER, NMLS# 403747**  
☎ (717) 577-1229

**SUSAN WOOD, NMLS# 1841465**  
☎ (717) 781-7708



CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS ID# 1820 (www.nmlsconsumeraccess.org), is an equal housing lender. Licensed by the NJ Department of Banking and Insurance. Licensed by the Virginia State Corporation Commission #MC-5521 To verify our complete list of state licenses, please visit <http://www.cmgfi.com/corporate/licensing>. 2951 Whiteford Road Suite 100 & 301 York, PA 17402, Branch NMLS# 2442262

---

## Board of Directors Minutes

January 11, 2024

### Reports:

- The RAYAC Board Members were formally installed by RAYAC Solicitor Peter Ruth.
- The Board approved the meeting minutes from December 20, 2023.
- The Board unanimously approved the RAYAC Anti-Trust Resolution.
- The Board accepted the Treasurer's report. We had an unusually large number of members pay their 2024 REALTOR® Membership Dues in the last two days of December. The RAYAC investment account increased by over \$150,000 from December 2022. We are starting off 2024 in a good financial position.
- The Board went into executive session to review a new membership application.
- The Board approved additional members to the 2024 Committees.
- The Board received reports from the solicitor that the Legal Hotline continues to be busy.
- The membership report showed that we ended 2023 with a net of 15 more members than December of 2022.



**HouseMaster®**  
a neighborly company  
A full service inspection company

**SCHEDULING**  
**717-256-4400**  
**housemaster.com/lancaster**  
**admin529@housemaster.com**



# 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

Central Penn Appraisals, Inc  
Maryland Appraisal Company

## Builders

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

## Home Improvement/Repairs

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

## Home Warranties

First American Home Warranty

## Inspectors

Absolute Radon Mitigation LLC  
Adler Home Inspections  
Buyers Eyes Home Inspections, LLC  
D.M. Shank Home Inspection  
Homechek Inc  
[HouseMaster Home Inspections](#) -  
ad pg. 33  
Mike Sheely Home Inspections  
Mirkwood Home Inspections, LLC.  
New Leaf Home Inspection  
Precision Inspections & Radon  
Radon Protection Services of  
Gettysburg, Inc.

Real Services Inc  
S.A.F.E. Inspection Services  
TEK Inspection Company  
Wetus Group LLC  
The Mitigator  
Top Dawg Inspections  
Trimmer Home Inspections  
Tri-M Home & Building Inspections

## Lenders

ACNB Bank  
Bay Capital Mortgage Corp  
Beacon Light Mortgage, LLC  
[CMG Home Loans](#) - ad pg. 32  
Cross Country 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  
M & T Bank Mortgage Division  
Moneyline Lending, LLC  
Movement Mortgage  
McLean Mortgage  
Northpointe Bank  
PNC Bank  
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  
Real Estate Exposures  
Vincent and Morgan Real Estate Media

## Other

Comparion Insurance Agency  
Kyle Sparks of Health Markets  
Goosehead Insurance  
LHOP At York Housing Opportunity  
Center  
Michelle L Kreeger, State Farm Insurance  
Tenfold

## Pest Control

Lynn Pest Management

## Surveyors/Engineers

Gordon L Brown & Assoc., Inc.  
BL Companies

## 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](#) - ad pg. 11  
[MYclosing, LLC](#) - ad pg. 9  
Quality Service Settlements  
[White Rose Settlement Services](#) - ad pg.  
13  
[Yorktowne Settlement Co](#) - ad pg. 6



901 Smile Way  
York, PA 17404  
Phone (717) 843-7891  
Toll-free in PA 1-866-288-9306  
Fax (717) 854-0720



[rayac.com](http://rayac.com)  
[www.OpenThisWeek.com](http://www.OpenThisWeek.com)  
[www.facebook.com/  
RAYACRealEstate](http://www.facebook.com/RAYACRealEstate)  
& check out RAYAC's Facebook  
group exclusively for members