

RAYAC Connection

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Join Us For The First RAYAC
Member Social of the Year!

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**Rayac
Member Spring
Social**

THURSDAY, APRIL 11, 2024

TIME: 4:00 PM - 6:00 PM

LOCATION: HIGHLAND TAPS AND TABLES

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Member Portal

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717.350.9777
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Cindy Nolt

Senior Mortgage Loan Officer
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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



Thank You!

THANK YOU to everyone who contributed
\$26,665 to RPAC already in 2024
including these RPAC leaders!

Sterling R (\$1,000)

Steve Brown
Nathan Elfner

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Martin Heaps

Capitol Club (\$250-\$499.99)

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Gregg Clymer
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Judd Gemmill
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Brenda Riddle
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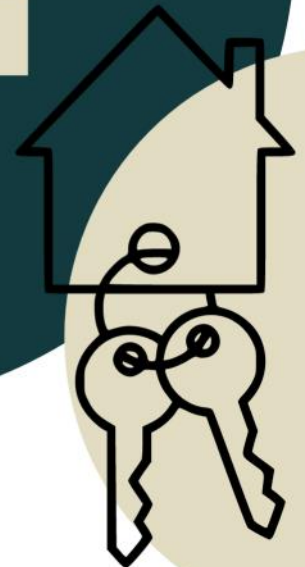
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Fair Housing Month

April marks Fair Housing Month, in which Realtors® across the country recommit to fair and equitable treatment for all homebuyers and renters.

The federal Fair Housing Act, which was passed in April 1968, protects the rights of those searching to rent or buy a home by banning discrimination in housing-related transactions based on seven protected classes: race, color, national origin, religion, sex, disability and familial status. Additionally, the Pennsylvania Human Relations Act protects against housing discrimination in the commonwealth and includes two additional protected classes: age (over 40) and users, handlers or trainers of assistance animals for persons with disabilities.

“Treating clients fairly is something Realtors® subscribe to with the National Association of Realtors® Code of Ethics, and in fact, our Code of Ethics also prohibits discrimination against clients based on sexual orientation and gender identity” said Realtors Association of York and Adams Counties Chief Executive Officer, Shanna Terroso. “It is not something we take lightly. We believe everyone has the right to choose where they want to live and we’re committed to being honest and impartial when it comes to fair housing and upholding the law.”

Fair housing extends well beyond working with your Realtor®. Discrimination has happened with mortgage lenders, appraisers and homeowners’ insurance when someone is treated differently due to their race, color, national origin, religion, sex, disability or familial status. “Redlining” is also a form of discrimination when banks and insurance companies deny services to residents of certain areas based on the race or national origin of the residents in the neighborhood where their homes are located.

“Being treated fairly when going through the homebuying or renting process is of utmost importance,” she added. “Seeking different professional opinions is a good way to confirm you are getting a fair treatment.”

If consumers believe they have experienced a fair housing issue, they should contact the Pennsylvania Human Relations Commission at phrc.pa.gov.

For more information regarding Fair Housing, the National Association of Realtors® has a lot of information. Click [HERE](#) to read various articles.

RAYAC encourages all members to take the FairHaven course through NAR. To get started, please click [HERE](#).



Membership News

New Members

Harish Arora, Real Broker Fort Washington
Scott Barnhart, Jaguar Commercial Real Estate
Kimberly Batts, EXP Realty King of Prussia
Stephen Bear, EXP Realty King of Prussia
Anneka Bear, EXP Realty King of Prussia
Danelle Bender, Cummings & Co
Taisha Butler, Real Broker Springwood
Malak Danour, Keller Williams Keystone
Carol Vasquez De Garcia, Coldwell Banker
Lona Emenheiser, Iron Valley York
Unique Fields, Berkshire Hathaway (E)
Ashley Gal, Berkshire Hathaway (CD)
Kerry Glover, Keller Williams Keystone
Emily Goodling, Re/Max Components
Martha Hernandez, Howard Hanna York
Joseph Hill, Keller Williams Keystone Gettysburg
Ryan Michael Lordan, EXP Realty
Nicholas Lord, Lime House
Ethan Mills, Re/Max 1st Class
Peter Ohliger, Berkshire Hathaway (G)
Nikole Pitilis, Berkshire Hathaway (E)
Joseph Reynolds, EXP Realty King of Prussia
Miguel Miranda Rivera, Real Broker Springwood
Kenneth Rudacille, Coldwell Banker
Carter Sandstrom, Realty One Group
Mariah Schmittel, Rock Commercial
Soraya Schneider, Berkshire Hathaway (H)
Melissa Trump, Iron Valley Hanover
Alexander West, Berkshire Hathaway (CD)

Member Changes

Daniel Adams, Cummings and Co
Kara J Andrews, Keller Williams Keystone
Kristal Bassett Posada, Re/Max Components
Chelsey J Hinkle, Keller Williams Keystone
Rebekah Hunter, Re/Max Patriots
Gavin M Lamparter, Inch & Co
Ralph Louis, Re/Max Components
Ivetta V McCauley, Inch & Co
Scott Graham Morehouse, Re/Max Patriots
Roberto C Perez, Iron Valley York
Alexandra M Polimeni, Sportsman Properties R.E
Talitha Rideout, Coldwell Banker
Jill M Romine, Re/Max Components
Shawn L Scott, Coldwell Banker
Hunter Shank, Coldwell Banker
Jami Zelger, Coldwell Banker

Member Drops

Hannah Ann Clough, Berkshire Hathaway (E)
Erica L Isenock, Real Broker, LLC
Kelsey McCullough, Berkshire Hathaway (H)
David McKeag, Berkshire Hathaway (W)
Ronald Allen Miles Jr., Howard Hanna (Y)

New Office/Brokerage

Realty One Group Generations
 19 W. Railroad Ave
 Shrewsbury, PA 17361
 410-357-6218

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

Primary Residential Mortgage
 2575 Eastern Blvd
 York, PA 17402
 717-577-0101

New American Funding
 3500 Market Street, Ste 206
 Camp Hill, PA 17011
 717-659-0515

Membership Stats

(as of 03/20)

	2024	2023
Primary REALTORS	1217	1217
Secondary REALTORS	117	103
Pending Applicants	30	12
Total REALTORS	1364	1332
Affiliates	83	95
Total Members	1,447	1,427

FairHaven Completion

Kimberly Batts, EXP Realty Philadelphia
Carla Chambers, Renaissance Realty Sales
Lona Emenheiser, Iron Valley York
Ashley Gal, Berkshire Hathaway (CD)
Martha Hernandez, Howard Hanna York

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3 Locations to Better Serve You

York Office
 1500 E Market St
 York, PA 17403

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 Glen Rock, PA 17327

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Fair Housing for REALTORS

Wednesday, April 17th at 10:00 am

Celebrate Fair Housing Month with PAR President Preston Moore and 2023 Colorado Association of Realtors® President Natalie Davis as they discuss the legal and ethical obligations of fair housing and how embracing fair housing creates opportunities for all.

Davis is a national speaker and business coach committed to inspiring real estate professionals to become intentional industry thought leaders. She also teaches NAR At Home With Diversity and Implicit Bias Override courses.

[REGISTER HERE](#)



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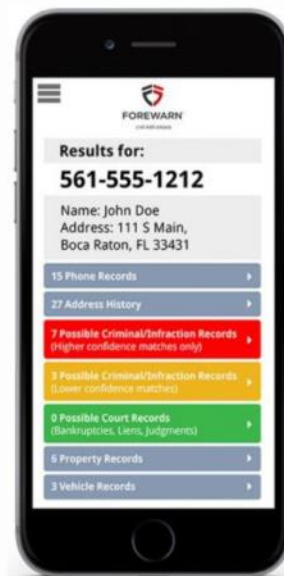
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RAYAC Seeks Board of Directors Candidates

RAYAC is looking for several talented leaders to serve on the Board of Directors. All interested candidates are asked to complete this [application](#) by June 21, 2024. If you have additional questions, please contact [Shanna Terroso](#).

Leadership Opportunities

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

Leadership York

Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the series finds it to be incredibly worthwhile. [Click here](#) for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at shanna@rayac.com by June 7, 2024.

Leadership Hanover

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career. [Click here](#) for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at shanna@rayac.com by June 7, 2024 .



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

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Deb Kottmyer

Clerk (PT)

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Shawn Kelly
Sr. Loan Officer
NMLS#615649
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Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org;
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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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Congratulations to Monti Joines for Winning the First Professionalism Award!



RAYAC Foundation Charity Golf Outing

The RAYAC Foundation Annual Charity Golf outing will take place on **Thursday, June 6th** at Heritage Hills Golf Resort!

Registration opens at 8:00 am with a shotgun start at 9:00 am.

This is a perfect opportunity to network with fellow RAYAC members while enjoying a day outside and taking in beautiful views.

Be sure to join us for a delicious BBQ lunch and awards presentation following the event.

There are still sponsorship opportunities available. Please contact Jaclyn@rayac.com for more information.





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HOURS

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Saturday: 9 a.m. to 5 p.m.

Eastern Time



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**REALTORS® ASSOCIATION
OF YORK & ADAMS COUNTIES, INC.**

Monthly Housing Statistics



RAYAC Housing Snapshot

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

February 2024 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 127 homes were sold in Adams County in February 2024, a 21% increase from 2023. In York County 655 homes were sold during the first two months of 2024, which is a 4% increase from this time last year.

The median sales price in Adams County was \$292,500, a 10% increase from 2023. The median sales price in York County was \$261,301, a 9% increase from last year.

“ We are delighted to announce that in both counties, the number of home sales has increased, and the median home sale price has seen an increase compared to the same period last year. This sets a positive tone for the beginning of the year in the housing market. Additionally, there has been a slight uptick in the inventory supply, offering buyers more options. We hold a cautious yet optimistic outlook for a promising spring housing market.” said Jason Phillips, 2024 RAYAC President.

RAYAC Statistics by School District 2024-2023 (January 1-February 28) Comparison

School District	2024 Median Sale Price	2023 Median Sale Price	% Change	2024 Number Sold	2023 Number Sold	% Change
Adams County						
Bermudian Springs	\$293,000	\$270,000	9%	9	7	29%
Conewago Valley	\$268,000	\$219,250	22%	29	33	-12%
Fairfield	\$315,000	\$260,000	21%	9	10	-10%
Gettysburg	\$337,500	\$322,000	5%	36	34	6%
Littlestown	\$270,000	\$309,950	-13%	30	12	150%
Upper Adams	\$221,500	\$241,000	-8%	14	9	56%
Total Adams County	\$292,500	\$264,900	10%	127	105	21%
York County						
Central York	\$316,250	\$237,000	33%	58	60	-3%
Dallastown	\$273,911	\$255,000	7%	64	57	12%
Dover	\$264,500	\$217,750	21%	40	36	11%
Eastern York	\$228,000	\$230,000	-1%	29	18	61%
Hanover	\$234,250	\$190,000	23%	24	29	-17%
Northeastern York	\$264,450	\$257,990	3%	28	42	-33%
Northern York	\$322,500	\$325,000	-1%	18	25	-28%
Red Lion	\$270,000	\$240,000	13%	43	51	-16%
South Eastern	\$325,000	\$325,000	0%	37	29	28%
South Western	\$285,300	\$263,750	8%	65	50	30%
Southern York	\$323,990	\$300,000	8%	31	23	35%
Spring Grove	\$285,000	\$267,500	7%	39	40	-3%
West Shore	\$272,500	\$275,000	-1%	34	39	-13%
West York	\$202,900	\$200,000	1%	35	41	-15%
York City	\$116,000	\$124,950	-7%	67	64	5%
York Suburban	\$234,900	\$282,000	-17%	43	27	59%
Total York County	\$261,301	\$239,900	9%	655	631	4%

YOU ARE INVITED TO

RAYAC'S MULTICULTURAL POTLUCK LUNCH

THE RAYAC DEI COMMITTEE WOULD LIKE TO INVITE YOU TO JOIN US FOR A DELIGHTFUL MULTICULTURAL POTLUCK LUNCH GATHERING!

BRING YOUR FAVORITE DISH THAT REPRESENTS A FAMILIAL, ETHNIC, OR CULTURAL CULINARY TRADITION THAT HOLDS SIGNIFICANCE FOR YOU TO SHARE WITH YOUR RAYAC FRIENDS AND COLLEAGUES.

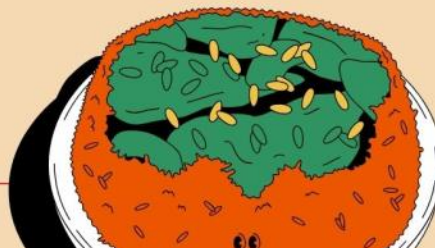
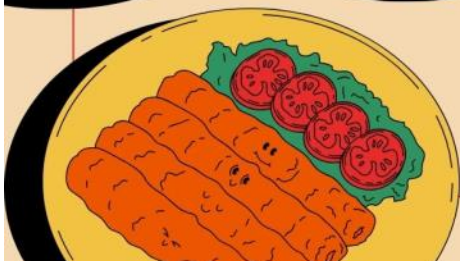
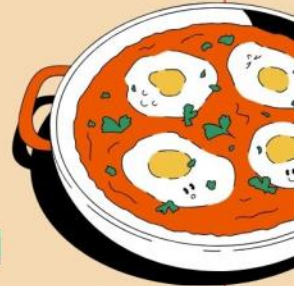
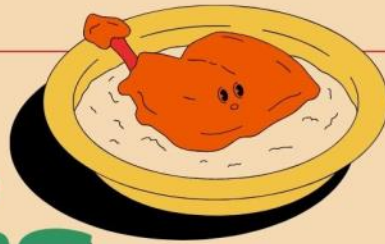
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3**

TIME: 11:30 AM - 1:30 PM

LOCATION: THE RAYAC OFFICE

PLEASE LET US KNOW WHAT YOU'LL BE BRINGING SO WE CAN ENSURE A VARIETY OF DISHES. LOOKING FORWARD TO A WONDERFUL FEAST TOGETHER!



RAYAC Leadership

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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

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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

NAR Settlement Agreement

On March 14, the National Association of Realtors® revealed a proposed settlement agreement aimed at resolving litigation concerning claims brought by home sellers regarding broker commissions. The agreement, if approved, would bring an end to claims against NAR, encompassing over one million NAR members, all state/territorial and local Realtor® associations, all association-owned Multiple Listing Services (MLSs), and all brokerages with an NAR member as principal that had a residential transaction volume of \$2 billion or below in 2022. It's important to emphasize that current practices will remain unchanged for the time being. Anticipated changes, pending approval, are slated for implementation in mid-July. NAR anticipates that the approval process will span several months or longer.

Here are resources provided by both the National Association of REALTORS® and the Pennsylvania Association of REALTORS® with factual information on the settlement agreement.

[The Truth About NAR the NAR Settlement Agreement](#)

[Facts.realtor](#)

[Competition.realtor](#)

[Litigation FAQ](#)

[PAR Resource Website](#)



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REGIONAL

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May 30

7:45 a.m. - Registration
8:00 a.m. - Breakfast & Networking
9:00 a.m. - 12:00 p.m. - Program

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RAYAC Course Catalog 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.

License Renewal Information

You should have received an email from the Real Estate Commission regarding license renewal. Just click on the link and follow the instructions. Be sure to complete all 14 hours including all requirements BEFORE you renew your license with the Commission. Failure to do so may result in a fine from the Real Estate Commission.

If you are unable to access your PALS account, you can reset your password, and retrieve your registration code on the PALS login page.

If you do not complete your education requirements and renew your license by May 31, 2024, it will be inactivated by the Commission and you will have to submit a Reactivation application in order to practice real estate again.

PALS Website: www.pals.pa.gov

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.

If a license was issued March 1, 2024 or later, you do not have to renew your license or take any education courses.

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.

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

Commercial Module: Available online—see below:

Online Option: RAYAC is partnered with the CE Shop to bring you online continuing education. If you use this link to complete your online courses, they will appear in your RAYAC Member Portal. We are not able to track any other courses that you take online.

Link to Online Courses: <https://yorkadams.leaponline.com/online-education/pennsylvania/real-estate/sales-license/post-licensing/courses.html>

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

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, \$40

Class Dates:

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"

<https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education/courses.html>



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

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: There is only one approved online option, through 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

Additional courses will be offered in the fall.

Class Schedule at a Glance

Spring 2024:

- April 3: 8:30 am—4:30 pm: General Module (required for new agents)
- April 9: 8:30 am—12:00 noon: AI & ChatGPT for Real Estate—Zoom
- April 9: 1:00—4:30 pm: Cybersecurity: How Technology can Ruin Your Business—Zoom
- April 10: 8:30 am—12:00 noon: REALTORS Breaking Bad (Commercial Ethics)
- April 10: 1:00—4:30 pm: 1031 Exchanges & Tax Reform
- April 23: 8:30 am—12:00 noon: Pricing or Pandering
- April 23: 1:00—4:30 pm: Normal or Crazy
- April 24: 8:30 am—12:00 noon: Practice Safe Legal Real Estate by Following RELRA (Hanover)
- April 24: 1:00—4:30 pm: COE: Advertising, Social Media & the Agent (Hanover)
- April 25: 8:30 am—12:00 noon: Financing Nuts & Bolts
- April 25: 1:00—4:30 pm: Multiple Offers: Keeping it Legal, Ethical, and Sane
- May 1: 8:30 am—4:30 pm: Residential Module
- May 2: 8:30—12:00 noon: COE: Our Promise of Professionalism
- May 2: 1:00—4:30 pm: Practice Safe Legal Real Estate
- May 8: 8:30—12:00 noon: Best of the Hotline
- May 8: 1:00—4:30 pm: Pennsylvania Contracts
- May 13: 8:30—12:00 noon: Agency in Pennsylvania
- May 13: 1:00—4:30 pm: Mysteries, Myths & Screw-ups



National Speaker Craig Grant is back with Updated Technology Classes!

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

Class Date: April 9, 2024

Location: Zoom Webinar

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

April 9 from 9:00 am—12:30 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.

Attention: Hanover/Gettysburg Agents!

Complete your mandatory courses with us in Hanover: this includes the course required by the Real Estate Commission due by May 31, 2024, and the Ethics course due by December 31, 2024. Class date is April 24, 2024.

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

Cost: \$40/class, 3.5 Real Estate CE, **Instructor:** Melanie McLane

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 offering 7 hours of Commercial classes April 10, 2024: Commercial Ethics, and an updated course on 1031 Tax Exchanges. You will still have to take the Commission-mandated course called, "Practice Safe, Legal Real Estate by Following RELRA."

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

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

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

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

REAL ESTATE CLASSES

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

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

Pennsylvania Real Estate Contracts

This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Sellers Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates. Peter T. Ruth, Esq., Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date: 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: April 23 from 8:30 am - 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

Bright MLS Classes



April 17, 2024

Bright MLS Basics—What You Need to Know, 10:00 am - [REGISTER HERE](#).

Creative Searching Using Bright MLS, 2:00 pm - [REGISTER HERE](#).

Lockbox Tips

We are becoming aware that the lifespan of the lockbox batteries are coming to an end. We normally see an increase of dead batteries when the heat of summer kicks in. If you have lockboxes assigned to you, you should be notified by SentiLock when your lockbox batteries should be replaced. However, you are able to change the lockbox batteries prior to being notified. RAYAC has batteries available, free of charge. You may pick them up during regular RAYAC business hours in the RAYAC office. Please give us a call prior to coming in just to make sure they are still in inventory.

This would also be a good time to remind you that the firmware in your lockbox should be updated at least twice a year. Just like updating the Software in your mobile device, your lockbox will work more efficiently if the firmware is upgraded often. To see how to update your firmware, please watch the following [video](#).

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RAYAC'S FOOD TRUCK EVENT



MAY 15

11:00 AM – 2:00 PM

**Sponsored By:
CMG Home Loans**

5 FOOD TRUCKS:

**7 Spices
Bubble Wow Waffle
Mr. Bill's Seafood
Parma Pizza – Dallastown
Stone Burgers & Fries**

Location: 901 Smile Way, York, PA 17404

Board of Directors Summary

March 7, 2024

- The board approved the meeting minutes from January 2024.
- The board accepted the Treasurer's report. The school district and county property taxes have been paid for the year. The investment account is seeing positive results as well. Bright MLS declared a dividend and RAYAC should be receiving those funds this summer.
- The board went into executive session to review a new membership application.
- The board denied a request for a waiver of a membership late fee.
- The board denied a request for waiving the new member orientation requirement.
- The board denied a request for a reimbursement of a class registration fee.
- The board adopted verbatim the decision of a Professional Standards hearing panel.
- The remaining 2024 RAYAC committee members were appointed.



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Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 3

Dethlefs Pykosh & Murphy

[Stock and Leader](#) - ad pg. 8

Appraisers

Central Penn Appraisals, Inc

Maryland Appraisal Company

SRB Appraisals

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

HomeRite Inspections

[HouseMaster Home Inspections](#) -
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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

Urban Property Services LLC

Lenders

ACNB Bank

Bay Capital Mortgage Corp

Beacon Light Mortgage, LLC

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Cross Country Mortgage

Fairway Independent Mortgage
Corp.

First Alliance Home Mortgage

[Fulton Mortgage Company](#) - ad
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Guardian Mortgage

Guaranteed Rate Affinity

[Guild Mortgage](#) - ad pg.8

Heritage Valley Federal Credit
Union

Homesale Mortgage, LLC

Homestead Funding Corp.

[Horizon Farm Credit](#) - pg. 15

M & T Bank Mortgage Division

Moneyline Lending, LLC

Movement Mortgage

McLean Mortgage

New American Funding

Northpointe Bank

PNC Bank

Primary Residential Mortgage, Inc

Union Community Bank

Tidewater Mortgage

[Traditions Mortgage](#) - ad pg. 14

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

A&M Friendly Movers PA LLC

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. 6

[MYclosing, LLC](#) - ad pg. 10

Quality Service Settlements

[White Rose Settlement Services](#) - ad pg.
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[Yorktowne Settlement Co](#) - ad pg. 5



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