

RAYAC Connection

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Who is Ready to Play a Game with RAYAC's Affiliate Members?



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**](#)

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* Matching rate and term for both mortgages

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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

Governor's Club (\$500-999)

Martin Heaps

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Tina Llorente
Stella Raffensberger
Bradley Shafer
Kenneth Worley

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

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Gina Baum
Bobby Behler
Ed Bender
Brian Berkheimer
Mark Carr
Jennifer Clemens
Casey Dougherty
Debbie Folmer
Cynthia Forry
Michelle Gemmill
Lisa Hartlaub
Josh Jackson
Michele Jones
Jennifer Kibler
Scott Kopp
John Linton
Cindy Mann
Debra McManus
Ashley Motter
Cinda Nease
Mary Price
Stacey Raffensberger
Mark Roberts
Christina Rosensteel
Deborah Smith
Kristyn Stouch
Stephen Turner
Richard Vangel
Linda Werner
Michael Wheeler
Petula Yingling

Gerald Austin
Susan Becker
Tami Behler
Dennis Berkebile
John Bowman
Suzanne Christianson
Chris Dell
Bridget Floyd
Tereasa Forbes
Lora Foster
Judd Gemmill
Judy Henry
Susan Johnston
Glenda Kane
Lynn Knapko
Nathan Krotzer
Bobbi Laucks
Deborah McLaughlin
Robin Mede-Butt
Kim Moyer
Robyn Pottorff
Holly Purdy
Brenda Riddle
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Brittani Snyder
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Nicole Church
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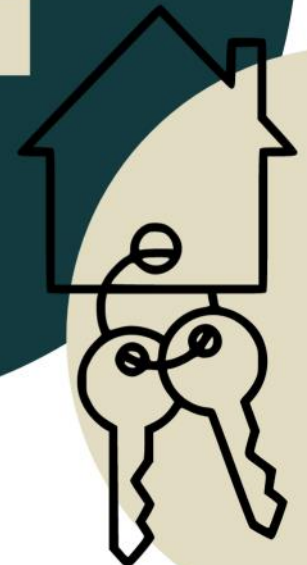
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Membership News

New Members

Louisa Belcamino, Howard Hanna York
 Joseph Brennen, Lime House LLC
 Carmen Brown, Berkshire Hathaway (E)
 Amanda Cunningham, House Broker Realty
 Jason Foor, Keller Williams Keystone
 Daisha Givens, Berkshire Hathaway (E)
 Graham Guy, Iron Valley York
 Jessie Mae Jaworski, EXP Realty
 Zachery E Keller, Re/Max Components
 Anne Metelus, Re/Max Optimum
 Phillip Morningstar, Cummings & Co
 Elizabeth O'Brien, Iron Valley Gettysburg
 Kristin Patterson, JA Myers
 Karen Snyder, Coldwell Banker York
 Nicholas C Spanakis, Keller Williams Keystone
 Colin J Speaks, Re/Max 1st Class
 Kenzie Stanford, Keller Williams Keystone
 Dawn Stewart, Berkshire Hathaway (PenFed)

Member Changes

Kent Anderson Jr., Inch and Co
 Dawn D Bender, Real Broker LLC
 Hazel R Bertholdt, Inch and Co
 Robert Biancuzzo, Iron Valley York
 Carmen Brown, Berkshire Hathaway (E)
 Chad Burrows, Inch & Co
 Jonelle Daviau, Cummings & Co
 Sharon L Emenheiser, Coldwell Banker York
 Michael J Farinelli, Keller Williams Keystone
 Karen A Gilbert, Inch and Co
 Candis Goines, LPT Realty, LLC
 Kira Harris, LPT Realty, LLC
 Chelsey J Hinkle, Keller Williams Keystone
 Frederick Ijff, Inch and Co
 Shane Michael Laucks, Inch & Co
 Ralph Louis, Re/Max Components
 Aaron D Marshall, House Broker Realty
 Lindsay McAllister, Coldwell Banker York
 Ivetta V McCauley, Inch and Co
 Michael V Myers, Inch and Co
 Harry W Nail, Inch and Co
 Belinda J Onasch, Keller Williams Keystone
 Alexandra M Polimeni, Sportsman Properties R.E.
 Hope Jordan Ricci, Inch and Co
 Brenda S Riddle, House Broker Realty
 Joshua M Rinier, Inch and Co
 Diana Rodriguez, Inch and Co
 Shawn L Scott, Coldwell Banker York
 Sandy Talley, Inch and Co
 Gloria A Wachter, Coldwell Banker York
 Jami Zelger, Coldwell Banker York

Member Drops

Kara J Andrews, Berkshire Hathaway (H)
 Dalton M Brittain, Iron Valley York
 Jaclyn Currie, Inch and Co
 Paula D Damiano, EXP Realty
 Stephen M Feeser, Howard Hanna York
 Patricia J Freed, Century 21 Dale
 Angela Giddings, Iron Valley York
 Wendy Holtzinger, Coldwell Banker York
 Gavin M Lamparter, Keller Williams Keystone
 Mark Laratonda, Keller Williams Keystone
 Bailey MacDonald, Century 21 Core Partners
 Christina M Morgan, Berkshire Hathaway (H)
 Sean Patterson, Keller Williams Keystone
 Katelyn Plymire, Keller Williams Keystone
 Joseph H Skinner III, Keller Williams Keystone
 Dale A Torbert, Mr. T Enterprises
 Deana M Turner, Statewide Real Estate Brokerage
 John Vaughn, Century 21 Dale
 Jason W Wilson, Cummings & Co
 Anthony Woodward Sr., Keller Williams Keystone
 Spenser B Yost, Inch and Co.

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

Urban Property Services LLC
 PO Box 113
 Red Lion, PA 17356
 267-963-7227

Membership Stats

(as of 02/20)

| | <u>2024</u> | <u>2023</u> |
|--------------------|-------------|-------------|
| Primary REALTORS | 1215 | 1202 |
| Secondary REALTORS | 117 | 101 |
| Pending Applicants | <u>17</u> | <u>16</u> |
| Total REALTORS | 1349 | 1319 |
| Affiliates | <u>81</u> | <u>94</u> |
| Total Members | 1,430 | 1,413 |

FairHaven Completion

Mariah Schmittel, Rock Commercial
 Nicholas Spanakis, Keller Williams Keystone

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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

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YPN Mardi Gras Event

Thank you to everyone that attended the YPN Mardi Gras event at South County Brewery.

It was a great night filled with delicious food, drinks, and of course, wonderful company!

Thanks again to CMG Home Loans for sponsoring the event!



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

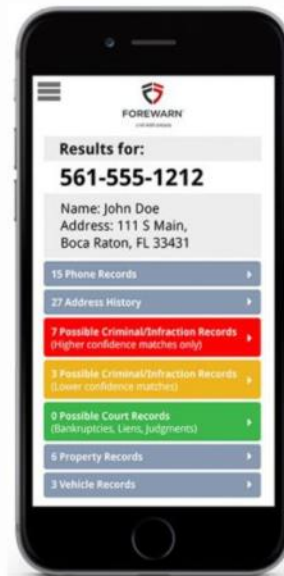
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Friday

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Kevin Wivagg
Sr. Loan Officer
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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;
Guild Mortgage Company is not affiliated with the REALTOR® Association of York & Adams Counties.

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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**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

January 2024 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 65 homes were sold in Adams County in January 2024 which is a 14% increase from this time last year. In York County 299 homes were sold during the first month of 2024, which is a 1% decrease from this time last year.

The median sales price in Adams County was \$270,000, a 2% increase from 2023. The median sales price in York County was \$250,000, a 4% increase from last year.

"Starting off 2024, the housing market in York County is experiencing a very small decline in the number of home sales compared to last year. The median sold price has risen by 4% year to date, and homes are lingering on the market a bit longer than in 2023. However, there's a silver lining as inventory has also seen a slight increase. It's important to note that this data only reflects one month, so the changes aren't yet statistically significant," emphasized Jason Phillips, President of RAYAC for 2024.

**RAYAC Statistics by School District
2024-2023 (January) Comparison**

| School District | 2024 Median Sale Price | 2023 Median Sale Price | % Change | 2024 Number Sold | 2023 Number Sold | % Change |
|---------------------------|------------------------------|------------------------------|-----------|------------------------|------------------------|------------|
| Adams County | | | | | | |
| Bermudian Springs | \$291,500 | \$270,000 | 8% | 4 | 3 | 33% |
| Conewago Valley | \$276,200 | \$228,000 | 21% | 18 | 18 | 0% |
| Fairfield | \$290,000 | \$293,750 | -1% | 6 | 2 | 200% |
| Gettysburg | \$382,450 | \$374,245 | 2% | 10 | 20 | -50% |
| Littlestown | \$270,000 | \$269,900 | 0% | 19 | 7 | 171% |
| Upper Adams | \$172,500 | \$199,900 | -14% | 8 | 7 | 14% |
| Total Adams County | \$270,000 | \$264,900 | 2% | 65 | 57 | 14% |
| York County | | | | | | |
| Central York | \$261,300 | \$262,500 | 0% | 27 | 29 | -7% |
| Dallastown | \$280,000 | \$260,000 | 8% | 29 | 25 | 16% |
| Dover | \$248,000 | \$200,250 | 24% | 10 | 14 | -29% |
| Eastern York | \$210,000 | \$210,000 | 0% | 16 | 8 | 100% |
| Hanover | \$227,500 | \$194,500 | 17% | 14 | 6 | 133% |
| Northeastern York | \$261,450 | \$250,000 | 5% | 10 | 23 | -57% |
| Northern York | \$340,000 | \$332,500 | 2% | 9 | 14 | -36% |
| Red Lion | \$265,000 | \$238,000 | 11% | 23 | 32 | -28% |
| South Eastern York | \$310,300 | \$323,500 | -4% | 14 | 18 | -22% |
| South Western York | \$306,500 | \$249,000 | 23% | 28 | 25 | 12% |
| Southern York | \$323,990 | \$359,900 | -10% | 15 | 9 | 67% |
| Spring Grove | \$250,450 | \$275,000 | -9% | 18 | 20 | -10% |
| West Shore | \$288,500 | \$270,000 | 7% | 15 | 19 | -21% |
| West York | \$198,450 | \$207,500 | -4% | 20 | 20 | 0% |
| York City | \$109,900 | \$107,450 | 2% | 33 | 30 | 10% |
| York Suburban | \$233,450 | \$282,000 | -17% | 18 | 11 | 64% |
| Total York County | \$250,000 | \$240,000 | 4% | 299 | 303 | -1% |

The RAYAC YPN
Committee Presents:

YPN Connections

THE RAYAC YPN COMMITTEE IS EXCITED TO INTRODUCE A BRAND NEW SERIES CALLED *YPN CONNECTIONS*. JOIN US FOR ENGAGING ROUND TABLE DISCUSSIONS FACILITATED BY EXPERIENCED RAYAC MEMBERS.

This month's round table topics include:

- *Running Your Real Estate Career like a Business
- *Managing Your Finances
- *Engaging Your Community and Clients



March 20, 2024 | 1:00 PM | RAYAC Office

Attendance is free, but registration is necessary to secure your spot.

Don't miss out on this valuable opportunity to connect and learn!

[REGISTER HERE](#)

RAYAC Leadership

President

Jason Phillips, '25
Coldwell Banker, 854-9242

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Berkshire Hathaway, 235-9050

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Iron Valley, 316-8777

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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

RAYAC's Leadership Training Event

RAYAC's Board of Directors and committee chairs recently took a tour of downtown York City to view projects taking place in the area.

Downtown Inc led the tour with a viewing of the grounds for the new sports complex and then took everyone on a tour through Keystone Kidspace as well as a walk through the Royal Square District to view all of the gorgeous murals that have been painted on buildings.

Lots of cool things happening in our area, and lots of great things to point out to clients on why York County is a great place to live!



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Adams County Homebuyer Assistance Loans

 NEW! Homebuyer Assistance Loans are now available through Adams Economic Alliance!

 This program is in partnership with Home in Adams County, an initiative operated under South Central Community Action Programs (SCCAP) and supported by the Adams County Community Foundation.

 For more information, or to apply, contact Brady Rodgers, the Alliance's Director of Business and Community Outreach at brodgers@adamsalliance.org or 717-334-0042, extension 104.



NEW!
ADAMS COUNTY HOMEBUYER ASSISTANCE LOANS:

- UP TO \$10,000
- NO INTEREST
- NO MONTHLY PAYMENTS

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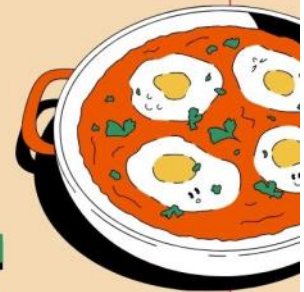
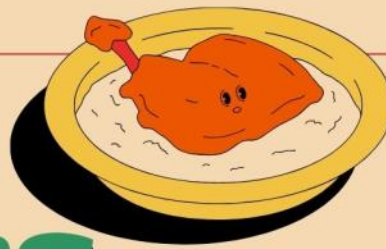
RAYAC'S

**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.

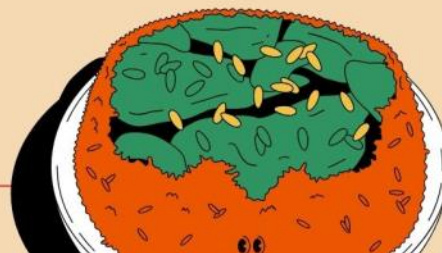
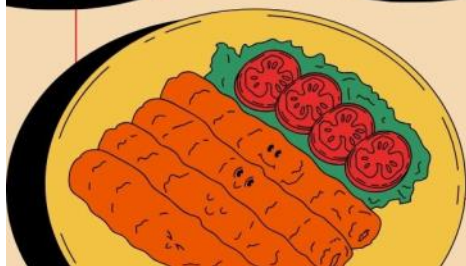
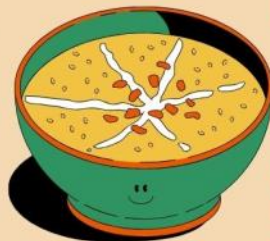
IT'S AN OPPORTUNITY TO ENJOY DELICIOUS FOOD, GREAT COMPANY AND LEARN MORE ABOUT ONE ANOTHER.



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!





REAL ESTATE SCHOOL
OF YORK & ADAMS COUNTIES, INC.



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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.

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.

Broker Course: 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

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.

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

Commercial Module: Topics include: the letter of intent, the commercial agreement of sale, leases and clauses, environmental issues, property management, 1031 exchanges, tenant fit out, floor measurement and load factors, and zoning issues.

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

Online Option: 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" 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:

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/courses.html>

Be sure to complete all 14 hours including all requirements BEFORE you renew your license with the Commission. Failure to do so can result in a fine from the Real Estate Commission.

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

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

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 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 Open-AI'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 Date: 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

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

REAL ESTATE CLASSES

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

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

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

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

Look for an email from the Real Estate Commission in the last week of March with instructions on how to renew your license. Be sure to complete all your educational requirements before you submit your renewal.

REAL ESTATE CLASSES

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

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

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.

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/>

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





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/>

Bright MLS Classes

March 20, 2024

Prospecting in Bright's Public Records, 10:00 am - [REGISTER HERE](#).

Creating a Comparative Market Analysis (CMA) in Bright MLS, 2:00 pm - [REGISTER HERE](#).



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Rayac Member Spring Social

THURSDAY, APRIL 11, 2024

TIME: 4:00 PM - 6:00 PM

LOCATION: HIGHLAND TAPS AND TABLES

Thank you to our Sponsors:

Horizon Farm Credit
Mason Dixon Settlements



Register through the
Member Portal

[REGISTER HERE](#)

One Day Codes

There have been a lot of questions lately surrounding the issuing of one day codes.

RAYAC's CEO, Shanna Terroso sits down to discuss this topic in a recent episode of From the Desk of the RAYAC Exec.

Click [HERE](#) to watch this very informative vide.



An advertisement for HouseMaster Home Inspections. The background shows three white service vans parked in a row, each with a ladder on the roof rack. Three men in dark shirts and khaki pants are standing in front of the vans. The text on the vans includes 'HouseMaster Home Inspections' and the phone number '717-256-4400'. In the top left corner, there is a logo for 'HouseMaster a neighborly company A full service inspection company'. In the top right corner, the text reads '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. 6

Appraisers

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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
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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
[CMG Home Loans](#) - ad pg. 27
Cross Country Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad
pg.2
Guardian Mortgage
Guaranteed Rate Affinity
[Guild Mortgage](#) - ad pg.6
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
Primary Residential Mortgage, Inc
Union Community Bank
Tidewater Mortgage
[Traditions Mortgage](#) - ad pg. 11

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

Comparison 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. 5
[MYclosing, LLC](#) - ad pg. 7
Quality Service Settlements
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