

RAYAC Connection

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VALUE OF YOUR RAYAC MEMBERSHIP

BY BECOMING A MEMBER OF THE REALTORS ASSOCIATION OF YORK AND ADAMS COUNTIES, YOU HAVE UNLIMITED ACCESS TO INVALUABLE INFORMATION THAT WILL HELP YOU ACHIEVE GREAT SUCCESS IN YOUR REAL ESTATE CAREER!

ANNUAL RAYAC MEMBERSHIP DUES: \$265



MUNICIPAL DATABASE

Over 100 municipalities in York & Adams Counties have different rules and regulations impacting the real estate industry. RAYAC simplifies access to this information for members. The database includes phone numbers for all utility companies in order to facilitate buyer transactions.

COST: Invaluable



FOREWARN

A proactive safety and intelligence app that provides solutions to enable real estate professionals to verify identity, search for criminal histories, and validate information provided by potential clients – all from just a phone number or a name.

COST: \$240 per year



RAYAC LEGAL HOTLINE

Talk one-on-one with RAYAC Solicitor Peter Ruth to get information to support your clients.

COST: \$150 per call



ADVOCACY

RAYAC is advocating for your industry in D.C. Harrisburg and locally with our two counties, 22 school districts and 106 municipalities.

Legislation matters and RAYAC is having a real impact.

COST: Invaluable



HOA/COA DATABASE

Over 200 HOA and COA communities in York and Adams Counties are regularly updated in RAYAC's database, offering members comprehensive information on community rules, such as age restrictions, rental policies, FHA approval, and more.

COST: \$1,000



DISCOUNT TO BRIGHT MLS

RAYAC is a shareholder of Bright MLS and all RAYAC REALTOR® members receive a discount in subscription fees.

COST: \$216 in savings per year



MARKET REPORTS

RAYAC keeps its members up to date with the York and Adams Counties housing market with the release of the monthly reports.

COST: \$240 per year



NEWS AND INFORMATION

We ensure members stay informed about the latest real estate news through newsletters, blog posts, videos, and our website.

Additionally, we offer a weekly recap of local newspapers to keep you updated. If you have questions, we have the answers.

COST: Invaluable



TECH HELPLINE

If your computer is in need of repair, RAYAC's Tech Helpline's computer experts are here to help!

We offer services ranging from spyware removal and virus protection, to software repair and help desk support. Whatever the issue may be, we'll have it fixed quickly to save you time and money.

COST: \$100 per call



REAL ESTATE SCHOOL

RAYAC hosts the top real estate school in our community, featuring high-quality classes, including online options, taught by accomplished national instructors. Offerings include Designation Courses, Broker Courses, Continuing Education, Seminars, Training, and New Licensee Education.

COST: \$35 member savings with SmartPass



REALTORS® ASSOCIATION
OF YORK & ADAMS COUNTIES, INC.

Board of Directors Summary

October 10, 2024

Action Items:

- Approved the September Board Meeting Minutes.
- The Treasurer reported that we remain on budget for 2024, with our investment account growing by over \$200,000.
- The Board elected the 2025 Officers: **President:** Selina Robinson, **Vice President:** Allison Altman, **Treasurer:** John Birkeland, **Secretary:** Jennifer Clemens.
- Appointed the 2025 Pennsylvania Association of REALTORS Board of Directors: Selina Robinson, Allison Altman, Jason Phillips, Tamra Peroni, Ken Worley, and Paula Musselman.

Reports:

- **Strategic Planning:** The Board will hold a strategic planning session on December 16th.
 - **PAR Business Meeting Recap:** The Board received a summary report from the recent PAR Business Meetings.
 - **Solicitor's Report:** The hotline remains active, with Peter Ruth making office visits as needed. There is ongoing confusion regarding the NAR Settlement Agreement Policy changes.
-

RAYAC Membership Dues for 2025

2025 REALTOR® Membership Dues

RAYAC emailed dues invoices to all members and payment is due to the Association on January 6, 2025.

RAYAC Local Dues: \$265

Pennsylvania Association of REALTOR® Dues: \$198 (PAR raised it dues by \$48 annually)

National Association of REALTORS® Dues: \$156

National Association of REALTORS® Special Assessment for the Consumer Advertising Campaign: \$45

Total 2025 REALTOR® Dues: \$664*

**does not include optional RPAC contribution*



Lockbox Update



RAYAC has recently reduced the price of the Sentrilock Bluetooth lockboxes due to the manufacturers warranty expiring.

The cost of a lockbox is now \$30 plus tax. Each lockbox will have new batteries and the firmware will be updated. Please note there is no longer a warranty.

Lockboxes can be purchased at the RAYAC office. Before coming to the office, please either call us at 717-843-7891, or email Doug@rayac.com. We need to be sure that there are enough updated lockboxes in our inventory.

Please check with your broker to confirm the brokerage policy on purchasing lockboxes before coming to the RAYAC office.

Congratulations to the 2025 RAYAC Officers!

President: Selina Robinson



Vice President: Allison Altman



Treasurer: John Birkeland



Secretary: Jennifer Clemens



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* Matching rate and term for both mortgages

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Mortgage Sales Manager
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Connie Kern

Senior Mortgage Loan Officer
NMLS #: 480617
717.968.1017
ckern@fultonmortgagecompany.com

Cindy Nolt

Senior Mortgage Loan Officer
NMLS #: 404208
717.572.5310
cnolt@fultonmortgagecompany.com

Teresa Myers-Gudknecht

Mortgage Loan Officer
NMLS #: 1674656
717.916.6160
tgudknecht@fultonmortgagecompany.com

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Thank You!

THANK YOU to everyone who contributed \$35,588 to RPAC already in 2024 including these RPAC leaders!

Congratulations to the RPAC Sweepstakes winners:

\$1,000 Amazon Gift Card: Glenda Kane

\$500 Rutters Gift Card: Katie Kopp,

Echo Show: Lynn Knapko,

Ring Door Bell: Dolly Bailey

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Nathan Elfner
Jim Warfield

Governor's Club (\$500-999)

Martin Heaps
Kenneth Worley

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Lisa Hartlaub
Tina Llorente
Tamra Peroni
Stella Raffensberger
Bradley Shafer
Bill Shanbarger
Reid Weinbrom

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

Allison Altman	Heather Aughenbaugh
Bob Argento	Marie Arcuri
Clarissa Avery	Gerald Austin
Susan Becker	Gina Baum
Tami Behler	Bobby Behler
Dennis Berkebile	Ed Bender
John Bowman	Brian Berkheimer
Suzanne Christianson	Mark Carr
Jennifer Clemens	Jeff Cleaver
Chris Dell	Barbara Deardorff
Brenda Drawbaugh	Casey Dougherty
Bridget Floyd	Ron Fimiani
Tereasa Forbes	Debbie Folmer
Lora Foster	Cynthia Forry
Michelle Gemmill	Lee Garlin
Judy Givens	Judd Gemmill
Terri Harmon	Liz Hamberger
Katie Horne	Judy Henry
Josh Jackson	Joshua Humer
Michele Jones	Susan Johnston
Glenda Kane	Renie Jordan
Lynn Knapko	Jennifer Kibler
	Scott Kopp

Nathan Krotzer
Diane Lawrence
Cindy Mann
Deborah McLaughlin
Robin Mede-Butt
Ashley Motter
Kimberly Pasko
Robyn Pottorff
Patty Price
Stacey Raffensberger
Jodi Reineberg
Mark Roberts
Jill Romine
Michael Sabo
Cynthia Sarver
Deborah Smith
Brittani Snyder
Shanna Terroso
Stephen Turner
Richard Vangel
Linda Werner
Michael Wheeler
Carrie Wilburn

Bobbi Laucks
John Linton
Robert McGuire
Debra McManus
Sharron Minnich
Cinda Nease
Miky Philson
Mary Price
Holly Purdy
Neil Reichart
Brenda Riddle
Selina Robinson
Christina Rosensteel
Gayle Sanders
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Rick Smith
Kristyn Stouch
Donna Troupe
Jason VanDyke
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Monthly Housing Statistics



RAYAC Housing Snapshot

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

September 2024 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 741 homes were sold in Adams County through September 2024, which is a 7% decrease from this time last year. In York County 4,213 homes were sold during the first nine months of the year, a 4% increase from 2023.

The median sales price in Adams County was \$320,000, a 12% increase from 2023. The median sales price in York County was \$275,000, a 4% increase from last year.

"The York County housing market is experiencing increasing sales and the highest median home sale price ever recorded, marking a new milestone for the region. A slight rise in inventory, coupled with a modest decline in mortgage rates, offers a promising outlook for both buyers and sellers as we move into a more balanced market." Jason Phillips, 2024 RAYAC President

**RAYAC Statistics by School District
2024-2023 (January 1-September 30) Comparison**

School District	2024 Median Sale Price	2023 Median Sale Price	% Change	2024 Number Sold	2023 Number Sold	% Change
Adams County						
Bermudian Springs	\$315,000	\$284,950	11%	81	84	-4%
Conewago Valley	\$255,000	\$250,000	2%	169	201	-16%
Fairfield	\$348,000	\$325,000	7%	60	63	-5%
Gettysburg	\$369,990	\$350,000	6%	255	254	0%
Littlestown	\$310,000	\$273,500	13%	114	126	-10%
Upper Adams	\$250,000	\$274,900	-9%	62	72	-14%
Total Adams County	\$320,000	\$284,950	12%	741	800	-7%
York County						
Central	\$280,000	\$284,750	-2%	391	358	9%
Dallastown	\$286,600	\$280,775	2%	361	353	2%
Dover	\$275,000	\$258,000	7%	277	265	5%
Eastern York	\$255,500	\$243,500	5%	151	128	18%
Hanover	\$235,000	\$229,900	2%	153	167	-8%
Northeastern	\$297,000	\$280,000	6%	220	233	-6%
Northern York	\$342,500	\$321,000	7%	148	143	3%
Red Lion	\$280,000	\$266,500	5%	288	306	-6%
South Eastern	\$340,000	\$335,000	1%	235	195	21%
South Western	\$304,000	\$295,000	3%	415	364	14%
Southern York	\$340,000	\$329,900	3%	189	183	3%
Spring Grove	\$273,500	\$285,000	-4%	258	232	11%
West Shore	\$315,000	\$300,000	5%	260	265	-2%
West York	\$239,900	\$206,000	16%	219	239	-8%
York City	\$140,000	\$127,250	10%	417	389	7%
York Suburban	\$265,000	\$264,000	0%	231	215	7%
Total York County	\$275,000	\$263,950	4%	4213	4035	4%

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



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Membership News

New Members

Tyler Barnes, Coldwell Banker York
 Amanda Brown, Berkshire Hathaway (H)
 Noemi Castro, Howard Hanna York
 Sara Frank, Re/Max 1st Class
 Sharmia Gardner, Keller Williams
 Keystone
 Erica Grimm, Coldwell Banker York
 Eric F Horne Sr., Cummings & Co
 Lindsay Moiles, Cummings & Co
 Brenda Pagan, EXP Realty
 Sarah Ricker, Sites Realty
 Hermann Saint-Cloud, Berkshire
 Hathaway (W)
 Elena Stoleriu, Inch & Co Property
 Management
 Jeffrey Lloyd Timmons Jr., Cummings &
 Co

Member Changes

Kae B Anderson, Brokers Realty.com
 Clarissa Avery, Iron Valley
 Joshua S Bealing, Berkshire Hathaway
 Homesale Realty
 Zachary Berkheimer, Berkshire Hathaway
 (H)
 Blake Tyler Bowman, Keller Williams
 Keystone
 Claudia Castillo, Coldwell Banker York
 Malak Danour, Iron Valley
 Lukas DelVuo, Keller Williams Keystone
 Vincenzo F Ferranti, Coldwell Banker
 Nicholas Angelo Feudale, Keller Williams
 Keystone
 David L Johnson Jr., Iron Valley
 Carrie Johnson, Iron Valley
 Brandi L Karl, Iron Valley
 Christopher McCarter, Berkshire
 Hathaway (H)
 Jacqueline Rose Mendenhall, Berkshire
 Hathaway Lancaster
 Elizabeth O'Brien, Iron Valley
 Amy Raynor, Iron Valley
 Andrew Redmond, Inch & Co
 Sherri Rose, Iron Valley
 Broc Schmelyun, Keller Williams Keystone
 Brady Shaffer, Keller Williams Keystone
 Colin J Speaks, Re/Max Quality
 Debora H Speaks, Re/Max Quality
 Rachel A Tsoukalis, Re/Max Patriots

Member Drops

Suneela Arora, Coldwell Banker York
 Ginger Bruha, Berkshire Hathaway (W)
 Justin M Busse, Coldwell Banker
 Giovanni Contino, Berkshire Hathaway
 (W)
 Amanda L Cunningham, House Broker
 Realty LLC

Michelle Dettorre, Berkshire Hathaway (E)
 Sophia Matsangakis, Coldwell Banker York
 Amanda Sanders, Coldwell Banker York
 Gloria A Wachter, Coldwell Banker York
 Alexander C West, Berkshire Hathaway
 (E)

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

None

Affiliate Drops

None

Membership Stats

(as of 10/21)

	<u>2024</u>	<u>2023</u>
Primary REALTORS	1250	1263
Secondary REALTORS	141	123
Pending Applicants	<u>8</u>	<u>15</u>
Total REALTORS	1399	1401
Affiliates	<u>89</u>	<u>96</u>
Total Members	1,488	1,497

Save the Date

Awards and Installation

Date: Thursday, January
 16, 2025

Time: 9:00 am

Location: Out Door
 Country Club



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 York, PA 17403

Hanover Office
 1454 Baltimore St
 Suite B
 Hanover, PA 17331

Shrewsbury Office
 12539 Susquehanna Trail S
 Glen Rock, PA 17327

YORKTOWNE
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717-840-4422
YorktowneSettlement.com

@YorktowneSettlementCo

RAYAC Office Hours

Monday - Thursday

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

Friday

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

Phone

(717) 843-7891

Fax

(717) 854-0720

Association Staff

Shanna Terroso

RCE, AHWD, C2EX,
Chief Executive Officer
Ext. 106

shanna@rayac.com

Mireya Carlsen

Director of Professional
Development
Ext. 109

mireya@rayac.com

Doug Clark

Business & Finance Director
Ext. 111

doug@rayac.com

Jaclyn Eriksen

Public Relations Director
Ext. 110

jaclyn@rayac.com

Deb Kottmyer

Clerk (PT)

deb@rayac.com

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Kevin Wivagg
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Rob Frey
Sr. Loan Officer
NMLS#147464
717.891.0685



Shawn Kelly
Sr. Loan Officer
NMLS#615649
717.542.5005

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RAYAC is Now Taking Applications for Various Awards and the Steve Snell Educational Excellence Award

If you or someone you know makes a difference in our community through exemplary volunteer service, please complete an application for RAYAC's Community Service Award.

Apply for the \$500 Steve Snell Educational Excellence Award to be used towards a designation or broker course. For an application outlining award and scholarship criteria, contact Shanna Terroso at shanna@rayac.com.

If you know someone deserving of the REALTOR of the Year Award and the YPN Award, please send those nominations to shanna@rayac.com.

Application deadline is December 2, 2024. Both award winners will be announced at RAYAC's Awards and Installation event.

RAYAC Annual Meeting Recap

The RAYAC Annual Business Meeting was a fantastic event, attended by so many of our valued members!

Our keynote speaker, Dr. Jessica Lautz, delivered an outstanding presentation, providing valuable insights into navigating the current real estate market. You can view [Dr. Lautz's slides here](#).

A big congratulations to our newly elected 2025 RAYAC Board of Directors: Mark Carr, Brenda Drawbaugh, Dave Hyson, and Roxanne Whitaker.

We're also pleased to announce that the Bylaws Amendments were successfully passed!

Be sure to visit our [Facebook](#) page for event photos.

2025 RAYAC Committees

Are you looking to get more involved with the association and meet more people? [Check out the list of various committees](#) RAYAC has to offer and join one or more today!



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YPN POWER PANEL

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Nathan Krotzer
Re/Max Pinnacle
Moderator



Heather Aughenbaugh
Realty One Group



Gregg Clymer
Coldwell Banker



Randell Jackson
Berkshire Hathaway

DATE: Wednesday, November 20, 2024

TIME: 12:00 PM

COST: \$10

LOCATION: RAYAC Office



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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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NAR Consumer Guide

NAR is pleased to share the latest installment in our "Consumer Guide" series on seller concessions.

This resource covers the most common types of seller concessions, rules for when and where to offer them, and how they can facilitate a successful transaction for both homebuyers and sellers.

As a reminder, the guides in this series are available for download in both English and Spanish on facts.realtor.

Please allow a few days for the Spanish version of the latest resource to be translated and uploaded.

For ease of reference, below is a running list of the resources published to date:

NEW: [Listing Agreements](#)

NEW: [Fair Housing](#)

NEW: [Multiple Listing Services](#)

[Seller Concessions](#)

[Why Am I Being Asked to Sign a Written Buyer Agreement?](#)

[Open Houses and Written Agreements](#)

[REALTORS'® Duty to Put Client Interests Above Their Own](#)

[What Veterans Need to Know About Buying a Home](#)

[Offers of Compensation](#)

[Negotiating Written Buyer Agreements](#)

Two New NAR Resources

To help empower members to act consistent with the settlement, NAR has developed two new resources that provide clarity on what is-and is not-permissible under the proposed settlement.

These resources help to define the responsibilities and limitations for real estate agents by outlining the "dos" and "don'ts" of supporting [homebuyers](#) and [home sellers](#) during the transaction process.

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

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

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

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

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

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

FELECIA PHILLIPS, NMLS ID# 2240380
☎ (717) 650-8650

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

KAREN ADAMSON, NMLS ID# 457024 | ☎ (717) 891-0085

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RAYAC Course Catalog 2024 - 2025

Appraisal, Broker, Designation, & Code of Ethics Classes

License Renewal—What You Need to Know

- Ethics Training: REALTOR members must complete 2.5 hours of Ethics training by December 31, 2024
- Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2026 for license renewal
- Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2025 for license renewal (to include 7 hours National USPAP and 2 hours PA Law)

Appraisal Classes

National USPAP

Cost: \$150.20 *

Instructor: Melanie McLane

7 hours Appraisal & RECE

This required course will bring students up to date on the changes to this year's USPAP, and explain how to best implement USPAP guidelines into daily appraisal practice.

*** NOTE:** This year, a new USPAP handbook has been added to the required course materials. The class price increase reflects the cost of this additional book. This handbook **DOES NOT** replace the USPAP manual, which is still required. All students **MUST** have their own copy of the current manual in order to receive class credit.

USPAP Class with **NEW** USPAP Handbook and Student Manual: \$150.20

Required USPAP 2024-2025 Manual: \$79.50

If you need a copy of the 2024-2025 USPAP Manual, please contact Mireya Carlsen at mireya@rayac.com, or go directly to the AppraisalFoundation.org to purchase one. You can either use a hard-copy manual or a virtual copy. The cost for each is the same: \$79.50.

Class Dates:

January 7, 2025 from 8:30 am—4:00 pm via Zoom webinar

June 10, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom

Appraisal Classes

The Changing Landscape of Appraisals

Cost: \$80.00

Instructor: Melanie McLane

7 hours Appraisal CE (incl 2 hours PA Law)

This course will cover the mandatory 2 hours of PA state law, review of PAREA and how it changes appraisal training for new appraisers, HUD and Fannie Mae issues, including settlement of Fair Housing with HUD, Fannie and HUD's position on Interested Party Contributions, appraisers, underwriters, and the use of AI in the writing and review process, TILA and how it affects reporting of deficiencies in appraisals, a discussion of current issues appraisers have with lenders and underwriters, reconsideration of Value by GSEs, finding new clients in private work, specific considerations for tax assessment, divorce, estate, and estate planning work, including engagement letters and work files.

Class Dates:

January 14, 2025 from 8:30 am—4:00 pm via Zoom webinar

June 9, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom

Diving into Forms & Requirements

Cost: \$80.00

Instructor: Melanie McLane

7 hours Appraisal CE

The topics covered in this course include changes to UAD, upcoming forms changes, GSE requirements, making market based adjustments in a variety of ways, review of different requirements for different types of loans, foreclosure and short sale assignments, creating a strong appraisal.

Class Dates:

February 6, 2025 from 8:30 am—4:00 pm via Zoom webinar

May 21, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom

SmartPass for Appraisal

If you are a Primary or Secondary member of RAYAC, you are eligible to purchase the Smart Pass for Appraisal for just \$340, and save over \$50 on your required courses. Available for purchase through your Member Portal until February 28, 2025, it can be used for classes being held at RAYAC from September 1, 2024 through June 30, 2025. Additional details on the next page.



American Homes: Construction, Style & Architecture

Cost: \$80.00

Instructor: Melanie McLane

7 hours Appraisal CE

This course will discuss the construction, style and architecture of homes and other buildings throughout the US. You will learn to identify the architectural styles and time period, as well as materials used, and how homes were constructed. Many buyers and sellers don't realize that history helps to sell their home, as well as a knowledge of how and when the house was built. You will explore the actual style and construction of American homes, beyond the "does it fit in the box?" descriptions for Fannie Mae, and be able to clearly define the architectural styles and features of a house, and date it based on construction, materials used, and architectural details. We will spend time discussing changes made to buildings over time, which can be confusing when trying to date and place the home.

Class Dates:

November 18, 2024 from 8:30 am—4:00 pm in the RAYAC Classroom

February 13, 2025 from 8:30 am—4:00 pm via Zoom webinar

May 20, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom



TAKE ALL YOUR APPRAISAL COURSES FOR ONLY \$340

The SMARTPASS is an affordable way to complete your 2024-2025 Appraisal course requirements through RAYAC. As a SMARTPASS holder, you will save over \$50 on your mandatory 28 hours of education.

HOW DO I GET THE SMARTPASS?

The SMARTPASS is available for purchase to RAYAC Members through February 28, 2025. Register through the [RAYAC website Member Portal](#) under "EVENTS" - access your portal here: <https://mdweb.mmsi2.com/york/>

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

You **MUST** pre-register for classes at least 48 hours prior to the class date - contact Mireya Carlsen at mireya@rayac.com to get signed up. Please note: Late registrations and walk-ins may not be accepted.

TERMS & EXCLUSIONS

The SMARTPASS is available only for 3.5 hour and 7-hour Appraisal classes held between September 1, 2024, and June 30, 2025. It does not apply to broker courses, designation and certification courses, online courses, real estate continuing education courses, StraightTALK sessions, or courses taken prior to purchasing the PASS. It is non-refundable and non-transferrable.

SMARTPASS holders who no-show to a class will be charged a \$10 fee.

CODE OF ETHICS CLASSES

PLEASE NOTE THIS IMPORTANT CHANGE: On November 11, 2019, NAR changed their guidelines for completing the mandatory Code of Ethics training. The new guidelines state that *“only courses and equivalencies provided by a local, state, or national REALTOR® association can satisfy the Code of Ethics training requirement.”* This means that effective this COE cycle, online schools are no longer approved to provide Ethics training, since they are not Association-based. To date, the RAYAC Ethics Committee has not approved any online Ethics courses for COE credit. The only approved online course is through NAR (link appears below under “Other Options.”)

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: Code of Ethics Jeopardy

This course covers all you need to know about the Code of Ethics in a fun, engaging game of Jeopardy. Share what you know, and learn what you don't in this interactive class!
Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40. Barbie Miller.

Class Date: November 13, 2024 from 8:30 am - 12:00 noon in the RAYAC Classroom

COE: Advertising, Social Media & the Agent - ZOOM

This course will discuss protected classes, and how agents can advertise within the laws that govern them, and other laws, including Regulation Z and RESPA. We will also review the use of social media for advertising. Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40. Melanie McLane.

Class Dates:

December 18, 2024 from 8:30 - 12:00 noon via Zoom webinar

Other Options:

NAR Online: There is only one approved online option, through NAR. 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

Other “equivalent” COE course: C2EX — if you earned your C2EX Certification within this COE cycle, between January 1, 2022 and the end of this year, it will count as your Ethics training.



REAL ESTATE SALES

(Real Estate Sales, 2 required broker credits/ 30 hours RECE)

Are you working on your Broker's license? Real Estate Sales is one of the required Broker electives which counts towards your educational requirements. Course topics include:

Selecting and Showing Property
The Transaction Cycle
Prospecting Techniques
Listings, Advertising and Marketing
Qualifying Buyers, Financing the Transaction
Negotiating Offers and the Closing
Brokerages of Various Types of Properties and Exchanges

Take advantage of this opportunity to learn all about Real Estate Sales while completing your Broker's license requirements!

Dates: December 2, 3, 9, 10, 2024

Time: 8:30 AM - 4:30 PM

Instructor: Danielle Winn

Location: RAYAC Classroom

Cost: \$395 (lunch included)

For more information, or to register, please visit <https://mdweb.mmsi2.com/york/>



YORK CITY LIVING CERTIFICATION

Living and working in the City of York provides a unique opportunity not found outside of the city. By earning this certification, you will know about everything York has to offer, and can better assist your clients in selecting a home within the City of York.

A terrific slate of speakers will provide updates on the latest projects, businesses and artistry that are happening downtown.

Day 1: An introduction to the City of York (CGA Law Firm)

Speakers include the Police Commissioner, YCEA, Downtown Inc, Royal Square Development, and the Human Relations Commission. Concludes with a Downtown Walking Tour, and lunch at the York Central Market.

Day 2: Understanding York City Government's Role (York City Hall)

Speakers include the Deputy Director of Housing Services, Fire Chief (Codes Enforcement), School Superintendent, Redevelopment Authority, Housing Authority, Rock Commercial, and Tenfold. Concludes with a Downtown Walking Tour, with lunch provided.

Day 3 (Optional): October 4th: First Friday Happy Hour (location TBD)

Join us and become a York City insider!

Dates: Thursdays, April 17 & 24, 2025 from 9:00 am—12:30 pm

Locations: CGA Law Firm & York City Hall

Cost: \$149 (lunch included both days), \$99 if you took the original course

For more information, or to register, please visit <https://mdweb.mmsi2.com/york/>

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Bright MLS Classes



Wednesday, November 20, 2024

[How to Enter a Listing in Bright MLS](#), 10:00 am

[Creating a Comparative Market Analysis in Bright MLS](#), 2:00 pm

To learn about the training classes being offered from Bright MLS, please click [HERE](#).

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RAYAC
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NYC



NEW YORK CITY BUS TRIP

Join us on Friday, December 6, 2024 for a day of holiday exploration in NYC!

The bus will depart from the RAYAC office at 7:00 AM. Enjoy a day on your own to discover the festive wonders of the city.

The cost is \$85 per person.

Register through the
RAYAC Member Portal

[REGISTER HERE](#)

Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 6
Dethlefs Pykosh & Murphy
[Stock and Leader](#) - ad pg. 10

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
Robert G Miller
Simply Water Heaters

Home Warranties

First American Home Warranty

Inspectors

Absolute Radon Mitigation LLC
Adler Home Inspections
ALPHA Home Inspection, LLC
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
ProTec Inspection Services
Radon Protection Services of
Gettysburg, Inc.
Real Services Inc

S.A.F.E. Inspection Services
TEK Inspection Company

The Mitigator
Top Dawg Inspections
Trimmer Home Inspections
Tri-M Home & Building Inspections
Urban Property Services LLC
Wetus Group LLC

Insurance

Comparion Insurance Agency
Goosehead Insurance
Kyle Sparks of Health Markets
Michelle L Kreeger, State Farm
Insurance

Lenders

ACNB Bank
Bay Capital Mortgage Corp
Beacon Light Mortgage, LLC
[CMG Home Loans](#) - ad pg. 14
Cross Country Mortgage
Fairway Independent Mortgage
Corp.
First Alliance Home Mortgage
Freedmont Mortgage
[Fulton Mortgage Company](#) - ad
pg.5
Guardian Mortgage
Guaranteed Rate Affinity
[Guild Mortgage](#) - ad pg.10
Heritage Valley Federal Credit
Union
Homesale Mortgage, LLC
Homestead Funding Corp.
[Horizon Farm Credit](#) - pg. 21
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. 8

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

Movers

A&M Friendly Movers PA LLC

Other

Big D Enterprises, LLC
LHOP At York Housing Opportunity
Center
Shelved Ledgers
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. 7
[Mason Dixon Settlement Inc](#) - ad pg. 11
[MYclosing, LLC](#) - ad pg. 13
Quality Service Settlements
[White Rose Settlement Services](#) - ad pg.
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[Yorktowne Settlement Co](#) - ad pg. 9



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



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group exclusively for members