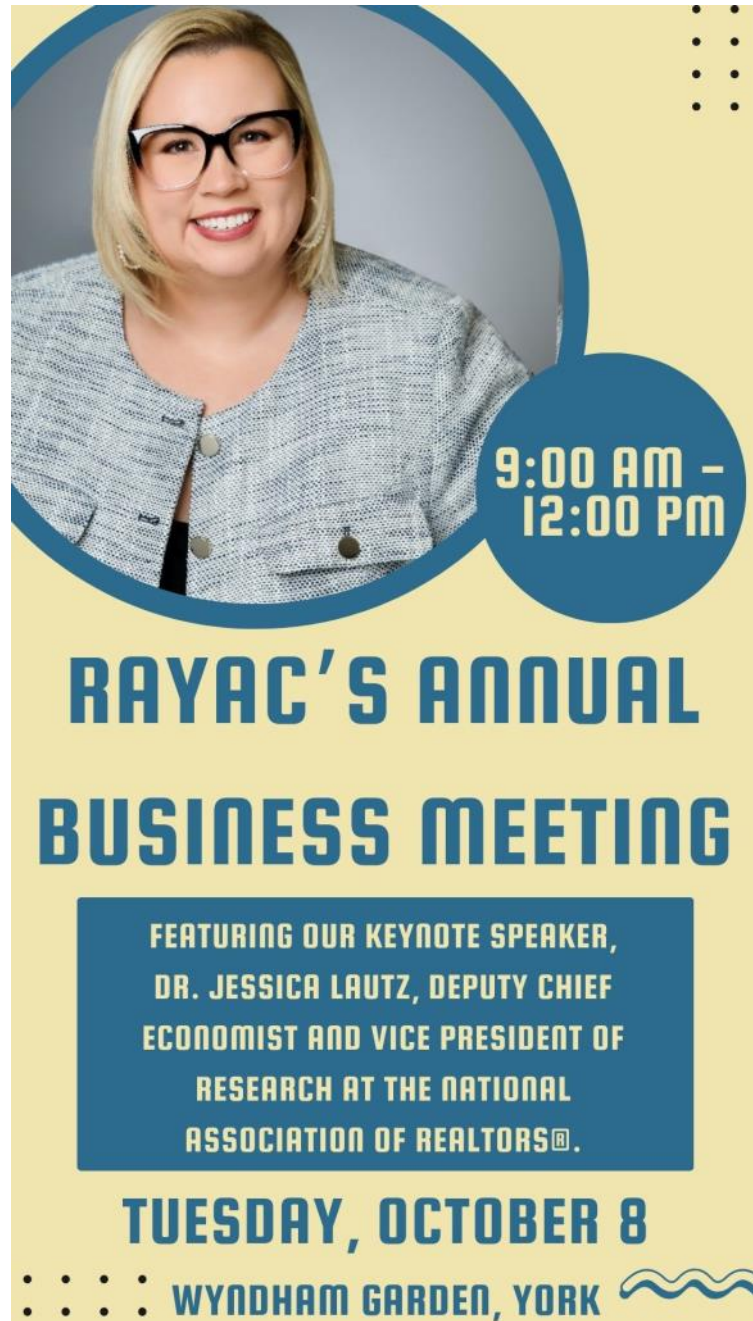


# RAYAC Connection

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The Highly Anticipated RAYAC Event of the Year is Only One Week Away!



9:00 AM - 12:00 PM

## RAYAC'S ANNUAL BUSINESS MEETING

FEATURING OUR KEYNOTE SPEAKER,  
DR. JESSICA LAUTZ, DEPUTY CHIEF  
ECONOMIST AND VICE PRESIDENT OF  
RESEARCH AT THE NATIONAL  
ASSOCIATION OF REALTORS®.

TUESDAY, OCTOBER 8

WYNDHAM GARDEN, YORK

There is still time to [REGISTER](#).

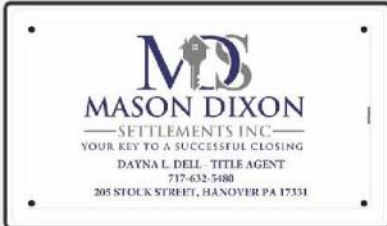


### PRE-ORDER YOUR 2025 CALENDARS

RAYAC is now accepting pre-orders for the 2025 Calendars. A box of 100 calendars costs \$75.00 plus tax and must be ordered in multiples of 100.

To pre-order, email [staff@rayac.com](mailto:staff@rayac.com) or call the RAYAC office at 717-843-7891. Let us know how many boxes you would like to order. You will also need the product number for the calendar design which can be found on the calendar images on the right. You may order more than one design. But each design must be ordered in a box of 100 calendars.

**The deadline for ordering calendars is October 11, 2024.** Once you place an order, RAYAC will generate an invoice that you can pay on your member portal. You will be contacted by RAYAC when the calendars arrive.



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

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

## CLOTHING FUNDRAISER

Do you have clothes that you are looking to donate? If you have completed your summer closet cleaning to prepare for the fall, please bring any clothing articles, shoes, and housing items to the RAYAC Annual Meeting on Tuesday, October 8th and Pink Recycling LLC will be onsite to collect your items.

All items collected will help raise funds for the RAYAC Homeless Outreach Project. The heavier the donation truck, the more money will be given to the RAYAC Foundation, which helps support the Homeless Outreach Project.

If you have any questions, please contact [Jaclyn@rayac.com](mailto:Jaclyn@rayac.com).

More information about where the truck will be located the day of the Annual Meeting will be posted closer to the event.

The Annual Meeting will be held at the Wyndham Garden in York from 9:00 am - 12:00 pm and you can register now for the event through the [Member Portal](#).



---

## NAR Settlement Policy Changes

With the implementation of the NAR Settlement Policy Changes, we want to ensure you have the resources needed to navigate these updates:

1. [Navigating the Buyer Broker Payment Discussion](#). Some of the biggest agent to agent conversations in real estate right now are how a buyer broker might get paid in a transaction. [PAR Just Listed](#) wrote a great article on how to tackle those questions and answers.
2. [Consumer Guide to Written Buyer Agreements](#): Starting August 14th, all REALTORS® working with buyers must have a written agreement with the buyer before touring a home. NAR has created a one-page flyer to help agents address buyers' questions regarding this requirement.
3. **Class Action Notice Sent to Consumers**: The proposed NAR settlement agreement involves notifying a nationwide class of affected home sellers about the settlement. NAR has produced a video explaining what the class notice includes, who will receive it, and how to respond to consumer inquiries about it. You can view the [video here](#).
4. **Bright MLS Training Videos**: Bright MLS offers training videos to help you understand the new policy changes. [You can access them here](#).
5. [PAR Resources](#): PAR provides a wide array of resources to assist you with the recently released PAR forms.
6. [Facts.realtor](#): For the most up-to-date information from NAR, visit [Facts.realtor](#).

---

### Keeping up with the Code – Article 3

Article 3 of the NAR Code of Ethics states the following:

*REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker.*

#### **Cooperate with other brokers except when cooperation is not in the client's best interests.**

Article 3 requires that REALTORS® cooperate with their competitors on mutually agreed-upon terms when it is in the best interest of their client. REALTORS® are obligated to share information on the property they have listed and to make the property available to other brokers for showing regardless of the cooperating broker's membership status.

Potential violations include things like denying access to a property, allowing unauthorized access to a property, and failure to disclose the following: accepted offers even if terms remain unresolved, one's REALTOR status and reason for requesting information about the property, and REALTOR's relationship to client. In addition, any change in compensation must be communicated in advance of an offer being submitted.

Cooperation is the key to any success, so be sure to work with others to ensure a smooth transaction.

# 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

September 12, 2024

## Action Items:

- The Board approved the August 2024 Meeting Minutes
  - The Board has approved the 2025 budget submitted by the Budget Finance Committee, with total projected income and expenses amounting to \$807,695.
  - The Board has approved the 2025 RAYAC local dues and fees. The 2025 RAYAC membership dues will increase by \$10, representing a 3.9% annual increase, bringing the total to \$265. Lockbox fees will remain unchanged at \$150 annually, plus tax.
- 

## RAYAC Membership Dues for 2025

The RAYAC Board of Directors has approved increasing the RAYAC membership dues by \$10 annually, a 3.9% increase in 2025. Like many businesses, the association has faced higher inflationary costs. The 2025 budget also accounts for a projected 7% decline in membership. Over the years, steps have been taken to reduce RAYAC's staff and renegotiate all vendor contracts, all while enhancing services for our members. Although raising dues is never an easy decision, it allows us to invest in future initiatives and continue providing exceptional service. To maintain the value of our offerings, this increase is necessary. RAYAC remains committed to delivering the highest level of service and support to its members.

### 2025 REALTOR® Membership Dues

RAYAC will be emailing dues invoices to members by November 1<sup>st</sup> 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*



# START USING YOUR NEW MEMBER BENEFIT!



## FULTON BANK COMMUNITY COMBO

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\* Matching rate and term for both mortgages

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Mortgage Sales Manager  
NMLS #: 467645

717.968.6676  
smiller@fultonmortgagecompany.com

### Connie Kern

Senior Mortgage Loan Officer  
NMLS #: 480617

717.968.1017  
ckern@fultonmortgagecompany.com

### 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

## Fulton Mortgage Company

A Division of

### Fulton Bank, N.A.

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



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

## Thank You!

THANK YOU to everyone who contributed  
\$29,293 to RPAC already in 2024  
including these RPAC leaders!

### Crystal R (\$2,500)

Kim Moyer

### Sterling R (\$1,000)

Steve Brown  
Patricia Carey  
Nathan Elfner

### Governor's Club (\$500-999)

Martin Heaps

### Capitol Club (\$250-\$499.99)

Bob Aldinger  
Dolly Bailey  
Gregg Clymer  
Tina Llorente  
Tamra Peroni  
Stella Raffensberger  
Bradley Shafer  
Bill Shanbarger  
Kenneth Worley

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

Marie Arcuri  
Gina Baum  
Bobby Behler  
Ed Bender  
Brian Berkheimer  
Mark Carr  
Jennifer Clemens  
Chris Dell  
Bridget Floyd  
Tereasa Forbes  
Lora Foster  
Judd Gemmill  
Lisa Hartlaub  
Josh Jackson  
Michele Jones  
Jennifer Kibler  
Scott Kopp  
Bobbi Laucks  
John Linton  
Deborah McLaughlin  
Robin Mede-Butt  
Cinda Nease  
Mary Price  
Stacey Raffensberger  
Mark Roberts  
Christina Rosensteel  
Cynthia Sarver  
Brittani Snyder  
Shanna Terroso  
Stephen Turner  
Richard Vangel  
Linda Werner  
Michael Wheeler  
Petula Yingling

Gerald Austin  
Susan Becker  
Tami Behler  
Dennis Berkebile  
John Bowman  
Suzanne Christianson  
Barbara Deardorff  
Casey Dougherty  
Debbie Folmer  
Cynthia Forry  
Michelle Gemmill  
Judy Givens  
Judy Henry  
Susan Johnston  
Glenda Kane  
Lynn Knapko  
Nathan Krotzer  
Diane Lawrence  
Cindy Mann  
Debra McManus  
Ashley Motter  
Robyn Pottorff  
Holly Purdy  
Brenda Riddle  
Selina Robinson  
Gayle Sanders  
Deborah Smith  
Kristyn Stouch  
Donna Troupe  
Jason VanDyke  
Shelley Walter  
Julie Wheeler  
Roxanne Whitaker



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Hanover, PA  
(443) 539-1346



Nicole Church  
Settlement Officer

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

# CGGA

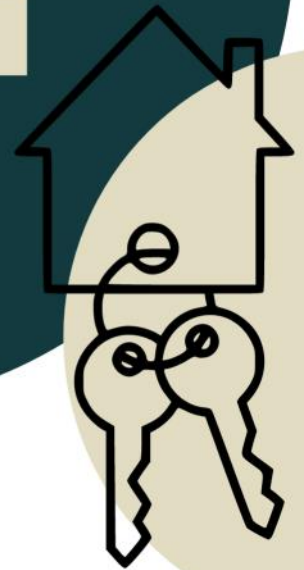
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Protect Your Industry.  
Win One of Four Great Prizes.**

**\$99 Ticket**

\$1,000 Amazon Gift Card



**\$50 Ticket**

\$500 Rutter's  
Gift Card



**\$25 Ticket**

Amazon Echo Show



**\$15 Ticket**

Ring Video Doorbell



**Sweepstakes**



---

## Enter the RPAC Sweepstakes!

Buy a ticket to our sweepstakes for the opportunity to win a \$1,000 Amazon Gift Card, a \$500 Rutter's Gift Card, an Amazon Echo Show or a Ring Video Doorbell

### Sweepstakes Information:

- A \$15 investment in RPAC will get you a ticket to enter the sweepstakes for a Ring Video Doorbell
- A \$25 investment in RPAC will get you a ticket to enter the sweepstakes for an Amazon Echo Show 10
- A \$50 investment in RPAC will get you a ticket to enter the sweepstakes for a \$500 Rutter's Gift Card.
- A \$99 investment in RPAC will get you a ticket to enter the sweepstakes for a \$1,000 Amazon Gift Card.

The drawing will be held during the RAYAC Annual meeting on October 8, 2024 and the winner will be announced.

Non-investors are also eligible for the sweepstakes. See official rules for eligibility and for information on how to submit an entry.

### OFFICIAL RULES—NO PURCHASE NECESSARY

To be eligible to win the prize in the RPAC Sweepstakes, please follow these rules:

You must be eligible to contribute to RPAC, a federal political action committee, in order to participate in the sweepstakes. The class of eligible contributors is comprised of members of the National Association of Realtors ("NAR"), their immediate family, or executive, administrative and management personnel of a Realtor® association. NAR staff, their immediate families, and those living in their households are not eligible for the sweepstakes.

To enter, you can submit an entry at the RAYAC Office or online between November 1, 2023 and the Annual Business meeting date in October 8, 2024. Only one entry per participant.

No purchase is necessary to enter the drawing.

If, for any reason, the sweepstakes is not capable of running as planned, including tampering, unauthorized intervention, or fraud beyond the control of the sponsor, which corrupts or affects the administration, security, fairness, integrity or proper conduct of this sweepstakes, sponsor reserves the right in their sole discretion to cancel, terminate, modify or suspend the sweepstakes. Each entrant is eligible to win only one prize in this sweepstakes. The Prize is non-transferable and cannot be substituted.

Winners will be notified in person, by phone, mail, or e-mail. For name of prize winner, send a self addressed stamped envelope for receipt by November 1, 2024 to RAYAC 901 Smile Way York, PA 17404.

Winners, by accepting the prize, agree that the prize is awarded on the condition that RPAC, RAYAC and their respective agents, officers, directors, representatives, and employees will have no liability whatsoever for any injuries, losses, or damages of any kind resulting from the acceptance, possession, misuse, or use of the prize or participation in the sweepstakes. Winner further acknowledges that RPAC and RAYAC have not made nor are in any manner responsible or liable for The warranty, representation, or guarantee, express or implied, in fact or law, relative to the prize including but not limited to, its quality, mechanical condition, or fitness. All entries submitted Become the property of PAR and will not be acknowledged or returned. By participating, entrants agree to these official rules, and that the decision of judges is final and binding in all matters relating to the sweepstakes. Any taxes imposed upon a prize will be the sole responsibility of the winner.

*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.*

## Recommendations from the Leadership Development Committee to amend the RAYAC Bylaws

**Background:** The RAYAC Leadership Development Committee is recommending a bylaws change to the qualifications for candidates for the Board of Directors and to allow absentee ballots cast to count towards quorum. The recommendations have received approval from the RAYAC Board of Directors and are scheduled to be presented to the RAYAC Membership for a vote at the RAYAC Annual Business Meeting on Tuesday, October 8, 2024.

### What are the current Qualifications Necessary to be a Candidate for the Board of Directors?

- You need to be a RAYAC member in good standing for 3 consecutive years.
- One of the candidates needs to be from an office/branch office located in Hanover or Adams County. One of the candidates needs to be from an office/branch in other areas of York County, excluding Hanover. The other two candidates are elected at large.
- It is also recommended but not required that candidates be a member of at least one committee or task force within the last 5 years.
- Any member who served a full term on the board of directors is not eligible to serve on the Board of Directors until 3 years have lapsed from their expiration of their last term.
- Shall not have been found in violation of Code of Ethics in the past 3 years.

**Recommendation #1: Modify the candidate qualifications from needing to be a RAYAC member for 3 years to needing to be a member of the National Association of REALTORS® (NAR) for at least 3 years and a member of the REALTORS® Association of York and Adams Counties (RAYAC) for at least 1 year.**

The intent of the membership time requirement is to ensure that members of the Board have a minimum of 3 years of experience as a REALTOR®. The current bylaws do not allow someone who, for example, has been a member of another association for 20 years and transfers their primary membership to RAYAC to run for the RAYAC board until they have waited 3 years. This is despite the fact that they clearly meet the experience requirement. By amending this membership requirement to allow for 3 years of NAR membership and 1 year of RAYAC membership, we will potentially open up candidacy to more members.

Proposed Bylaws Amendment
*Under Article XI-Officers and Directors, Section 4 Election of Officers and Directors, section a add the amended language below:
(a) The Leadership Development Committee shall select at least one candidate for each place to be filled on the Board of Directors. One of the candidates selected shall be from an office/branch located in Hanover or in Adams County; one shall be from an office/branch located in other areas of York County, excluding Hanover. The remaining two candidates shall be selected regardless of the location of their office/branch. The Committee should endeavor to assure that the Board of Directors represents not only geographical diversity but also reflects the various specialties within the association's REALTOR® membership. All nominees must <del>have been be</del> a <u>current</u> member in good standing of the <u>National Association of REALTORS® for a minimum</u>

of 3 consecutive years immediately preceding the year of the election. All nominees must be a current member of the Association and have been a member in good standing for a minimum of 3 consecutive year immediately preceding the year of election. and Finally, all nominees shall not have been found in violation of the National Associations of REALTORS® Code of Ethics in the past three (3) years. Any member who served a full term on the Board of Directors shall not be eligible to serve on the Board of Directors until three years have lapsed from the expiration of their last term. It is also recommended, but not required, that all nominees be a member on at least one REALTOR® association committee or task force within the last five (5) previous years. The report of the Leadership Development Committee shall be provided to each Member eligible to vote at least sixty (60) days preceding the election. Additional candidates for director may be placed in nomination by petition signed by at least five (5)% of the REALTOR® Members eligible to vote. The petition shall be filed with the Executive Officer at least forty-five (45) days before the election. The Executive Officer shall send notice of such additional nominations to all REALTOR® Members eligible to vote before the election.

**Recommendation #2:** Amend the bylaws to allow absentee voting to qualify for quorum for all RAYAC voting and not just board of director candidates.

Under the current bylaws, a quorum of 20% of the RAYAC membership needs to be present at any membership meeting to pass a bylaws amendment. While members can vote absentee through online voting, the absentee votes do not count towards quorum. You still need to have 20% of the members physically show up to a meeting for the bylaws vote to be valid. However, for the Board of Directors elections, the absentee ballots cast do count towards establishing quorum for a meeting. The amendment of the bylaws would align our policies to make them consistent so that all absentee ballots cast will count towards quorum, regardless of the type of vote.

#### **Proposed Bylaws Amendment**

\*Under Article XIII-Meetings, Section 5 Quorum add the amended language below:

Section 5. Quorum. A quorum for the transaction of business shall consist of twenty (20%) percent of the REALTOR Members for any membership meeting and fifty (50%) percent of the officers and directors of a Board of Directors meeting. Votes cast by absentee ballot are valid for the purposes of establishing a quorum at any membership meeting called for the purpose of electing Directors, amending these Bylaws, or any other lawful activity of the membership. only for the election of Directors.

# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### August 2024 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 657 homes were sold in Adams County through August 2024, which is a 9% decrease from this time last year. In York County 3,693 homes were sold during the first eight months of the year, a 4% increase from 2023.

The median sales price in Adams County was \$320,000, a 14% increase from 2023. The median sales price in York County was \$275,000, a 4% increase from last year.

"As we move through 2024, the housing market in York and Adams Counties continues to show strong growth. The median sold price has continued to climb, reflecting the sustained demand in our region. We're also seeing an encouraging rise in pending sales, and inventory levels have increased, offering more opportunities for buyers." Jason Phillips, 2024 RAYAC President

#### 2024-2023 (January 1-August 31) Comparison

School District	2024 Median Sale Price	2023 Median Sale Price	% Change	2024 Number Sold	2023 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$302,500	\$282,400	7%	66	78	-15%
Conewago Valley	\$255,000	\$250,500	2%	146	180	-19%
Fairfield	\$346,000	\$323,500	7%	55	56	-2%
Gettysburg	\$372,990	\$349,900	7%	225	229	-2%
Littlestown	\$310,000	\$273,500	13%	107	112	-4%
Upper Adams	\$250,000	\$274,950	-9%	58	64	-9%
<b>Total Adams County</b>	<b>\$320,000</b>	<b>\$281,000</b>	<b>14%</b>	<b>657</b>	<b>719</b>	<b>-9%</b>
<b>York County</b>						
Central York	\$278,750	\$282,000	-1%	331	318	4%
Dallastown	\$285,000	\$282,130	1%	323	324	0%
Dover	\$275,000	\$259,950	6%	245	234	5%
Eastern York	\$255,750	\$239,950	7%	128	114	12%
Hanover	\$235,000	\$229,450	2%	141	158	-11%
Northeastern	\$297,000	\$272,000	9%	188	201	-6%
Northern York	\$350,000	\$325,000	8%	127	125	2%
Red Lion	\$285,000	\$268,000	6%	260	267	-3%
South Eastern	\$339,995	\$335,000	1%	202	168	20%
South Western	\$302,140	\$295,000	2%	373	315	18%
Southern York	\$340,000	\$330,000	3%	165	169	-2%
Spring Grove	\$273,500	\$295,000	-7%	222	205	8%
West Shore	\$315,000	\$300,000	5%	226	228	-1%
West York	\$239,900	\$205,500	17%	194	208	-7%
York City	\$140,000	\$130,000	8%	369	331	11%
York Suburban	\$267,000	\$264,500	1%	199	196	2%
<b>Total York County</b>	<b>\$275,000</b>	<b>\$263,900</b>	<b>4%</b>	<b>3693</b>	<b>3561</b>	<b>4%</b>

## 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

Jasmine Alicea, Keller Williams Keystone  
 Jamie Anderson, Iron Valley York  
 Dionne M Batchelor, Keller Williams Realty  
 Ray Barthelemy, Berkshire Hathaway ( E )  
 David Bisbal, Coldwell Banker York  
 Brenda Calvo, EXP Realty  
 Tensley Carter, Iron Valley Hanover  
 Megan Connors, EXP Realty  
 Cain Dale, 4Founders Realty  
 Ras Dean, LPT Realty  
 Sally Ellen Hechter, Cummings and Co  
 Cindy Hettchen, Realty One Group  
 Tate Kibler, Inch & Co  
 Collin Mailman, Lime House  
 Jacqueline Mendenhall, Berkshire Hathaway ( E )  
 Mackenzie Miller, Keller Williams Keystone  
 Dylan Morrison, Berkshire Hathaway (SH)  
 Kathleen Moyer, Iron Valley  
 Tyler Anthony Rose, Iron Valley  
 Garrett Lee Shingler, Keller Williams Realty  
 Jason Thurston, Sites Realty  
 Anna Vesotsky, Keller Williams Keystone  
 Carl Wildasin, EXP Realty  
 Lydia Young, Berkshire Hathaway, PenFed

## Member Changes

Beau Ambrose, Re/Max Patriots  
 Brianna Ambrose, Re/Max Patriots  
 Harish K Arora, Howard Hanna York  
 Michael Fabie, Elite Property Management  
 Jennifer Ann Jenkins, Coldwell Banker York  
 Maryanne Juris, Coldwell Banker York  
 Heather Kidd, HH Frederick Group  
 Wade Kressley, Iron Valley York  
 Ethan C Mills, Re/Max Optimum  
 Jayda Nevayah Morales, Berkshire Hathaway Centerville  
 Caron S Prideaux, Redfin  
 Tenly C Repman, Re/Max Patriots  
 Tyler Anthony Rose, Iron Valley York  
 Eryn F Topper, Next Home Alliance  
 Darren Tucker, Elite Property Management

## Member Drops

David Hahn, Re/Max Quality  
 Laura Janell Mapes, Howard Hanna York  
 Jodie Slonaker, Berkshire Hathaway ( E )

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

**Robert G Miller**  
 509 West Elm Ave  
 Hanover, PA 17331  
 717-637-7910

**ProTec Inspection Services**  
 5501 Twin Knolls Rd  
 Columbia, MD 21045  
 301-972-8531

## Affiliate Drops

None

## Fairhaven Completion

Anna Vesotsky, Keller Williams Keystone  
 Cindy Hettchen, Realty One Group

## Membership Stats

(as of 09/21)

	<u>2024</u>	<u>2023</u>
Primary REALTORS	1234	1249
Secondary REALTORS	138	120
Pending Applicants	<u>22</u>	<u>17</u>
Total REALTORS	1394	1386
Affiliates	<u>89</u>	<u>96</u>
Total Members	1,483	1,482

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

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

**YORKTOWNE**  
 SETTLEMENT COMPANY

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](mailto:shanna@rayac.com)

### Mireya Carlsen

Director of Professional  
Development  
Ext. 109

[mireya@rayac.com](mailto:mireya@rayac.com)

### Doug Clark

Business & Finance Director  
Ext. 111

[doug@rayac.com](mailto:doug@rayac.com)

### Jaclyn Eriksen

Public Relations Director  
Ext. 110

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

### Deb Kottmyer

Clerk (PT)

[deb@rayac.com](mailto:deb@rayac.com)

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



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



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



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



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

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

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

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## Homeless Outreach Project

The Annual Homeless Outreach event will take place on Thursday, October 24th from 9:00 am - 2:00 pm at Asbury United Methodist Church in the City of York.

RAYAC is partnering with LifePath again this year and we are anticipating a highly attended event. We currently have nearly 30 service providers who have committed to the event and we are expecting a few more to join us for the day.

This event is a huge undertaking and we would never be able to pull it off without the Hands on Helpers committee, volunteers from the RAYAC membership and all of our community partners.

If you would like to volunteer at the event, please email [Jaclyn@rayac.com](mailto:Jaclyn@rayac.com).

If you have questions regarding the event, please also feel free to email Jaclyn and she will be happy to answer any questions you may have.

The day of the event consists of providing guests with a warm breakfast, lunch and the time to “shop” at the store we set up onsite.

If you would like to make a monetary donation, you can write a check to The RAYAC Foundation and in the memo section please write “Homeless Outreach.”

This is a tax deductible donation and your support and generosity are greatly appreciated as we work together to help improve the lives of our local community members.



### Thursday, October 24

9:00 am to 2:00 pm

**Asbury United Methodist Church**  
340 E. Market St., York PA 17403

Questions, call 717-843-7891.

Sponsored by the REALTORS  
Association of York & Adams Counties,  
LifePath Christian Ministries  
& other community partners.



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## PAR Board of Directors

RAYAC receives an allotment of 6 PAR Board of Directors and 2 alternates.

The RAYAC representatives on PAR's Board of Directors are appointed by RAYAC's Board of Directors.

The PAR Board of Directors typically meets 3 times a year during the PAR Business Meetings in Harrisburg.

If you would like to submit your name for consideration for one of the positions, please contact [shanna@rayac.com](mailto:shanna@rayac.com) by October 9<sup>th</sup>.



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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](mailto: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](mailto:shanna@rayac.com).

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



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1

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**GAMES BEGIN: 6:00 PM**

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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](https://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: 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](#)

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<b>MIKE LAUCKS, NMLS ID# 141101</b> ☎ (717) 577-6968	<b>MICHAEL BRIGHTBILL, NMLS ID# 1581410</b> ☎ (717) 215-7906
<b>BILL TULL, NMLS ID# 659156</b> ☎ (717) 424-0438	<b>VINCE IADEVAIA JR, NMLS ID# 146851</b> ☎ (410) 487-9270
<b>KARENA FOSS, NMLS ID# 153948</b> ☎ (574) 532-2408	<b>VINCE IADEVAIA III, NMLS ID# 1578301</b> ☎ (410) 236-5026
<b>FELECIA PHILLIPS, NMLS ID# 2240380</b> ☎ (717) 650-8650	<b>SUSAN WOOD, NMLS ID# 1841465</b> ☎ (717) 781-7708

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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:

October 10, 2024 from 8:30 am—4:00 pm in the RAYAC Classroom

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:

October 25, 2024 from 8:30 am—4:00 pm in the RAYAC Classroom

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

May 7, 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 6, 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](mailto: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: 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. We will also 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.

Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40. Danielle Winn.

**Class Date:** October 22, 2024 from 1:00 pm - 4:30 pm in the RAYAC Classroom

### **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**

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/>

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## Bright MLS Classes



*Wednesday, October 16, 2024*

[Working with Buyers in Bright MLS](#), 10:00 am

[Understanding Bright MLS Reports](#), 2:00 pm

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

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RAYAC  
TAKES ON

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. 7  
Dethlefs Pykosh & Murphy  
[Stock and Leader](#) - ad pg. 15

## 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  
Buyers Eyes Home Inspections, LLC  
D.M. Shank Home Inspection  
Homechek Inc  
HomeRite Inspections  
[HouseMaster Home Inspections](#) -  
ad pg. 27  
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. 20  
Cross Country Mortgage  
Fairway Independent Mortgage  
Corp.  
First Alliance Home Mortgage  
Freedmont Mortgage  
[Fulton Mortgage Company](#) - ad  
pg.6

Guardian Mortgage  
Guaranteed Rate Affinity  
[Guild Mortgage](#) - ad pg.15  
Heritage Valley Federal Credit  
Union

Homesale Mortgage, LLC  
Homestead Funding Corp.  
[Horizon Farm Credit](#) - pg. 26  
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. 13

## 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

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## 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. 4  
[MYclosing, LLC](#) - ad pg. 19  
Quality Service Settlements  
[White Rose Settlement Services](#) - ad pg. 26  
[Yorktowne Settlement Co](#) - ad pg. 14



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