

# RAYAC Connection

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## NAR Mandatory Fair Housing Training Beginning in January 2025

In May 2023, the National Association of REALTORS® (NAR) Board of Directors approved a mandatory fair housing training as a membership requirement. Beginning January 2025, new NAR applicants will be required to complete two hours of fair housing training. Current members must also complete two hours of fair housing training every three years to maintain REALTOR® membership, with at least one no-cost training option available. This three-year training cycle aligns with NAR's existing Code of Ethics training requirement, starting in 2025.

Courses satisfying the new NAR requirement are:

- [At Home With Diversity](#), a course to help real estate professionals work successfully in an increasingly diverse marketplace.
- [Bias Override: Overcoming Barriers to Fair Housing](#), a course to help real estate professionals identify and interrupt stereotypical thinking to avoid fair housing pitfalls.
- Qualified equivalent courses provided by state and local associations, institutes, societies and councils, and their partnered providers.
- Qualified equivalent fair housing courses approved by state licensing authorities for an existing state fair housing requirement.

[Fairhaven](#), NAR's online fair housing simulation, will also be updated to meet the stated learning objectives and two-hour minimum time frame so that it can be included in the list of qualifying courses and serve as the no-cost option.

### What do RAYAC members need to do in order to comply with this new requirement?

**\* New Members:** Starting on January 1, 2025, any new member will be required to complete the Fairhaven training within 120 days of joining.

**\* Existing Members:** RAYAC has collaborated with multiple instructors to create Fair Housing Continuing Education (CE) courses for the current CE cycle. The Pennsylvania Real Estate Commission now requires all renewing veteran licensees to complete a Fair Housing course. Beginning January 1, 2025, completing one of RAYAC's Fair Housing courses will fulfill both the NAR Fair Housing Training requirement and the Pennsylvania Real Estate Commission's Fair Housing CE requirement. Or members can complete any of the NAR courses referenced earlier to fulfill their training for NAR.

### RAYAC Holiday Hours

**Wednesday, December 11th:**  
Office closes at 12:30 pm for the staff holiday party.  
**Tuesday, December 24th:** CLOSED  
**Wednesday, December 25th:** CLOSED  
**Thursday, December 26th:** CLOSED  
**Tuesday, December 31st:**  
Office closes at 12:00 PM

# 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!

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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.

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# Board of Directors Summary

November 14, 2024

## Action Items:

- Board approved the meeting minutes from the October Board Meeting and Annual Business Meeting.
- Treasurer Ed Bender reported our investment accounts have been rebalanced to bring us into compliance with our investment policy. The Board accepted the Treasurer's report.
- The Board appointed the 2025 committee chairs from the recommendation of incoming President, Selina Robinson.
- The Board appointed the 2025 Board Committee Liaisons.
- The Board approved additional closures of the RAYAC office for upcoming Holidays. The office will close at 2:00 PM on Wednesday, November 26<sup>th</sup> and the RAYAC office will be closed for the entire day on Thursday, December 26<sup>th</sup>.
- The Board approved the mandatory NAR bylaws changes which requires all new members to complete Fair Housing training within 120 days of joining the association and requires existing members to complete two hours of Fair Housing training every 3 years beginning on January 1, 2025.
- The Board approved a change to the RAYAC Policies which amended the time frame for new members to complete new member orientation from 90 days to 120 days.
- The Board approved the CEO contract.
- The Board went into executive session to discuss a legal issue.

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## 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*



# THANK YOU 2024 RAYAC LEADERS!

Thank you to the following RAYAC members for stepping up and leading the association this year!

## 2024 RAYAC Officers

Jason Phillips - President  
Selina Robinson - Vice President  
Jennifer Clemens - Secretary  
Ed Bender - Treasurer

## 2024 RAYAC Foundation Officers

Wendy Landis - President  
Connie Kern - Vice President  
Patricia Carey - Treasurer

## 2024 RAYAC Directors Directors

Allison Altman  
John Birkeland  
Carolyn Boyle  
Casey Dougherty  
Tereasa Forbes  
Cynthia Forry  
Martin Heaps  
Adam McCallister  
Paula Musselman  
Reid Weinbrom

## 2024 RAYAC Foundation Directors

Iva Berkebile  
Teresa Gregory  
Lisa Pavey

## 2024 Committee Chairs

Affiliate	Wendy Landis
Bowlathon	Paula Musselman
Budget Finance	Ed Bender
Community Relations	Nicole Church
Consumer Protection	Katie Horne
DEI	Jason Phillips & Teresa Gregory
Education	Paula Musselman
Golf Outing	Gregg Clymer & Marty Sowa
Grievance	Bob Stambaugh
Hands on Helpers	Selina Robinson
Leadership Development	Patricia Carey
Lockbox	Marty Sowa
Political Affairs	Kim Moyer & Pat Carey
Professional Standards	Wade Elfner
Program Social	Jen Clemens & Wendy Landis
YPN	Simon Overmiller

## Thank you!

RAYAC extends a special thank you to

**2024 RAYAC  
President  
Jason Phillips**



Thank you to the following members whose term on the Board of Directors expires at the end of this month. We truly appreciate your service to RAYAC.

**Ed Bender  
Casey Dougherty  
Tereasa Forbes  
Martin Heaps  
Reid Weinbrom**

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# Corporate Transparency Tax

Earlier this year, we alerted you to new reporting obligations affecting millions of privately owned small businesses. The Corporate Transparency Tax Act (CTA) is an anti-crime law that seeks to uncover the concealment of illicit money through the use of shell and front companies. This is to remind you about the new reporting requirements that may affect your company and what your obligations are under the law.

In an effort to increase transparency of true ownership behind anonymous corporate structure, entities are now required to file a Beneficial Ownership Information Report with the US Department of Treasury's Financial Crime Enforcement Network (FinCEN).

Business entities formed prior to January 1, 2024, have one year to comply with the new requirements and must file by January 1, 2025. Businesses formed after the effective date of January 1, 2024, will be obligated to file a report within 90 days of formation.

To find out more information on how it could impact REALTORS please see [PAR's Just Listed Article published earlier this year.](#)



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## Keeping up with the Code – Articles 4 & 5

### **Article 4 of the NAR Code of Ethics states the following:**

*REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative.*

### **Article 5 of the NAR Code of Ethics states the following:**

*REALTORS® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.*

### **These two Articles are all about disclosure.**

Article 4 requires that REALTORS® disclose in writing any interest they have in the transaction prior to the signing of any contracts, and Article 5 states that services may not be provided for any transaction in which the REALTOR® has an interest without first being disclosed.

# START USING YOUR NEW MEMBER BENEFIT!



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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  
Jeff Selby  
Rick Smith  
Kristyn Stouch  
Donna Troupe  
Jason VanDyke  
Shelley Walter  
Julie Wheeler  
Roxanne Whitaker  
Petula Yingling



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# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### October 2024 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 837 homes were sold in Adams County through October 2024, which is a 4% decrease from this time last year. In York County 4,701 homes were sold during the first ten months of the year, a 4% increase from 2023.

The median sales price in Adams County was \$319,900, a 14% increase from 2023. The median sales price in York County was \$275,000, a 4% increase from last year.

"Despite a slight increase in days on market, the housing market in York and Adams Counties remains robust, with strong buyer demand continuing to drive activity," said RAYAC President Jason Phillips. "Median home sale prices and the number of home sales have both seen consistent growth, highlighting the ongoing appeal of our region for homebuyers."

**RAYAC Statistics by School District**  
2024-2023 (January 1-October 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	\$315,000	\$284,900	11%	92	91	1%
Conewago Valley	\$257,450	\$249,900	3%	194	221	-12%
Fairfield	\$346,000	\$325,000	6%	67	71	-6%
Gettysburg	\$375,000	\$349,990	7%	285	273	4%
Littlestown	\$300,000	\$275,000	9%	127	135	-6%
Upper Adams	\$255,000	\$274,950	-7%	72	78	-8%
<b>Total Adams County</b>	<b>\$319,900</b>	<b>\$281,000</b>	<b>14%</b>	<b>837</b>	<b>869</b>	<b>-4%</b>
<b>York County</b>						
Central	\$284,900	\$280,000	2%	425	405	5%
Dallastown	\$289,900	\$280,000	4%	409	397	3%
Dover	\$275,000	\$256,590	7%	315	288	9%
Eastern York	\$255,000	\$242,400	5%	167	147	14%
Hanover Public	\$235,500	\$229,000	3%	174	181	-4%
Northeastern	\$295,000	\$294,900	0%	236	267	-12%
Northern York	\$342,500	\$325,000	5%	166	167	-1%
Red Lion	\$279,900	\$265,000	6%	319	332	-4%
South Eastern	\$340,000	\$330,000	3%	256	217	18%
South Western	\$306,760	\$300,000	2%	474	402	18%
Southern York	\$345,000	\$330,000	5%	206	201	2%
Spring Grove	\$281,000	\$285,000	-1%	283	263	8%
West Shore	\$314,000	\$310,000	1%	283	305	-7%
West York	\$239,450	\$210,000	14%	252	269	-6%
York City	\$140,000	\$127,500	10%	479	435	10%
York Suburban	\$265,500	\$264,500	0%	256	244	5%
<b>Total York County</b>	<b>\$275,000</b>	<b>\$265,000</b>	<b>4%</b>	<b>4701</b>	<b>4520</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

**Charles Ayers III**, Iron Valley Carlisle  
**Debbie Bisbal**, Keller Williams Keystone  
**Justina Bodle**, Inch & Co Property Management  
**Owen A Crebs**, Berkshire Hathaway (G)  
**Reed Gunderson**, Rock Commercial  
**Mickenzie S Hyson**, Compass  
**Emily T Johnson**, Howard Hanna Shrewsbury  
**Trevon Johnson**, Keller Williams Keystone  
**Tyler D Keech**, Lime House LLC  
**Matthew Keegan**, Berkshire Hathaway (H)  
**Patricia McCullough**, Iron Valley York  
**Jaden Rice**, Berkshire Hathaway (H)  
**Tyler Rose**, Iron Valley York  
**Brendan A Steinfeld**, House Broker Realty  
**Michael Stough**, Iron Valley Hanover  
**Heather Stough**, Inch & Co Property Management  
**Danielle Weeks**, Iron Valley York  
**Cory D West**, Keller Williams Keystone  
**Jesse M Wheaton**, C21 Core Partners

## Member Changes

**Gristforo Aggelis**, Re/Max Patriots  
**Malak Danour**, Iron Valley York  
**Nicholas Angelo Feudale**, Keller Williams Keystone  
**Lee O Garlin**, Coldwell Banker York  
**Christine Gibbon**, EXP Realty  
**Lori A Hockensmith**, Iron Valley York  
**David L Johnson Jr.**, Iron Valley York  
**Carrie Johnson**, Iron Valley York  
**Irene X Jordan**, Coldwell Banker York  
**Garrett Lee Shingler**, Realty One Group Generations  
**Apostolos Vainas**, Re/Max Patriots  
**Melinda Weikert-Kauffman**, Iron Valley York  
**Kristen Zeigler**, Iron Valley York

## Member Drops

**Louisa Belcamino**, Iron Valley York  
**William Brinney IV**, Weichert Realtors  
**John Burgess**, Samson Properties  
**Bonnie L Caton**, Iron Valley Gettysburg  
**Katherine Cole**, Inch & Co  
**Michaelle-An Mayes**, Joseph A Myers  
**Wright E Morgan**, Coldwell Banker York  
**David Alan Shuchart**, Howard Hanna Shrewsbury  
**Brady Spangler**, Re/Max Gettysburg

## New Office/Brokerage

**Berkshire Hathaway**  
 880 Carlisle Street  
 Hanover, PA 17331

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

**Core Realty Valuations**  
 2017 Ashcombe Drive  
 Dover, PA 17315  
 717-855-7553

**Merrill Lynch**  
 11333 McCormick Road  
 Hunt Valley, MD 21031  
 410-527-7781

## Affiliate Drops

None

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## Membership Stats

(as of 11/21)

	2024	2023
Primary REALTORS	1260	1258
Secondary REALTORS	142	132
Pending Applicants	4	30
Total REALTORS	1406	1420
Affiliates	90	94
Total Members	1,496	1,514

## Fairhaven Completions

**Noemi Castro**, Howard Hanna York  
**Reed Gunderson**, Rock Commercial  
**Lynn Siford**, Inch & Co  
**Hermann Saint-Cloud**, Berkshire Hathaway (W)

## Thankful for our Members Event

We had an incredible turnout for our final members event of the year at the beautiful Country Club of York.

Thank you to **Cross Country Mortgage** and **Stock and Leader** for their generous sponsorships and making this event possible.

We are so thankful for all of our RAYAC members and looking forward to many more successful years together!



## 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  
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### Doug Clark

Business & Finance Director  
Ext. 111

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### 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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**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

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Guild Mortgage Company is not affiliated with the REALTOR® Association of York & Adams Counties.

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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 9, 2024. Both award winners will be announced at RAYAC's Awards and Installation event.

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## 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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## 25 Years in the Business

If you have been a RAYAC REALTOR member for 25 years please contact [Shanna Terroso](#)!



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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: Steps Between Signing and Closing on a Home](#)

[Listing Agreements](#)

[Fair Housing](#)

[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](#)

## 2025 RAYAC Awards and Installation Event

**Date:** Thursday, January 16th

**Time:** 9:00 am

**Location:** Out Door Country Club

**Cost:** \$10

[REGISTER TODAY!](#)



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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:**

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](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:**

#### **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 Date:** 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

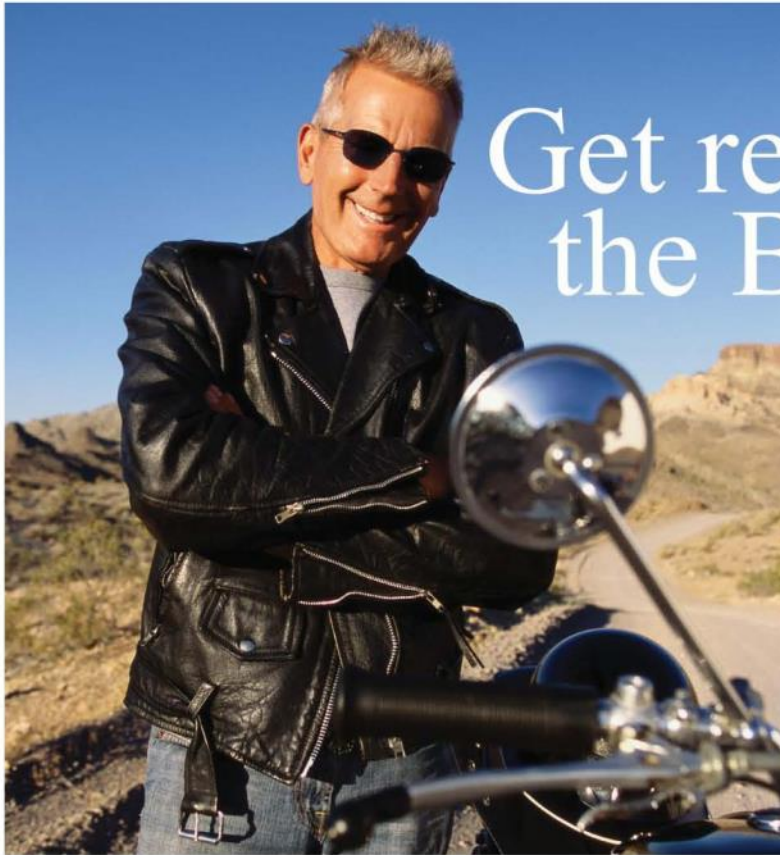
**Other “equivalent” COE course:** C2EX — if you earned your C2EX Certification within this COE cycle, between January 1, 2022 and the end of this year, it will count as your Ethics training.

### **Failure to Comply**

#### **Important Reminder:**

**NAR’s Code of Ethics training is required in order to maintain your REALTOR status. Failure to complete Code of Ethics training by 12/31/24 will result in the suspension of your REALTOR status, and termination of your RAYAC membership.**





# Get ready for the Boomers

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Dates:  
February 18 – 19, 2025

Time: 8:30 am – 4:00 pm  
Lunch is included

Instructor: Melanie McLane

Location:  
RAYAC Classroom  
901 Smile Way  
York, PA 17404

Cost: \$349.00  
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## **RESIDENTIAL PROPERTY MANAGEMENT**

*(Broker Course - 2 broker credits/ 30 hours CE)*

**Working on your Broker's license? This course is one of the core required classes needed to complete your educational requirements.**

### Topics include:

**The Definition of Property Management**

**Asset Management**

**Fiscal Management**

**The Management Agreement**

**Managing Residential Properties**

**Residential Leasing**

**Physical Management of the Asset**

**The Mathematics of Property Management**

**Fulfill your broker licensing requirements while becoming a  
Residential Property Management expert!**

**Dates: March 17, 20, 24, 27, 2025**

**Time: 8:30 AM - 4:00 PM**

**Instructor: Ashlee Stutzman**

**Location: RAYAC Classroom**

**Cost: \$395 (lunch included)**

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



## YORK CITY LIVING CERTIFICATION

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***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): First Friday in May 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/>



## **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: April 22, 23, 29, 30, 2025

Time: 8:30 AM - 4:00 PM

Instructor: Melanie McLane

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, December 18, 2024*

[Bright MLS Basics - What You Need to Know Get Started](#), 10:00 am

[MLS-Touch: An On-The-Go Mobile App](#), 2:00 pm

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

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[CGA Law Firm](#) - ad pg. 7  
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## 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

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Beacon Light Mortgage, LLC  
[CMG Home Loans](#) - ad pg. 14  
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Fairway Independent Mortgage  
Corp.  
First Alliance Home Mortgage  
Freedmont Mortgage  
[Fulton Mortgage Company](#) - ad  
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Guardian Mortgage  
Guaranteed Rate Affinity  
[Guild Mortgage](#) - ad pg.11  
Heritage Valley Federal Credit  
Union  
Homesale Mortgage, LLC  
Homestead Funding Corp.  
[Horizon Farm Credit](#) - pg. 22  
M & T Bank Mortgage Division  
Moneyline Lending, LLC  
Movement Mortgage  
McLean Mortgage  
New American Funding  
Northpointe Bank  
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Primary Residential Mortgage, Inc

Union Community Bank  
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## Media, Marketing & Photography

360 Tour Designs  
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Media One PA  
Next Door Photos  
Real Estate Exposures  
Vincent and Morgan Real Estate Media

## Movers

A&M Friendly Movers PA LLC

## Other

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## Pest Control

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Community Settlement  
Even Par Settlement Services  
Homesale Settlement Services  
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[Lakeside Title Company](#) - ad pg. 7  
[Mason Dixon Settlement Inc](#) - ad pg. 12  
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