

RAYAC Connection

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The RAYAC Foundation Gave Back in 2024!

Thank you to all of RAYAC members that participated and sponsored RAYAC Foundation events throughout 2024. Your contributions helped us raise a little over \$20,000 and we were able to award funds to 14 local housing related organizations throughout York and Adams Counties.

The following organizations received funds from the RAYAC Foundations:

Adams Rescue Mission, Bell Socialization, Crispus Attucks, Habitat for Humanity, Hoffman Homes, House of Hope, LifePath, Margaret E Moul, New Hope Ministries, Pappus House, Servants, YMCA of the Roses, YWCA Hanover and YWCA York.

The grant recipients will be at RAYAC's Awards and Installation event on Thursday, January 16th.

Please be sure to register for the Awards and Installation event and help kick off the first event of 2025! We will be installing our newest RAYAC Board of Directors, honoring some of the best in our association, and highlighting the very important work of the 14 organizations within our community.

RAYAC Awards and Installation Event

Location: Out Door Country Club

Date: Thursday, January 16, 2025

Time: 9:00 am - 11:00 am

Cost: \$10 (includes a buffet breakfast)

[REGISTER HERE](#)

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

December 12, 2024

Action Items:

- The Board approved the November meeting minutes.
- Treasurer Ed Bender reported that we are ending 2024 on budget and plan to do a few pre-pays of expenses for 2025.
- The Board approved the solicitor engagement letter with Stock and Leader for 2025.
- The Board approved the accounting engagement letter for 2025 with Baker and Tilly.
- The Board approved the 2025 committees.

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*



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

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The RAYAC Foundation Presents \$25 in 2025

The RAYAC Foundation is challenging all RAYAC members to donate \$25 to the RAYAC Foundation in 2025. The RAYAC Foundation supports housing related charities throughout York and Adams Counties and there is a great need in our community. If each member donated \$25 in 2025 we would be able to raise over \$30,000. That amount of money would be lifechanging for so many organizations that do incredibly important work in our area.

You can make a donation by writing a check to the RAYAC Foundation and either mailing it to the office or dropping it off, or you can call the RAYAC office (717-843-7891) and make a donation over the phone.

Thank you for your consideration!

THE RAYAC
FOUNDATION PRESENTS:

\$25

IN 2025

WE ARE CHALLENGING EVERY RAYAC MEMBER TO DONATE
\$25 TO THE RAYAC FOUNDATION IN 2025!

2024 RAYAC Ethics & Mediation Case Summary

2024 RAYAC Ethics & Mediation Case Summary

Ethics Cases

In 2024, RAYAC saw the number of Ethics cases decline from the previous year. In 2023, there were 7 cases filed, and in 2024, there were only 4.

<u>Case#</u>	<u>Alleged Articles</u>	<u>Conclusion</u>
#E5-23	1, 3	Hearing held in January 2024 Not found in Violation
#E6-23	1, 2, 3, 4, 5, 9, 10, 11, 12	Hearing held in January 2024 Three Respondents: one found in violation of 9; one found in violation of 9, 12; one not found In violation. Sanction: \$10,000 fine and class.
#E7-23	1, 3, 9	Hearing held in March 2024; not in violation
#E1-24	15	Dismissed by Grievance
#E2-24	10	Referred to NAR
#E3-24	1, 9	Hearing will be held in January 2025
#E4-24	1, 2, 13	Hearing will be held in January 2025

Arbitration Cases

RAYAC received one voluntary Arbitration case, and the Respondent chose not to participate

Lockbox Cases

RAYAC received two Lockbox cases in 2024. One was withdrawn before the hearing and in the other one, the Respondent was found in violation of Lockbox Rules & Procedures.

Mediation Cases

In 2024, Mediation cases were up slightly, from 46 cases in 2023 to 49 cases in 2024. Seventeen cases that were filed in 2023 were not resolved until 2024. Of the cases filed in 2024, 13 did not reach mediation because the Defending Party did not respond, or the Initiating Party withdrew the request. Ten cases remain open and will carry into 2025.

Of the cases resolved in 2024, 19 were successful, and 9 were not, which is a 68% success rate. This is almost double the success rate in 2023.

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Teresa Myers-Gudknecht

Mortgage Loan Officer
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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

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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
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Donna Troupe
Jason VanDyke
Shelley Walter
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Monthly Housing Statistics



RAYAC Housing Snapshot

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

November 2024 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 935 homes were sold in Adams County through November 2024, which is a 3% decrease from this time last year. In York County 5,140 homes were sold during the first eleven months of the year, a 4% increase from 2023.

The median sales price in Adams County was \$319,900, 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 outperforming the national market. Residential home sales in York County have increased by 4% year over year, in contrast to the national market, where sales have remained relatively flat. Looking ahead, 2025 is expected to bring a stronger market, driven by pent-up buyer demand." said RAYAC President Jason Phillips.

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

School District	2024 Median Sale Price	2023 Median Sale Price	% Change	2024 Number Sold	2023 Number Sold	% Change
Adams County						
Bermudian Springs	\$308,725	\$284,950	8%	100	108	-7%
Conewago Valley	\$255,000	\$249,950	2%	215	240	-10%
Fairfield	\$345,000	\$320,000	8%	81	79	3%
Gettysburg	\$375,000	\$345,780	8%	315	301	5%
Littlestown	\$300,000	\$281,500	7%	140	148	-5%
Upper Adams	\$257,500	\$276,000	-7%	84	88	-5%
Total Adams County	\$319,900	\$285,000	12%	935	964	-3%
York County						
Central	\$283,450	\$279,000	2%	458	437	5%
Dallastown	\$289,900	\$280,900	3%	452	437	3%
Dover	\$275,000	\$255,905	7%	351	319	10%
Eastern York	\$255,750	\$247,000	4%	180	165	9%
Hanover	\$235,500	\$228,500	3%	186	196	-5%
Northeastern	\$297,000	\$278,500	7%	269	294	-9%
Northern York	\$349,900	\$325,000	8%	173	185	-6%
Red Lion	\$279,000	\$265,000	5%	353	355	-1%
South Eastern	\$345,000	\$331,500	4%	277	242	14%
South Western	\$307,450	\$297,500	3%	519	440	18%
Southern York	\$348,110	\$329,900	6%	220	221	0%
Spring Grove	\$284,900	\$280,000	2%	313	295	6%
West Shore	\$312,500	\$304,500	3%	309	332	-7%
West York	\$238,500	\$210,750	13%	277	292	-5%
York City	\$139,900	\$129,900	8%	521	488	7%
York Suburban	\$264,900	\$263,500	1%	281	259	8%
Total York County	\$275,000	\$263,500	4%	5140	4957	4%

RAYAC Leadership

President

Selina Robinson, '26
Berkshire Hathaway, 235-9050

Vice President

Allison Altman, '26, AHWD
Inch & Co, 904-4500

Secretary

Jennifer Clemens '25
Iron Valley, 316-8777

Treasurer

John Birkeland, '25, CCIM
Rock Commercial, 854-5357

Solicitor

Peter Ruth, Esq.
Stock & Leader, 846-9800

Past President

Jason Phillips, '25
Coldwell Banker, 854-9242

Directors

Carolyn Boyle, '26, ABR, CRS, GRI,
SRES, C2EX, RENE
Re/Max Quality, 632-5111

Mark Carr, '27
Berkshire Hathaway, 757-7811

Brenda Drawbaugh, '27, ABR
Berkshire Hathaway, 757-7811

Cynthia Forry, '25
Berkshire Hathaway, 633-6261

Dave Hyson, '27
Howard Hanna, 846-6500

Adam McCallister, '26
EXP Realty, 1-888-397-7352

Paula Musselman, '25, ABR, CRS,
SRES, SRS, YCLC
Berkshire Hathaway, 757-7811

Roxanne Whitaker, '27, AHWD,
C2EX, SFR
Keller Williams, 334-4565



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Membership News

New Members

Louis Chirgott, Core Maryland Real Estate LLC

Mickenzie S Hyson, Compass

Sophia G Randall, Realty One Group

Member Changes

Clarissa Avery, EXP Realty

Ryan Brenner, Berkshire Hathaway Centerville

Lori A Hockensmith, Iron Valley York

Sherry Nally, Berkshire Hathaway HomeService

Karin Negron-Caraballo, Berkshire Hathaway (E)

Thomas J Reustle Jr., Re/Max Patriots

Tracy Simms, Berkshire Hathaway PenFed

Apostolos Vainas, Re/Max Patriots

Tonya M Wenschhof, Re/Max Patriots

Kristen Wolfe, Inch & Co Property Management

Affiliate Changes

None

New Affiliates

Kearney Home Services, LLC

940 North Duke Street

York, PA 17404

717-487-5682

Affiliate Drops

None

Membership Stats

(as of 12/21)

	<u>2024</u>	<u>2023</u>
Primary REALTORS	1246	1266
Secondary REALTORS	142	134
Pending Applicants	<u>13</u>	<u>26</u>
Total REALTORS	1401	1426
Affiliates	<u>92</u>	<u>94</u>
Total Members	1,493	1,520

Member Drops

Mark Beran, Howard Hanna Shrewsbury

Ginni Brock, Iron Valley York

Taisha Butler, Real Broker, LLC

Andrew S Clayton, Realty One Group

Rebekah Coup, Berkshire Hathaway (SH)

Eugenia C Crumbling, Coldwell Banker York

Sharon Devine, Howard Hanna York

Joel D Glatfelter, Berkshire Hathaway (W)

Chelsea Rae Johnston, Inch & Co

Cory R Madison, Howard Hanna

Shrewsbury

Michelle Jo McLain, Coldwell Banker York

Matthew A Minnich, Coldwell Banker

York

David Alan Shuchart, Howard Hanna

Shrewsbury

Ryan Charles Sigel, Inch & Co

Elizabeth Siskos, Berkshire Hathaway (H)

Marie-Noelle Walsh, Berkshire Hathaway (E)

New Office/Brokerage

None

Office Changes

None

Office Drops

None



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

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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: 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](#)

Keeping up with the Code – Article 6

Article 6 of the NAR Code of Ethics states the following:

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent. When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR®'s firm may receive as a direct result of such recommendation.

Here is another article which is all about disclosure.

Article 6 requires that REALTORS® disclose to the client any interest they have in the services provided by another company that they themselves have recommended to their client.

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

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RAYAC Course Catalog Winter-Spring 2025

Appraisal, Broker, Designation, & Code of Ethics Classes

License Renewal—What You Need to Know

- NAR Training: REALTOR members must complete 2.5 hours of Ethics training AND 2 hours of Fair Housing by December 31, 2027
- Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2026 for license renewal (to include specific classes mandated by the PA Real Estate Commission)
- 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/>

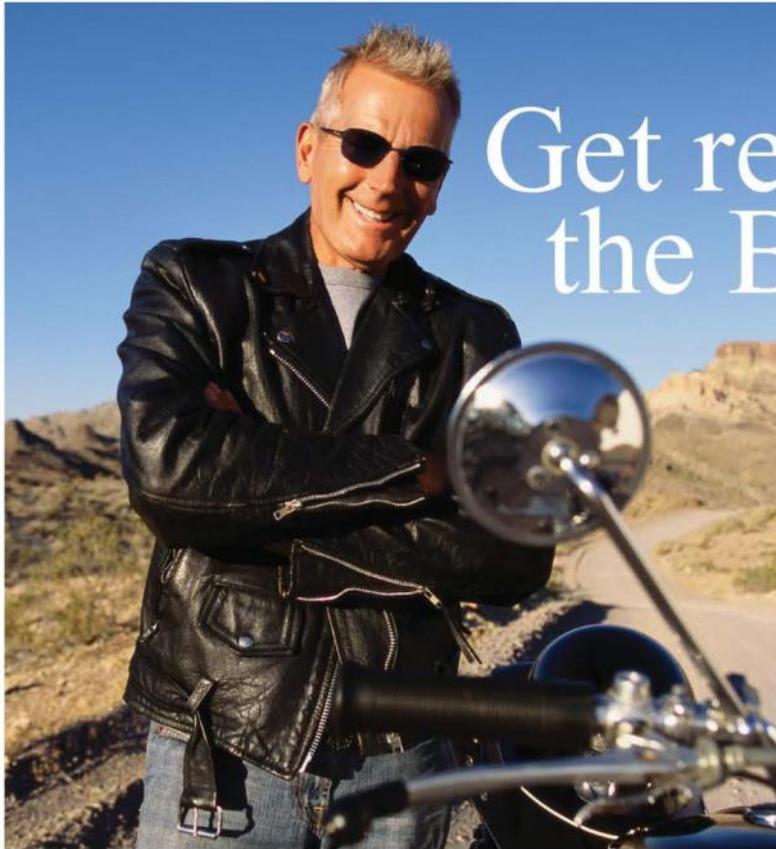
HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

You **MUST** pre-register for classes at least 48 hours prior to the class date - contact Mireya Carlsen at mireya@rayac.com 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.



Get ready for the Boomers

Get up to speed with an SRES® designation

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
Includes class materials &
NAR REBAC fee

Approved for:
15 hours Real Estate CE &
1 Broker credit

Register:
<https://mdweb.mmsi2.com/york/>

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800-500-4564 www.sres.org SRES@REALTORS.org The Real Estate BUYER'S AGENT Council (REBAC) is a wholly-owned subsidiary of THE NATIONAL ASSOCIATION OF REALTORS®.



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

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): 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, January 22, 2025

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

Wednesday, March 19, 2025

[Prospecting in Brights Public Records](#), 2:00 pm

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

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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
Kearney Home Services, LLC
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
AnnieMac Home Mortgage
Bay Capital Mortgage Corp
Beacon Light Mortgage, LLC
[CMG Home Loans](#) - ad pg. 13
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.11
Heritage Valley Federal Credit
Union
Homesale Mortgage, LLC
Homestead Funding Corp.
[Horizon Farm Credit](#) - pg. 21
LoanDepot
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. 9

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 Ctr
Merrill Lynch
Tenfold

Pest Control

Lynn Pest Management

Surveyors/Engineers

Gordon L Brown & Assoc., Inc.
BL Companies

Title/Settlement Co.

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. 3
[MYclosing, LLC](#) - ad pg. 12
Quality Service Settlements
[White Rose Settlement Services](#) - ad pg. 21
[Yorktowne Settlement Co](#) - ad pg. 10



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