

RAYAC Connection

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2025 RAYAC Affiliate Trade Show!

Date: Thursday, April 10, 2025

Time: 11:30 AM - 1:00 PM

Location: Wyndham Garden, York

Theme: Paws and Properties - think about how important it is to find that perfect house and yard for your favorite fur baby!

Cost: *FREE* for all RAYAC REALTOR members, but please register ahead of time.

Come join RAYAC's Affiliate members and learn how they can help your business! A delicious lunch will be served as well.

Want to get a jump start on your mandatory CE? Melanie McLane will be teaching *Agency in Today's World* at the Wyndham from 8:30 am - 12:00 pm. You can go right from class to mingle with RAYAC affiliate and REALTOR members while enjoying the ever popular baked potato bar for lunch!

There will also be chances to win fun giveaways and gift cards!

Pennsylvania Annual Reporting Requirement for Businesses

The Commonwealth of Pennsylvania now requires most domestic and registered foreign business entities to file **Annual Reports** with the Department of State. Previously, Decennial Reports were required only every ten years. This change ensures business information remains current. Most importantly, this requirement is completely separate from the Federal BOI reporting required in the CTA.

Who Must File?

Any entity that was previously required to file Decennial Reports, including, but not limited to, business corporations, nonprofit corporations, LLPs, LPs, LLLPs, LLCs, professional associations, business trusts, and foreign registered associations operating in Pennsylvania.

Filing Deadlines:

- **Corporations** – June 30
- **LLCs** – September 30
- **All Others** – December 31

Report Requirements:

Each filing must include the entity name, jurisdiction, registered office, at least one governor/director/member/partner, principal officers' names and titles, principal office address, and entity number.

Filing Process:

1. Search for the entity on the [PA Department of State website](#)
2. Confirm/update information
3. Pay the \$7 filing fee (waived for nonprofits)
4. Download a summary

Penalties for Noncompliance:

Failure to file in 2025 or 2026 will result not result in the termination, cancellation, or dissolution of the entity; however, in 2027, failure to file will result in an administrative termination, cancellation, or dissolution.

RAYAC encourages you to consult your legal counsel and tax professionals to ensure compliance with these reporting requirements.

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 life changing 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 to the following people who have donated so far:

Patricia Carey	Kim Moyer
Teri Conklin	Cynthia Nolt
Tereasa Forbes	Lisa Pavey
Cynthia Forry	Mary Price
Karena Foss	Cindy Sarver
Judy Henry	Ken Worley
Connie Kern	Stephanie Werner
Wendy Landis	
Robin Mede-Butt	
Sam Miller	



THE VALUE OF A REALTOR®



FOR SALE BY OWNERS HIT ALL TIME LOW IN 2024 AND MAKE UP ONLY 6% OF THE MARKET

- MEDIAN SOLD PRICE OF FSBO WAS \$385,000.
- MEDIAN SOLD PRICE OF AGENT ASSISTED SALE WAS \$435,000.

Source: NAR 2024 Profile of homebuyers and sellers.

RAYAC'S FOOD TRUCK EVENT

Location: 901 Smile Way, York, PA 17404



MAY 8, 2025

11:00 AM – 2:00 PM

Sponsored By:
CMG Home Loans

7 FOOD TRUCKS:

7 Spices
Bricker's French Fries
Bubble Wow Waffle
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Connie Kern

Senior Mortgage Loan Officer
NMLS #: 480617

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Teresa Myers-Gudknecht

Mortgage Loan Officer
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tgudknecht@fultonmortgagecompany.com

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Thank You!

THANK YOU to everyone who contributed \$23,373 to RPAC already in 2025 including these RPAC leaders!

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Nathan Elfiner

Governor's Club (\$500-999)

Deborah McLaughlin

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Lora Foster
Lisa Hartlaub
Glenda Kane
Tina Llorente
Ken Worley

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

Allison Altman
Susan Becker
Ed Bender
Iva Berkebile
Suzanne Christianson
Jennifer Clemens
Casey Dougherty
Debbie Folmer
Cynthia Forry
Michelle Gemmill
Liz Hamberger
Joshua Humer
Susan Johnston
Nathan Krotzer
Cindy Mann
Robin Mede-Butt
Miky Philson
Holly Purdy
Brenda Riddle
Selina Robinson
Cynthia Sarver
Deborah Smith
Kristyn Stouch
Jason VanDyke
Shelley Walter
Julie Wheeler
Petula Yingling

Marie Arcuri
Bobby Behler
Dennis Berkebile
John Bowman
Jeff Cleaver
Chris Dell
Bridget Floyd
Tereasa Forbes
Lee Garlin
Judd Gemmill
Judy Henry
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Jennifer Kibler
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Nicole Church
Settlement Officer

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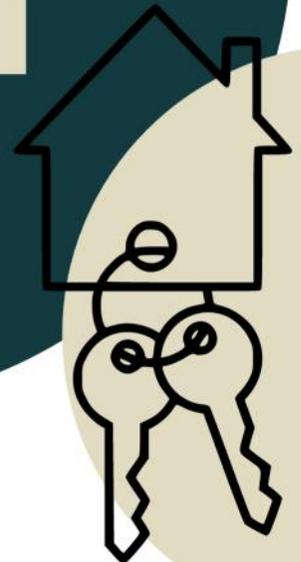
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Monthly Housing Statistics



RAYAC Housing Snapshot

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

January 2025 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 62 homes were sold in Adams County in January 2025 which is a 5% decrease from this time last year. In York County 344 homes were sold during the first month of the year, a 15% increase from January 2024.

The median sales price in Adams County was \$329,200, a 22% increase from January 2024. The median sales price in York County was \$266,000, a 6% increase from this time last year.

“The York County housing market is showing signs of continued growth, with both the median home sale price and the number of home sales increasing. However, we are also seeing a rise in the average days on market. It’s important to remember that this data reflects only one month, so while these trends are notable, they are not yet statistically significant,” stated 2025 RAYAC President Selina Robinson.

School District	2025 Median Sale Price	2024 Median Sale Price	% Change	2025 Number Sold	2024 Number Sold	% Change
Adams County						
Bermudian Springs	\$334,900	\$291,500	15%	7	4	75%
Conewago Valley	\$264,900	\$276,200	-4%	17	18	-6%
Fairfield	\$337,500	\$290,000	16%	6	6	0%
Gettysburg	\$386,400	\$382,450	1%	18	10	80%
Littlestown	\$275,700	\$270,000	2%	8	19	-58%
Upper Adams	\$345,000	\$172,500	100%	6	8	-25%
Total Adams County	\$329,200	\$270,000	22%	62	65	-5%
York County						
Central York	\$274,950	\$261,300	5%	21	27	-22%
Dallastown	\$300,000	\$280,000	7%	25	29	-14%
Dover	\$256,000	\$248,000	3%	18	10	80%
Eastern York	\$217,500	\$210,000	4%	10	16	-38%
Hanover	\$275,000	\$227,500	21%	15	14	7%
Northeastern York	\$248,050	\$261,450	-5%	26	10	160%
Northern York	\$349,000	\$340,000	3%	10	9	11%
Red Lion	\$325,000	\$265,000	23%	15	23	-35%
South Eastern York	\$440,892	\$310,300	42%	14	14	0%
South Western York	\$342,500	\$306,500	12%	52	28	86%
Southern York	\$326,895	\$323,990	1%	20	15	33%
Spring Grove	\$320,000	\$250,450	28%	19	18	6%
West Shore	\$266,000	\$288,500	-8%	27	15	80%
West York	\$195,000	\$198,450	-2%	21	20	5%
York City	\$156,325	\$109,900	42%	26	33	-21%
York Suburban	\$235,000	\$233,450	1%	25	18	39%
Total York County	\$266,000	\$250,000	6%	344	299	15%

RAYAC YPN PRESENTS

A MARDI GRAS



PARTY

SPONSORED BY:
CMG HOME LOANS

4TH
MAR. 2025

LOCATION: SOUTH COUNTY
BREWERY
COST: \$25
TIME: 5:00 - 7:00 PM
REGISTER THROUGH THE
MEMBER PORTAL

ONE FREE DRINK TICKET AND HEAVY HORS D'OEUVRES

[REGISTER HERE](#)

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

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Coldwell Banker, 854-9242

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

Mark Carr, '27
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Cynthia Forry, '25
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Dave Hyson, '27
Howard Hanna, 846-6500

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

**Paula Musselman, '25, ABR, CRS,
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**Roxanne Whitaker, '27, AHWD,
C2EX, SFR**
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Eastern Time

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Membership News

New Members

Lisa Watson, Lime House
Heather Wolfe, Statewide Real Estate Brokerage
RaShawn Woodard, Iron Valley York

Member Changes

Bradley L Eline, Iron Valley York
Jessica Gray, Keller Williams Keystone
Cassidy A Hershey, Fathom Realty Maryland
Barbara J Maloney, Northrop Realty
Jacqueline Rose Mendenhall, Lusk and Assoc.
Ethan C Mills, Keller Williams Keystone
Jason Milton, Mountain Realty
Nathan Mountain, Mountain Realty
Crystal Elizabeth Murphy, PenFed Realty
Angelica Ramos, Berkshire Hathaway (W)
James C Reynolds, Coldwell Banker York
Darryl Rider, Berkshire Hathaway (SH)
Bethany Riley, EXP Realty
Tyler Anthony Rose, Joseph A Myers

Member Drops

Evan B Albright, Turn Key Realty Group
Charles R Ayers III, Iron Valley Central PA
Grant A Becker, Realty One Group
David M Bisbal, Coldwell Banker York
Avyka Campbell, Parris Realty
Stephen Carvelli, S-Broker, LLC
Amare J Conley, Real Broker, LLC
Barbara S Costa, Keller Williams Gateway
Timothy Dulany, Re/Max Advantage
Ashley Earhart, Iron Valley York
Jason Foor, Keller Williams Keystone
Trina Grimm, Fales Realty
Michael Hart, EXP Realty
Kelly Hilton-Bey Jr., Century 21 Core Partners
Susan P Horner, Coldwell Banker York
Trevon S Johnson, Keller Williams Keystone
Kim Jones, EXP Realty
Nicholas G Lord, Lime House LLC
Al Luke, Lime House LLC
Collin Mailman, Lime House LLC
Michael McGavisk, Keller Williams Keystone
Lindsay Moiles, Cummings & Co
Matthew Moulton, EXP Realty
Jayda Nevayah Morales, Berkshire Hathaway Centerville
Brenda Y Pagan, EXP Realty
Sarah Jean Partlow, Iron Valley York
Daniel T Piscioneri, Century 21, Realty Services
Brian Sanks, Samson Properties
Nicholas George Schiaffino, ExecuHome Realty
Peter Specht, Iron Valley York
Kenny Stinebaugh, Lime House LLC

Carol Nellys Vasquez De Garcia, Coldwell Banker York
Steven D Woof, Appraising PA

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

U-Relax Moving
 106 E Greenbriar Drive
 Jacobus, PA 17407
 717-515-5512

Nexa Mortgage
 3100 W Ray Road
 Suite 201, Office 209
 Chandler, AZ 85226
 717-5780821

Affiliate Drops

None

Membership Stats

(as of 2/21)

	<u>2025</u>	<u>2024</u>
Primary REALTORS	1197	1215
Secondary REALTORS	137	117
Pending Applicants	<u>31</u>	<u>17</u>
Total REALTORS	1365	1349
Affiliates	<u>76</u>	<u>81</u>
Total Members	1,441	1,430



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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Deb Kottmyer

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Sr. Loan Officer
NMLS#311080
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717.891.0685



Shawn Kelly
Sr. Loan Officer
NMLS#615649
717.542.5005

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

Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org;
Guild Mortgage Company is not affiliated with the REALTOR® Association of York & Adams Counties.

RAYAC Professionalism Award

RAYAC members can now nominate RAYAC Realtor members outside of their own brokerage for outstanding professionalism using our simple survey.

After a nomination has been made, the last three agents the nominee completed transactions with, will be emailed a link to a questionnaire to rate the nominee.

Nominees who receive high remarks from their peers will be recognized.



The professionalism award will be awarded on a quarterly basis in January, April, July and October.

Recipients will receive recognition on RAYAC's website - rayac.com and on the Association's social media channels. They will also be emailed a digital marketing package that they can use to promote their business.

The digital marketing package will include: A personalized graphic that can be used on social media, websites, email signatures and wherever they market their business, as long as it is not modified in any way.

[Nominate a RAYAC member today!](#)

Keeping up with the Code – Articles 7 & 8

Article 7 of the NAR Code of Ethics states the following:

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients.

Article 8 of the NAR Code of Ethics states the following:

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

These two Articles deal with finances.

Article 7 states that REALTORS® cannot accept compensation from more than one party unless informed consent is obtained and fully disclosed, and Article 8 requires that all funds be kept in a business account separate from any personal accounts.

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! Property Taxes](#)

[Preparing to Sell Your Home](#)

[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](#)



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2025 RAYAC Charity Golf Outing

Date: Thursday, June 5, 2025

Time: Registration: 8:00 AM, **Shotgun:** 9:00 AM

Location: Heritage Hills Golf Resort

All proceeds benefit the RAYAC Foundation. The RAYAC Foundation supports local housing related charities throughout York and Adams Counties. Since its inception in 2006, the RAYAC Foundation has awarded well over \$100,000 to organizations throughout our community!

Click [HERE](#) to review the sponsorship document.

Reach out to Jaelyn@rayac.com with any questions.





REAL ESTATE SCHOOL
OF YORK & ADAMS COUNTIES, INC.



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RAYAC Education Info Sheet 2025 — 2027

WHAT YOU NEED TO KNOW

Real Estate Licensees:

14 hours of continuing education must be completed by May 31, 2026

Newly-licensed Agents:

Must complete (2) Module courses by May 31, 2026

Association Members:

NAR Triennial Code of Ethics AND Fair Housing training
must be completed by December 31, 2027

REQUIRED REAL ESTATE CE FOR THE 2026 LICENSE RENEWAL CYCLE

For the 2024—2026 license renewal cycle, the PA State Real Estate Commission mandated
TWO separate requirements - all returning licensees MUST complete the following:
(3) hours of Agency AND (2) hours of Fair Housing

REQUIRED NAR COURSES FOR THE 2027 COE CYCLE

NAR has also mandated TWO educational requirements for all REALTOR members for the
2025—2027 Code of Ethics cycle:
(2.5) hours of Code of Ethics training (Current) AND (2) hours of Fair Housing (NEW)

NOTE: Fair Housing Courses

All Fair Housing courses offered by RAYAC will be approved to meet **both** the Real Estate
Commission **AND** the NAR Fair Housing requirements!

You will still have to take a separate class to fulfill the Code of Ethics requirement.



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RAYAC Course Catalog 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 AND 2 hours of Fair Housing education by December 31, 2027
- Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2026 for license renewal (includes PA Real Estate Commission mandates: 3 hours of Agency & 2 hours of Fair Housing education)
- Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2025 for license renewal

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:

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

Appraisal Classes

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:

May 20, 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:

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

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:

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



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/>

Bright MLS Classes



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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Maryland Appraisal Company

Builders

York Builders Association
Barnett Building Advisors
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

Home Warranties

First American Home Warranty

Inspectors

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Adler Home Inspections
ALPHA Home Inspection, LLC
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D.M. Shank Home Inspection
Homechek Inc
HouseMaster Home Inspections
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
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TEK Inspection Company
The Mitigator
Top Dawg Inspections
Urban Property Services LLC

Insurance

Goosehead Insurance
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Lenders

ACNB Bank
Bay Capital Mortgage Corp
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Cross Country Mortgage
First Alliance Home Mortgage
Freedmont Mortgage
[Fulton Mortgage Company](#) - ad
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Homesale Mortgage, LLC
Horizon Farm Credit
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Moneyline Lending, LLC
Movement Mortgage
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Media, Marketing &

Photography

360 Tour Designs
Atlas Rubber Stamp & Printing
Home Insight 360
Real Estate Exposures

Other

LHOP At York Housing Opportunity
Merrill Lynch
Tenfold
U-Relax Moving Co.

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
Even Par Settlement Services
Homesale Settlement Services
Hometown Real Estate Settlements LLC
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MYclosing, LLC
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